

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 3, 2026, at or about 2:00PM, local time, at the north side entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, pursuant to the Deed of Trust executed by Kodiak Property Management LLC, to American Realty Title, LLC, as Trustee for Kiavi Funding, Inc., as beneficiary dated July 16, 2024, and recorded at Instrument Number 202407190003730, in the Register's Office for Knox County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Knox County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: LHOME MORTGAGE TRUST 2024-RTL4

Other interested parties: Trevor Johnsen; Sound Offer Solutions, LLC

The hereinafter described real property located in Knox County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Situated in District No. Two (2) of Knox County, Tennessee, and within the 16th Ward of the City of Knoxville, Tennessee, being known and designated as all of Lot 24, Fretz First Addition to Knoxville Subdivision, as shown by map of same of record in Map Book 7, Page 60 (Map Cabinet A, Slide 228B), in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description, and more particularly described as follows:

BEGINNING at an iron pin in the southeast line of Fine Avenue at the common corner between Lots 23 and 24, said pin being located 105.8 feet in a northeasterly direction from the intersection of Fine Avenue and Nadine Street; thence along the line of Fine Avenue, N. 62 deg. 45 min. E. 50 feet to an iron pin corner to Lot 25; thence along the line of Lot 25, S. 27 deg. 15 min. E. 140 feet to an iron pin in the northwest line of an alley; thence along the line of said alley, S. 62 deg. 45 min. W. 50 feet to an iron pin corner to Lot 23; thence along the line of Lot 23. N. 27 deg. 15 min. W., 140 feet to the place of BEGINNING; according to survey of G.T. Trotter, Jr., Surveyor, Knoxville, TN dated January 27, 1991.

Subject to the Restrictions set out in Deed Book 829, Page 65. in the Register's Office for Knox County, Tennessee.

Subject to the easements, restrictions and setback lines shown on the plat of record in Map Book 7, Page 60 (Map Cabinet A, Slide 228B). in the Register's Office for Knox County, Tennessee.

Being the same property conveyed to Kodiak Property Management LLC from Premium Management Group, LLC by Warranty Deed dated July 16th, 2024, and of record in Instrument 202407190003729, in the Register's Office for Knox County, Tennessee.

Street Address: The street address of the property is believed to be 1910 Fine Avenue, Knoxville, TN 37917, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 082H B 003.00

Current owner(s) of Record: Kodiak Property Management, LLC

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another specified time certain or to another date, time, and location

certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

This Notice of Sale has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

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