

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 10, 2026, at or about 12:00 PM, local time, at the City County Building, 400 Main Street, Knoxville, TN 37902, pursuant to the Deed of Trust executed by James Phillips, single man, to Certified Title Company, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Southwest Stage Funding, LLC DBA Cascade Financial Services, its successors and assigns, dated January 15, 2019, and recorded at Instrument Number 201901170043078, 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: Southwest Stage Funding, LLC dba Cascade Financial Services

Other interested parties: Cavalry SPV I. LLC as assignee of Citibank, N.A., Harpeth Financial Services, LLC d/b/a Advance Financial, Mariner Finance LLC (MFCTN), Portfolio Recovery Associates, 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. Five (old 8) of Knox County, Tennessee, and more particularly described as follows:

BEING a tract of land designated as Lot 66R, Hillcrest Addition, being a Replat of Lots 66 and 67, as reflected in new plat of record in Instrument No. 201811070029358 in the Register's Office for Knox County, Tennessee, to which plat specific reference is hereby made for a more particular description.

SUBJECT to notes, conditions, easements, and restrictions as reflected in the above-referenced plat.

BEING THE SAME PROPERTY conveyed to James Phillips, a single man by Warranty Deed from Nancy Copenhaver Stinnette dated January 15, 2019, of record in Deed Book N/A, Page N/A, in the Register's Office for Knox County, Tennessee.

Instrument No. 201901170043077

Included to-wit is a 2019 CMH 76x27 Manufactured Home with Serial No. CAP033015TN AB

Street Address: The street address of the property is believed to be 193 Kensi Drive, Knoxville, TN 37912, 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: 069P A 013.02

Current owner(s) of Record: James Allan Phillips

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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