

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 21, 2026, at or about 2:00PM, local time, at the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by Fifty One Bricks At A Time Properties, LLC, to The Title Co., LLC, as Trustee for R.E. Lending LLC, dated December 18, 2024, and recorded in Book GI 13801, Page 807, Instrument Number 2024123100042, in the Register's Office for Hamilton County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hamilton 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: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee of OBX 2025-NQM20 Trust

Other interested parties: David Allen Snowden; Fifty One Bricks At A Time, LLC aka Fifty One Bricks At A Time Properties, LLC; Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Kiavi Funding, Inc., its successors and assigns; R.E. Lending LLC; American Realty Title, LLC as Trustee; Scenic City Property Holdings, LLC; Wardell Justice

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

Legal Description: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF HAMILTON, STATE OF TENNESSEE AND IS DESCRIBED AS FOLLOWS:

LAND IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A POINT ON THE NORTH LINE OF OCOEE STREET, FORMERLY JEFFERSON STREET, EIGHT (8) FEET EAST OF THE SOUTHEAST CORNER OF A.F. SHERMAN ADDITION NUMBER TWO (2), THENCE EASTWARDLY, ALONG THE NORTH LINE OF OCOEE STREET, SEVENTY-EIGHT (78) FEET; THENCE NORTHWARDLY AND PARALLEL WITH THE EAST LINE OF SAID SHERMAN'S ADDITION NUMBER TWO (2), ONE HUNDRED FORTY-FIVE (145) FEET; THENCE WESTWARDLY PARALLEL WITH THE NORTH LINE OF OCOEE STREET, SEVENTY-EIGHT (78) FEET TO A POINT THAT IS EIGHT (8) FEET EAST OF THE EAST LINE OF SAID SHERMAN'S ADDITION NUMBER TWO (2) AND EIGHT (8) FEET THEREFROM, A DISTANCE OF ONE HUNDRED FORTY-FIVE (145) FEET TO THE NORTH LINE OF OCOEE STREET, THE POINT OF BEGINNING.

BEING PART OF THE PROPERTY CONVEYED TO LORATHON, LLC, A TENNESSEE LIMITED LIABILITY COMPANY BY WARRANTY DEED FROM CLEON COLEMAN AKA CLEON COLEMAN, JR., AKA CLEON COLEMAN, II AND KIM LLOYD TRUSTEE OF THE 3114 N. HICKORY LAND TRUST, DATED FEBRUARY 18, 2020 AND RECORDED FEBRUARY 24, 2020 IN BOOK 11916, PAGE 477, REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

BEING THE PROPERTY CONVEYED TO FIFTY ONE BRICKS AT A TIME LLC, A WYOMING LIMITED LIABILITY COMPANY BY WARRANTY DEED FROM LORATHON, LLC, A TENNESSEE LIMITED LIABILITY COMPANY, MARCH 8, 2024 AND RECORDED APRIL 1, 2024 IN BOOK 13550, PAGE 716, REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

Street Address: The street address of the property is believed to be 2511 Ocoee Street, Chattanooga, TN 37406, 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: 136M-R-030

Current owner(s) of Record: Thornhill Management Group 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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