

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on May 12, 2026, at or about 2:00PM, local time, on the front steps of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862, pursuant to the Deed of Trust executed by Ray Damian Martinez, to Tennessee Title Services, LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Hometown Equity Mortgage, LLC, its successors and assigns dated January 31, 2022, recorded in Book 6015, Page 492, Instrument Number 22006120, and re-recorded in Book 6885, Page 185, in the Register's Office for Sevier County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sevier 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 for Morgan Stanley Mortgage Capital Holdings LLC

Other interested parties: Sterling Springs Property Owners Association, Inc.

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

Legal Description: Situated in the Tenth (10th) Civil District of Sevier County, Tennessee, and being Lot 95R, Grand View Resort, Phase 3, a Planned Unit Development (formerly known as Sterling Springs), as the same is shown on plat of record in Map Book 39, Page 277, in the Office of the Register of Deeds for Sevier County, Tennessee, to which plat specific reference is here made for a more particular description.

Subject to roads, easements, rights of way, restrictions, reservations, notations, utility and drainage easements and setbacks shown on plats of records in Map Book 39, Page 277; Large Map Book 7, Page 113; Large Map Book 8, Page 3; Large Map Book 7, Page 157, and Large Map Book 7, Page 2, all in said Register's Office.

Subject to Master Deed and Declaration of Covenants, Conditions, Restrictions and Easements for Sterling Springs, LLC (a Planned Unit Development) of record in Book 2442, Page 84, as amended in Book 2644, Page 516; Book 4591, Page 125, and Book 5414, Page 612, and as the same may be further supplements or amended, all in said Register's Office.

Being the same property conveyed to Leland Guin by Warranty Deed dated September 27, 2013, of record in Book 4190, Page 646, in the Office of the Register of Deeds for Sevier County, Tennessee.

Being the same property further conveyed to Ray Damian Martinez by Warranty Deed dated January 31, 2022, of record in Book 6015, Page 489, in the Office of the Register of Deeds for Sevier County, Tennessee.

Street Address: The street address of the property is believed to be 665 Stockton Drive, Sevierville, TN 37876, 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: 060 134.00 095

Current owner(s) of Record: Ray Damian Martinez

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.

The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof. 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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