

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 15, 2026, at or about 12:00PM, local time, at the west door of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by TMD Properties, LLC, a/an Tennessee Limited Liability Company, to Hagan Jenkins Law Group, PLLC, as Trustee for Dominion Financial Services, LLC, a Maryland limited liability company dated September 28, 2022, and recorded in Book GI 13104, Page 68, and at Instrument Number 2022093000161 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: Citibank, N.A. not in its individual capacity but solely as Delaware Trustee of J.P. Morgan Mortgage Trust 2024-VIS1

Other interested parties: CLIFFORD TANNER DILLARD, DUSTIN MATT DILLARD, WILLIAM MATT DILLARD

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:

LOCATED IN HAMILTON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Lots Nine (9) and Ten (10), Block F, Second Unit, Washington Park, as shown by plat of record in Plat Book 14, Page 144, in the Register's Office of Hamilton County, Tennessee. According to said plat, said two lots together form one tract of ground fronting One Hundred (100) feet on the south line of Atlanta Avenue and extends southwardly between parallel lines One Hundred Forty (140) feet to the north line of Lots Nineteen (19) and Twenty (20) in said Block.

For Prior Title Source: Being the same property conveyed to TMD Properties, LLC, a Tennessee Limited Liability Company by Deed dated 28 September 2022 and recorded in Book GI 13104, page 66, in the Register's Office for Hamilton County, Tennessee Book.

Subject to all matters shown on the Plat of record in Plat Book 14, Page 144, Register's Office for Hamilton County, Tennessee.

Subject to Restrictions of record in Book 863, Page 558 and Book 863, Page 560, in the Register's Office for

Hamilton County, Tennessee, but omitting any restriction, if any, based on race, color, religion, sex, handicap, familial stems, or national origin unless and only to the extent that the restriction (is) is exempt under Title 42 of the United States Code, or (b) relates to handicap but does not discriminate against handicapped persons.

Subject to any and all governmental zoning and/or subdivision ordinances, regulations and requirements in effect thereon.

Subject to Hamilton County Health Department regulations and/or requirements.

Street Address: The street address of the property is believed to be 6318 Atlanta Avenue, Chattanooga, TN 37421, 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: 148G-Q-005

Current owner(s) of Record: TMD Properties, LLC, a Tennessee Limited Liability Company

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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