

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 28, 2026, at or about 2:00PM, 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 Initial Investment Properties, LLC, to Century Title & Escrow Inc., as Trustee for Homexpress Mortgage Corp. dated April 22, 2024, and recorded in Book GI 13571, Page 935, Instrument Number 2024042300016, 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 trustee for Morgan Stanley Residential Mortgage Loan Trust 2024-NQM4

Other interested parties: Kenneth Martin, Jr.; Lois Martin; Tameka Martin

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: Land Located in Hamilton County, Tennessee:

All that tract or parcel of land lying and being in the City of Chattanooga, Hamilton County, Tennessee, being the East Forty-five (45) feet of the West Ninety (90) feet of Lots Thirteen (13), Fourteen (14), Fifteen (15) and Sixteen (16), Block Forty-one (41), Anderson's Addition, as shown by plat of record in Plat Book 3, Page 12, in the Register's Office of Hamilton County, Tennessee. According to said plat, said parts of lots together make one tract fronting 45 feet on the Northern line of Daisy Street and extending Northwardly, between parallel lines, 180 feet to an alley.

For Prior title see Deed to Initial Investment Properties, LLC Recorded on October 20, 2022 in Book 13122, page 138, in the Register's Office of Hamilton County, Tennessee.

Any and all matters, including but not limited to Conditions, Restrictions, Reservations, Limitations, Easements, Stipulations, Notes, etc., as set out on the recorded plat.

Subject to any governmental zoning and subdivision ordinances or regulations in effect thereon.

Street Address: The street address of the property is believed to be 1909 Daisy 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: 136D-C-019

Current owner(s) of Record: Initial Investment Properties, 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.

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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