

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on June 2, 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 River Wye Holdings, LLC, to Westcor Land Title Insurance Company, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Sprout Mortgage, LLC, its successors and assigns, dated May 28, 2022, and recorded in Book 6115, Page 219, Instrument Number 22024661, 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: JPMorgan Chase Bank, National Association

Other interested parties: Steven Ray Morris; Condo Villas of Gatlinburg

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 Eleventh (11th) Civil District of Sevier County, Tennessee, and being all of LOT 11, VALLEY HIGH SUBDIVISION, as the same is shown of record in Map Book 7, page 42, in the Office of the Register of Deeds for Sevier County, Tennessee, and being more particularly described as follows:

BEGINNING at an iron pin on the edge of a cul-de-sac at the end of Smoky Court, a common corner to Lot 12, said BEGINNING POINT being 478.25 feet westward from the intersection of Smoky Court and Condo Drive; thence from said POINT OF BEGINNING and with the edge of a cul-de-sac and a curve to the left with a chord bearing of South 09 deg. 49 min. 44 sec. East, a chord distance of 57.41 feet, a radius of 40 feet for an arc distance of 64.03 feet to an iron pin, corner to Lot 10; thence leaving said cul-de-sac and with the line of Lot 10, South 35 deg. 31 min. 51 sec. West 149.95 feet to an iron pin in the line of Charles Huskey (Deed Book 56, page 393); thence leaving Lot 10 and with line of Huskey North 60 deg. 58 min. 43 sec. West 31.00 feet to an iron pin; thence North 16 deg. 06 min. 48 sec. West 130.64 feet to a 20-inch pin, corner of Condo Villas, Phase IV; thence leaving Huskey and with the line of Condo Villas, Phase IV North 16 deg. 18 min. 54 sec. East 141.00 feet to an iron pin corner to Lot 12; thence leaving Condo Villas, Phase IV and with line of Lot 12 South 46 deg. 06 min. 06 sec. East 140.30 feet to the POINT OF BEGINNING, containing 0.55 acre, more or less, according to survey of Howard T. Dawson, RLS No. 1301, dated April 1, 1985.

SUBJECT TO all restrictions, easements, building setback lines, plat notations and all other matters shown on plat of record in Map Book 7, page 42, in said Register's Office.

SUBJECT TO restrictions of record in Misc. Book 8, page 562; Misc. Book 103, page 599, and MSG. Book 103, page 229, all in said Register's Office.

SUBJECT TO all applicable restrictions, easements, building setback lines, conditions shown of record in said Register's Office.

BEING the same property conveyed to River. Wye Holdings, LLC, a Kentucky limited liability company, by Quitclaim Deed of Steven Ray Morris, Unmarried, of record in Book 6115, page 217, in the Office of the Register of Deeds for Sevier County, Tennessee.

Street Address: The street address of the property is believed to be 929 Smoky Court, Gatlinburg, TN 37738, 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: 117 A 043.00

Current owner(s) of Record: River Wye Holdings, 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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