

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on April 30, 2026, at or about 11:00 AM, local time, at the north side entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, pursuant to the Deed of Trust executed by Carolyn Delisa Hart, an unmarried woman, to Melrose Title Company, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for CMG Mortgage, Inc., dba CMG Financial, its successors and assigns dated June 19, 2019, and recorded at Instrument Number 201906260076875, and modified at Instrument Number 202501230038552 in the Register's Office for Knox County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Knox 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: CMG Mortgage, Inc

Other interested parties: Dutchtown Villas Homeowners' Association

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

Legal Description: SITUATED IN DISTRICT 6 (SIX) OF KNOX COUNTY, TENNESSEE WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 15 DUTCHTOWN VILLAS, A PLANNED UNIT DEVELOPMENT, AS SHOWN BY MAP OF RECORD IN MAP CABINET M, SLIDE 164-A, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THE ABOVE DESCRIPTION WAS PREPARED BY LARRY A. DOSS, SURVEYOR, LICENSE NO. 1255, WHOSE ADDRESS IS P.O. BOX 22626, KNOXVILLE, TENNESSEE 37933, AND DATED AUGUST 4, 1995.

THIS CONVEYANCE IS MADE SUBJECT TO RESTRICTIONS OF RECORD IN DEED BOOK 2063, PAGE 858; DECLARATION OF JOINT PERMANENT EASEMENT IN DEED BOOK 2063, PAGE 802; IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, BUILDING SETBACK LINES AND ALL EXISTING EASEMENTS, AND TO ALL CONDITIONS AS SHOWN ON THE RECORDED MAP.

BEING THE SAME PROPERTY CONVEYED TO CAROLYN DELISA HART, AND UMARRIED PERSON FROM CHRISTAL ANN RICHMOND, AS HEIR AT LAW OF LOUISE M. SHORTER, DECEASED AND AS SUCCESSOR TRUSTEE OF THE REVOCABLE LIVING TRUST AGREEMENT DATED JUNE 4, 2003. BY QUITCLAIM DEED DATED MARCH 30, 2017 FILED OF RECORD APRIL 3, 2017 IN INSTRUMENT NUMBER 201704030060215 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SEE ALSO AFFIDAVIT FILED AS INSTRUMENT NO. 201704030060214 IN SAID REGISTER'S OFFICE.

Street Address: The street address of the property is believed to be 500 Delft Way, Knoxville, TN 37923, 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: 119HH-015

Current owner(s) of Record: Carolyn Delisa Hart

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](http://CapitalCityPostings.com).**

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