

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 10, 2026, at or about 11:00 AM, local time, at the west door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by Andres Reyes, unmarried man, to Wilburn J. Evans, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for FirstBank, its successors and assigns, dated May 25, 2021, and recorded in Book GI 12500, Page 857, 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: FirstBank

Other interested parties: Andres Reyes

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: The following described premises, situate in the First Civil District of Hamblen County, Tennessee, and more particularly described as follows:

Being a part of Lot Fifteen (15), Block Two (2), Section Two (2), Tiftonia, as shown by plat of record in Plat Book 13, Page 14, Register's Office of Hamilton County, Tennessee. According to said plat, said part of lot is more particularly described as follows: Beginning at a point in the South line of Center Street (or Frontage Road), three hundred (300) feet, more or less, Southwest of its intersection with the center line of the original Center Street, if said lines were extended, at the Northwest corner of the South part of Lot Sixteen (16), thence in a Southwesterly direction along the dividing line of said lots, two hundred forty-three (243) feet, more or less by deeds two hundred sixteen and nine-tenths (216.9) feet, to a point; thence North sixty-one (61) degrees fifty-seven (57) minutes West one hundred five (105) feet to a right-of-way monument, being the original Northwest property line; thence in a Northeasterly direction along said line, one hundred forty and forty-nine hundredths (140.49) feet by deeds on hundred thirty-four (134) feet, more or less, to a point in the South line of Center Street; thence in an Easterly direction along said Street, one hundred forty-five (145) feet, more or less by deeds one hundred forty-one (141) feet, more or less, to the point of beginning.

Grantor's source of interest is found in that Warranty Deed recorded in Book 12500 Page 854, Register's Office of Hamilton County, Tennessee.

Subject to restrictions of record in Book 907, page 384; as amended in Book 939, Page 89, said Register's Office.

Subject to ten (10) foot drainage easement, as shown by instrument of record in Book 1574, Page 455, said Register's Office, and as shown by survey of Hopkins-Morton Engineering Company, Inc., dated August 15, 1975.

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 3342 Center Street, Chattanooga, TN 37419, 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: 154B-F-006

Current owner(s) of Record: Anna L Henderson

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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