

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 7, 2026, at or about 2:00 PM, local time, at the front entrance of the Campbell County Courthouse, 570 Main Street, Jacksboro, TN 37757, pursuant to the Deed of Trust executed by JKT RE Investment LLC, to Fin Title, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Homexpress Mortgage Corp., its successors and assigns dated October 7, 2024, and recorded in Book 577, Page 486, in the Register's Office for Campbell County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Campbell 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: Morgan Stanley Residential Mortgage Loan Trust 2025-HX1

Other interested parties: Jesus Flores, Keo Flores Saesee

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

Legal Description: The land hereinafter referred to is situated in the City of La Follette, County of County of Campbell, State of TN, and is described as follows:

Tract One: Beginning at a stake in the corporation line of the City of LaFollette, Tennessee, which beginning corner is on the dividing line between Lots 3 and 4, in Block 293, extended across Mountain Drive; thence in a Southeasterly direction 580 feet, more or less, with Charelcie Giles survey dated March 29, 1939; thence leaving Charlcie Giles' survey South 45 deg. 0 West 70 feet, more or less, to Mountain Drive, this call being parallel to Prospect Street; thence with the East boundary of Mountain Drive in a Northwesterly direction 580 feet, more or less, to the beginning corner. Containing 4/10 acre, more or less.

The above tract is the Northwest one half (1/2) of the triangular tract of Block 303, which is formed by the corporation line of the City of LaFollette on the East, by an extension of Prospect Street on the South, and by Mountain Drive on the West. All references made herein to streets and to corporation lines are taken from the Supplemental Plat of the City of LaFollette, Tennessee, as filed with the Register's Office for Campbell County, Tennessee, as of October 6, 1904.

Tract Two: Beginning at a stake in the corporation line of the City of LaFollette, Tennessee, which beginning corner is on the line extended Lots 3 and 4, in Block 293, across Mountain Drive intersecting the corporation line; thence Southeast with corporation line about 450 feet to a stake in the right of way line of the county road; thence with said line in a Southwesterly direction 70 feet to a stake; thence leaving said road in a Northwesterly direction, a distance of about 500 feet to the beginning. Containing 0.4 acre, more or less.

The above description is the Northeast half of the triangular part of Block 303, which is formed by the intersection of the corporation line on the Northeast, the Mountain Drive on the West and the extension of Prospect Street along the said County Road to corporation line. Being part of the North part of Block 303, as shown on the Supplemental Plat of LaFollette, Tennessee, filed in the Register's Office for Campbell County, Tennessee, as of October 6, 1904.

The last deed of record is a Special Warranty Deed recorded in Book W563, Page 778, on 02/23/2024 in the Register of Deed Office for Campbell County, TN.

Street Address: The street address of the property is believed to be 1115 Back Valley Road, La Follette, TN 37766, 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: 085F-A-001.00

Current owner(s) of Record: JKT RE Investment, 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.

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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