SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 17, 2026, at or about 2:00 PM, 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 Mountain Man Cabins & Capotes, LLC, to Joseph B. Pitt, Jr., as Trustee for Investor Mortgage Finance LLC dated May 16, 2022, and recorded in Book 6108, Page 567, 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: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2025-R2

Other interested parties: Robert Chad West

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: The following described premises, to-wit: Situated in the Sixth (6th) Civil District of Sevier County, Tennessee, and being all of Lot 14A-R, Smoky Mountain Ridge, Phase 1, Section 1, as the same appears on the plat of record in Large Map Book 6, Page 69, in the Registers Office for Sevier County, Tennessee, to which specific map reference is hereby made for a more particular description. Subject to easements, notations, setbacks, restrictions and right of ways as shown on the map of record in Large Map Book 6, Page 69, in the said Register's Office. Subject to restrictions as described in Book 1650, Page 745 and Book 2208, Page 669, as amended, in the said Register's Office. SUBJECT TO ANY AND ALL RESTRICTIONS, EXCEPTIONS, RESERVATIONS, STIPULATIONS, CONDITIONS, RIGHTS OF WAY AND EASEMENTS OF RECORD. Being the same property as conveyed from Sevnice, LLC, an Arizona Limited Liability Company to Mountain Man Cabins & Capotes, LLC, a Tennessee Limited Liability Company, dated January 30, 2020 and recorded on February 04, 2020 in Book 5475 at Page 814, Sevier County records. For informational purposes only: 3124 Smoky Ridge Way, Sevierville, TN 37862. Tax Parcel # 104J B00100 014

Street Address: The street address of the property is believed to be 3124 Smoky Ridge Way, Sevierville, TN 37862, 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: 104J B001.00 014

Current owner(s) of Record: Mountain Man Cabins & Capotes, 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.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com