SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 1, 2026, at or about 2:00 PM, 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 Victoria J. Klein, Unmarried Woman, to Susan Voss, as Trustee for Regions Bank d/b/a Regions Mortgage dated November 16, 2020, and recorded at Instrument Number 202011200042166, 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: Regions Bank DBA Regions Mortgage

Other interested parties: Fox Den Village Condominium Association, Inc.; Estate/Unknown Heirs of Victoria J Klein

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 the Sixth (6th) Civil District of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being all of Unit No. 53, Building 6, in the Fox Den Condominiums, Phase I, a Horizontal Property Regime located 553 Lost Tree Lane, Knoxville, Tennessee, 37922, as shown by and upon a map of same of record in Plat Book 63-S, Page 2, in the Register`s Office for Knox County, Tennessee, and as described in "Exhibit A" in Book 1581, Page 561 of the Master Deed, Fox Den Village Condominiums, Inc., said Deed being recorded in Warranty Deed Book 1581, Page 514, et seq., in the Register`s Office for Knox County, Tennessee, to which plat and Master Deed specific reference is hereby made for a more complete description of the property conveyed, together with such limited common elements as are appurtenant thereto. BEING THE SAME property conveyed to Victoria J. Klein, Unmarried by Warranty Deed from Nicholas W. Jones and Ciarra Bragg-Jones, Husband and wife, recorded in Instrument No. 202011200042165, in the Register`s Office for Knox County, Tennessee. THIS CONVEYANCE is made subject to applicable restrictions, building setback lines, existing easements, and all conditions of record. THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD; NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CONVEYANCE.

Street Address: The street address of the property is believed to be 553 Lost Tree Lane, Unit 53, Knoxville, TN 37934, 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: 142 08905C

Current owner(s) of Record: Victoria J Klein

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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