

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 29, 2026, at or about 12:00 PM, local time, at the Knox County Courthouse City-County Building, 400 Main Street, Knoxville, TN 37902, pursuant to the Deed of Trust executed by Daniel Jacobs, A Married Man, and Erin Jacobs, A Married Woman, As Joint Tenants, to Jerry Bridenbaugh, Associate, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Choice Lending Services, LLC, its successors and assigns dated May 16, 2025, and recorded at Instrument Number 202506250068315, 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: UNITED WHOLESALE MORTGAGE, LLC

Other interested parties: None

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 Civil District of Knox County, Tennessee, without the corporate limits of the City of Knoxville, and being shown as Lot No. 1 on the Plan of Final Plat of Brandywine at Pepper Ridge, of record in Plat Instrument No. 202005150075938, in the Register's Office of Knox County, Tennessee, to which plan reference is hereby made for a more complete description.

Being part of the same property conveyed to Hughston Homes of Tennessee, LLC, a Tennessee limited liability company, by Warranty Deed dated August 13, 2019 from Marsh-Don, LLC, a New Jersey limited liability company, recorded August 21, 2019 at Instrument No. 201908210012951, Register's Office for Knox County, Tennessee.

SUBJECT TO restrictions, easements, setback lines, conditions of record in Plat at Instrument No. 202005150075938, in the Register's Office for Knox County, Tennessee.

THIS CONVEYANCE is subject to any and all restrictions, easements, setback lines, conditions, plat of record, and encumbrances of record in the Register's Office for the aforesaid county.

Being the same property conveyed to the Grantors herein by Warranty Deed recorded on 05/27/25, in Instrument 202506250068314, Register's Office of Knox County, Tennessee.

Street Address: The street address of the property is believed to be 11711 Pepper Ridge Lane, Knoxville, TN 37932, 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: 117OA-001

Current owner(s) of Record: Daniel V. Jacobs and Erin D. Jacobs

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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