

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

UNDER AND BY VIRTUE OF AUTHORITY vested in the undersigned Substitute Trustee by virtue of Appointment of Substitute Trustee of record in Record Book 662, Page 893, in the Register's Office for Carter County, Tennessee, and in execution of that certain Deed of Trust executed by **TERRY L. CABLE** and wife, **KRISTI K. CABLE**, dated September 6, 2013, and recorded in Record Book 170, Page 706, said Registry, default having been made in the payment of indebtedness thereby secured, the undersigned Substitute Trustee, at the request of the holder of said Note, Northeast Community Credit Union, will offer for sale at public auction at the front door of the Courthouse in Carter County, Tennessee, on the 3rd day of November, 2026, at 11:00 a.m. (ET), the following described parcel of land and improvements: SITUATE in the Seventh (7th) Civil District of Carter County, Tennessee, and being more particularly described as follows, to-wit: "BEING Lots One (1), Two (2), and Three (3) in Block One (1) of the Riverview Addition to the City of Elizabethton, Tennessee according to Plat of said addition of record in the Register's Office for Carter County, Tennessee, in Plat Book 3, Page 78 to which Plat reference is here made for a more complete description." BEING the same property conveyed to Terry L. Cable and wife, Kristi K. Cable, by Warranty Deed dated August 22, 2013, of record in Record Book 170, Page 702, said Registry. Property Address: 809 Riverview Drive, Elizabethton, Carter County, Tennessee 37643 {Map/Ctl. Map 41L; Group A; Parcel 2.00}.

TERMS OF SALE: CASH. A bidder's deposit of ten percent (10%) will be required. The entire amount of the successful bid must be paid in full, in cash within thirty (30) days after sale. Purchaser shall pay all recording fees, examination of title settlement fees, and all costs of conveyance, including preparation of a Substitute Trustee's Deed. The Substitute Trustee shall apply the proceeds of the sale in accordance with the provisions set forth in the referenced Deed of Trust. The sale is subject to conditions, restrictions, rights-of-way easements and reservations contained in the Deeds forming the chain of title to this property. Any improvements on subject property will be sold in "as is" condition without warranty of any kind. Sale is made in bar of all homestead, dower, and curtsy, and in bar of the right of equity of redemption and the statutory right of redemption, all of which are expressly waived in the Deed of Trust. It will be the responsibility of the successful bidder to obtain possession of the property at his expense. The successful bidder shall be responsible for any damage, vandalism, theft, destruction, etc., of the property occurring subsequent to the date of sale. This sale is subject to prior liens, judgments or unpaid taxes, if any. This sale is further subject to valid filed or unfiled (if any) mechanic's and materialmen's liens. There are no representations made by the Substitute Trustee as to the validity or enforceability of any memorandum of mechanic's or materialmen's liens or of any suit to enforce same.

The Substitute Trustee reserves the right: To waive the deposit requirement; To extend the period of time within which the Purchaser is to make full settlement; To withdraw the property from sale at any time prior to the termination of the bidding; To keep the bidding open for any length of time; To reject all bids; To postpone or set over the date of sale as hereinafter set forth; and, Should the highest bidder fail to comply with the terms of the bid at public sale, then the Substitute Trustee shall have the option of accepting the second (2nd) highest bid, or the next highest bid with which the buyer is able to comply. In the event the Substitute Trustee deems it best for any reason at the time of sale to postpone or continue this sale from time to time, such notice or postponement or setting over will be in a manner deemed reasonable by the Substitute Trustee.

Every lien or claimed lien of the United States with respect to which the provisions of 26 U.S.C. Section 7425(b) require notice to be given to the United States in order for the sale of land thus advertised not to be subject to such lien or claim of the United States and every lien or claim of the State of Tennessee with respect to which the provisions of Tennessee Code Annotated Section 67-1-1433(b)(1) require notice to be given to the State of Tennessee in order for the sale of the land as advertised not to be subject to such lien or claim of lien of the State of Tennessee has been given to the United States or the State of Tennessee, respectively. In the event there is a lien or a claim of lien by the United States or the State of Tennessee, the land herein advertised will be subject to the right of the United States or the State of Tennessee to redeem the land as provided for in 26 U.S.C. Section 7425(b) or Tennessee Code Annotated, Section 67-1-1433(c)(1), respectively.

Listing of other known or possibly Interested Parties: MSHA d/b/a Sycamore Shoals Hospital; Portfolio Recovery Associates, LLC/Comenity Bank; Capital One Bank, c/o Nathan & Nathan, P.C; and, Midland Funding, LLC/Capital One Bank.

DAVID LeVEAU, Substitute Trustee