

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on April 23, 2026, at or about 11:00 AM, local time, at the west side entrance of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by Caleb Disterdick, a single person, to Key Title & Escrow, LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Fairway Independent Mortgage Corporation dated February 8, 2024, and recorded on February 9, 2024, in Book GI 13508, Page 761, Instrument No. 2024020900009, in the Register's Office for Hamilton County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hamilton 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: Select Portfolio Servicing, Inc.

Other interested parties: Christopher M. Gant; KX6 LLC dba Bio-One of Chattanooga; City of East Ridge, Tennessee

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

Legal Description: Land in Hamilton County, Tennessee, to-wit:

Beginning at a point in the West line of Greens Lake Road at the Southeast corner of Lot Twelve (12) of Calvin Payne Subdivision, as shown by plat recorded in Plat Book 21, page 27, of the Register's Office of Hamilton County, Tennessee; thence South along the West line of Green Lake Road 130.5 feet, more or less, to the North line of Stump Street; thence along the North line of Stump Street, North 66 degrees 55 minutes West 155 feet; more or less, to an Iron pipe; thence North 23 degrees 12 minutes East 130.5 feet to an iron pipe in the South line of Lot 11 of Calvin Payne Subdivision; thence along the South line of Lots 11 and 12 of Calvin Payne Subdivision, South 65 degrees 55 minutes East 137.7 feet, more or less to the beginning.

Subject to all matters shown on the Plan of record in Plat Book 21, Page 27, Register's Office for Hamilton County, Tennessee.

Subject to any governmental zoning and subdivision ordinances or regulations in effect thereon.

Being the same property conveyed to Steven L. Shepherd and wife Lisa J. Shepherd by Assumption Deed from David Joe Bethune and wife Doris Jane Tucker Bethune, of record in Book 2911, Page 831, Register's Office for Hamilton County, Tennessee, dated July 19, 1983 and recorded on July 20, 1983 (Value or consideration shown in aforementioned deed \$34,641.50). Final Decree recorded in Book 3801, Page 912, said register's office.

Being the same property conveyed to Steven L. Shepherd and wife Lorie Shepherd by Quitclaim Deed from Lisa Justice Shepherd, of record in Book 3812, Page 900, Register's Office for Hamilton County, Tennessee, dated January 30, 1991 and recorded on January 31, 1991.

Being the same property conveyed to Steven L. Shepherd by Quitclaim Deed from Lorie Shepherd, unmarried, of record in Book 4319, Page 778, Register's Office for Hamilton County, Tennessee, dated February 28, 1994 and recorded on March 25, 1994.

Being the same property conveyed to Steven L. Shepherd and Sarah Louanne Shepherd, husband and wife, as tenancy by the entirety, by Warranty Deed to create tenancy by the entirety from Steven L. Shepherd, married, of record in Book GI6407, Page 132, Register's Office for Hamilton County, Tennessee, dated October 10, 2002 and recorded on October 17, 2002.

Steven L. Shepherd having become deceased on or about January 4, 2019; leaving Sarah Louanne Shepherd as tenant by the entirety.

Being the same property conveyed to Chraalton, LLC, a Georgia limited liability company by Warranty Deed from Sarah Louanne Shepherd, an unmarried woman, dated August 5, 2021 and recorded August 12, 2021 in Book 12607, Page 396, Register's Office of Hamilton County, Tennessee.

The last deed of record is a Warranty Deed recorded 02/09/2024 in GI 13508, Page 758, in the Register of Deeds Office for Hamilton County, TN.

Street Address: The street address of the property is believed to be 1437 Greenslake Road, East Ridge, TN 37412, 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: 168M F 008

Current owner(s) of Record: Caleb Disterdick

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.

*The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof. 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](http://CapitalCityPostings.com).**

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