

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on June 3, 2026, at or about 11:00 AM, local time, at the main entrance of the Carter County Courthouse, 801 East Elk Avenue, Elizabethton, TN 37643, pursuant to the Deed of Trust executed by James Duncanson, unmarried man, to Kennedy & Stuart, Attorneys & Counselors at Law, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Platinum Home Mortgage Corporation, its successors and assigns, dated February 4, 2022, and recorded on February 8, 2022, in Book 473, Page 494, Instrument No. 22000883, in the Register's Office for Carter County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Carter 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: Planet Home Lending, LLC

Other interested parties: None

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

Legal Description: Situate in the Eleventh (11th) Civil District of Carter County, Tennessee, and being more particularly described as follows:

BEGINNING on the Southwest corner of Crooked Street and Third Avenue and running North with said Avenue to Law's line; thence West with Law's line to an alley; thence South with said alley to Crooked Street; thence East with Crooked Street to the Beginning, containing one-half an acre, more or less, by estimation.

Being the same property conveyed to James Duncanson, by Warranty Deed dated February 4, 2022, from Margaret A. Elliott, widow, which appears of record in the Office of the Register of Deeds for Carter County, Tennessee, in Book 473, at page 489.

Tax Map No. 66C
Group F
Parcel No. 21.00

Property Address: 214 Third Avenue, Hampton, TN 37658

The release of this deed of trust, whether partially or in full, shall serve to release any rerecorded deed(s) of trust, modifications(s), assignment(s) of rents, security agreement(s), and/or UCC-1's with regard to the property released.

Parcel ID(s): 066C F 02100 000

Street Address: The street address of the property is believed to be 214 Third Avenue, Hampton, TN 37658, 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: 066C F 02100 000

Current owner(s) of Record: James Duncanson

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.

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