SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 19, 2026, at or about 11:00 AM, local time, at the west door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by Jane E. Johnson and William Johnson, III., wife and husband, to Samual I White, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Village Capital & Investment LLC, its successors and assigns, dated June 29, 2021, and recorded on September 7, 2021, in Book GI 12640, Page 808, Instrument No. 2021090700330, 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: Planet Home Lending, LLC

Other interested parties: Discover Bank

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: ALL THE CERTAIN TRACT OR PARCEL OF LAND LOCATED IN HAMILTON COUNTY, TENNESSEE AND DESCRIBED AS FOLLOWS:

LAND IN HAMILTON COUNTY, TENNESSEE, BEING LOT NO NINETEEN (19), ON THE PLAN OF CONCORD HEIGHTS, NO TWO (2), AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 19, PAGE 64 REGISTER`S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IF HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO JANE E. JOHNSON AND WILLIAM JOHNSON, III, WIFE AND HUSBAND BY DEED DATED SEPTEMBER 7, 2017 AND RECORDED SEPTEMBER 12, 2017, IN DEED BOOK GI-11151, PAGE 477, IN THE REGISTER`S OFFICE OF HAMILTON COUNTY, TENNESSEE.

Street Address: The street address of the property is believed to be 1302 Durham Drive, Chattanooga, TN 37421, 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: 158F E 019

Current owner(s) of Record: Jane E Johnson and William Johnson III

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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