

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 26, 2026, at or about 2:00 PM, local time, at the main door of the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311, pursuant to the Deed of Trust executed by Christopher C. Parker and Kayla Prather, both unmarried as Tenants In Common, to EQUITITLE INC, as Trustee for Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Community Bank, its successors and assigns, dated November 19, 2020, and recorded on November 20, 2020, in Book 2739, Page 111, Instrument No. 20017387, in the Register's Office for Bradley County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Bradley 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: Lakeview Loan Servicing, LLC

Other interested parties: None

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

Legal Description: The following described real estate situated in the First Civil District of Bradley County, Tennessee, to-wit:

Loft Fifty-six (56), Shady Hollow, Section 4, as shown by plat of record in Plat Book 14, Page 54, Register's Office of Bradley County, Tennessee, to which reference is made for a more complete description.

Being the same property conveyed to Travis Lee Hembree, II and wife, Katherine Hanna Hembree by Warranty Deed from Jason R. L. Holcomb and wife, Lori A. Holcomb, dated 09/12/2017 and recorded in Book 2474, Page 667, in the Register's Office of Bradley County, Tennessee.

Legal taken from prior deed. See Warranty Deed recorded 11/20/2020 in Book 2739, Page 109, in the Register of Deeds Office for Bradley County, TN.

SUBJECT TO Any and all governmental zoning and/or subdivision ordinances, regulations and requirements in effect thereon.

SUBJECT TO Restrictions recorded in Book 1135, Page 200, Register's Office of Bradley County, Tennessee.

SUBJECT TO Drainage and utility easements and to building setback line requirements as set out on recorded plat in Plat Book 14, Page 54 in the Register's Office of Bradley County, Tennessee.

SUBJECT TO An easement to Ocoee Utility District as recorded in Book 1056, Page 386, Register's Office of Bradley County, Tennessee.

SUBJECT TO A drainage ditch on the Northeast lot lines.

SUBJECT TO Bradley County Health Department regulations and/or requirements.

M/P: 067J-A-012.00

Commonly known as: 321 Shady Hollow Circle SE, Cleveland, TN 37323

Street Address: The street address of the property is believed to be 321 Shady Hollow Circle Southeast, Cleveland, TN 37323, 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: 067J-A-012.00

Current owner(s) of Record: Christopher C. Parker and Kayla Prather

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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