

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 21, 2026, at or about 12:00 PM, local time, on the front steps of the west side entrance of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by Stephen Rogers, to The Title Guaranty and Trust Company of Chattanooga, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for America's Wholesale Lender, its successors and assigns, dated October 5, 2005, and recorded on October 10, 2005, in Book GI 7705, Page 741, Instrument No. 2005101000253, 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: U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2005-10

Other interested parties: U.S. Bank Trust National Association, nit in its individual capacity, but solely as Delaware trustee for GS Mortgage-Backed Securities Trust 2025-SJ1

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: IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE:

TRACT ONE (1) - LOTS NINE (9) AND TEN (10), BLOCK ONE (1), MAP ONE (1), NORTH CHATTANOOGA, PROPERTY OF THE CHATTANOOGA LAND, COAL, IRON AND RAILWAY CO., AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 3, PAGE 31, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

TRACT TWO (2) - BEING A PART OF LOT ELEVEN (11), BLOCK ONE (1), MAP ONE (1), NORTH CHATTANOOGA, PROPERTY OF THE CHATTANOOGA LAND, COAL, IRON AND RAILWAY CO., AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 3, PAGE 31, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE, SAID PART OF LOT BEING TWENTY (20) FEET IN WIDTH, RUNNING ADJACENT TO AND PARALLEL WITH LOT TEN (1), EXTENDING BETWEEN TREMONT STREET AND WARREN STREET (AS NOW ABANDONED).

For prior title, see Quitclaim Deed recorded in Book 7617, Page 267, in the Register's Office of Hamilton County, Tennessee. See Warranty Deed recorded in Book GI 7705, Page 738 in said Register's Office.

This conveyance made subject to the following:

Drainage Easement as set out in instrument recorded in Book 1128, Page 506, in the Register's Office of Hamilton County, Tennessee, if applicable.

Any governmental zoning and subdivision ordinances in effect thereon.

Subject to all notes, stipulations, restrictions, easements, conditions, and regulations as set out on recorded plat.

Street Address: The street address of the property is believed to be 806 Tremont Street, Chattanooga, TN 37405, 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: 136A D 025

Current owner(s) of Record: Stephen A. Rogers

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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