

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

Sale at public auction will be on April 9, 2026, at or about 2:00 PM, local time, on the front steps of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862, pursuant to the Deed of Trust executed by Freedom Holdings, LLC, to Shaun Ramey, as Trustee for ABL RPC Residential Credit Acquisition LLC dated October 11, 2024, and recorded on October 17, 2024, in Book 6599, Page 682, Instrument No. 24031851, in the Register's Office for Sevier County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sevier 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: Citibank, N.A., not in its individual capacity but solely as Trustee of Morgan Stanley Residential Mortgage Loan Trust 2025-NQM2

Other interested parties: CHASE ROPER; Anchor Enterprises Inc.; Orion Financial Group, Inc.; LOAN FUNDER LLC, SERIES 69975

The hereinafter described real property located in Sevier 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 Sixth (6th) Civil District of Sevier County, Tennessee, and being all of Tract No. 12 of Valley Home Estates, Section 2, as the same appears on a plat dated April 9, 1985, prepared by Ronnie Sims, RLS, and being more particularly described as follows:

Beginning at an iron pin on the east right of way line of commencing at an iron pin on the east right-of-way line of Covemont Road, corner to Keith Tarwater; thence with the common boundary line of Keith Tarwater and the herein described property North 36 deg. 05 min. 21 sec. East 163.55 feet to an iron pin on the line of Tract No. 18; thence with the line of Tract No. 18 South 53 deg. 13 min. 42 sec. East 173.83 feet to an iron pin, corner to Tract No. 17; thence with the line of Tract No. 17 South 27 deg. 38 min. 37 sec. East 66.90 feet to an iron pin, corner to Tract No. 13; thence with the common boundary line of Tract 12 and 13 South 62 deg. 21 min. 23 sec. West 200.0 feet to an iron pin on the East right-of-way line of said road with road with a curve to the northwest with R=537.58, T=77.213 for an arc distance of 153.38 feet to the point of beginning. Containing 0.8311 acres according to survey of Ronnie Sims, RLS.

Being the same property conveyed to Freedom Holdings, LLC by Warranty Deed from Diane Phinney, as personal representative of the Estate of Bradie Ruth Lovett of record as Instrument No. 24004824, Book 6467, Page 164 in the Register's Office for Sevier County, Tennessee, dated February 15, 2024 and recorded on February 27, 2024

Street Address: The street address of the property is believed to be 3369 Robeson Road, Sevierville, TN 37862, 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: 124 039.74

Current owner(s) of Record: Freedom Holdings, LLC

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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