

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

Sale at public auction will be on May 21, 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 Calvin Quintax Smith and Erica Faynece Smith, husband and wife, to Wilburn J. Evans, as Trustee for Mortgage Electronic Registration System, Inc., as beneficiary, as nominee FirstBank, its successors and assigns dated July 13, 2023, and recorded on July 17, 2023, in Book GI 13346, Page 637, Instrument No. 2023071700178, 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: FirstBank

Other interested parties: None

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: LOTS SEVEN (7) AND EIGHT (8), BLOCK THIRTEEN (13), AMENDED PLAN GLENWOOD NO. TWO (2), AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 11, PAGE 40, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. SAID LOTS FORM ONE (1) TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE WEST LINE OF DERBY STREET, SAID POINT BEING THE SOUTHEAST CORNER OF LOT SIX (6) OF SAID BLOCK; THENCE SOUTHWESTWARDLY ALONG DERBY STREET, ONE HUNDRED FOUR AND EIGHT-TENTHS (104.8) FEET TO THE INTERSECTION WITH THE NORTH LINE OF EAST 3RD STREET; THENCE WESTWARDLY ALONG THE NORTH LINE OF 3RD STREET, ONE HUNDRED THIRTEEN (113) FEET TO A POINT, SAID POINT MARKING THE SOUTHEAST CORNER OF LOT NINE (9) OF SAID BLOCK; THENCE NORTHWARDLY ONE HUNDRED FIFTY-TWO (152) FEET TO THE SOUTH LINE OF LOT TWENTY-THREE (23); THENCE EASTWARDLY ALONG LOTS TWENTY-THREE (23) AND TWENTY-FOUR (24), FORTY-FIVE AND FIVE-TENTHS (45.5) FEET TO A POINT; THENCE CONTINUING ALONG THE LOT LINE OF TWENTY-FOUR (24) NORTHEASTWARDLY, A DISTANCE OF TWENTY (20) FEET; THENCE SOUTHEASTWARDLY, ONE HUNDRED THIRTY-SIX AND TWO-TENTHS (136.2) FEET TO THE POINT OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO 4S PROPERTIES, LLC, A TENNESSEE LIMITED LIABILITY COMPANY BY DEED FROM CLAUDIA P. TAYLOR, EXECUTED MAY 2, 2022 AND RECORDED ON MAY 4, 2022 IN BOOK 12945, PAGE 815, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

ANY GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES IN EFFECT THEREON.

Terms, provisions, covenants, conditions, restrictions, reservations, limitations, easements, charges, assessments and lien rights, if any, as set out in instrument recorded in Book L, Volume 28, Page 593, in the Register's Office of Hamilton County, Tennessee.

Utility easement as shown, described or noted on recorded plat.

All notes, stipulations, restrictions, easements, conditions, and regulations as shown, described or noted on recorded plat in Plat Book 11, Page 40, in the Register's Office of Hamilton County, Tennessee.

See Quitclaim Deed recorded in Book GI 13346, Page 634, Instrument No. 2023071700177.

The last deed of record is a Quitclaim Deed recorded 12/10/2025 in Book GI 14134, Page 238, Instrument No. 2025121000186, in the Register of Deeds Office for Hamilton County, TN.

Street Address: The street address of the property is believed to be 2325 East 3rd Street, Chattanooga, TN 37404, 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: 146F M 013

Current owner(s) of Record: Calvin Quintax Smith and Erica Fayneece Smith

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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