

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 21, 2026, at or about 2:00 PM, local time, at the front entrance of the Sullivan County Courthouse, 3411 Hwy 126, Blountville, TN 37617, pursuant to the Deed of Trust executed by Dewey M Starnes and Nancy K Starnes, husband and wife, to David W Blakenship, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Popular Financial Services, LLC, its successors and assigns dated July 14, 2003, and recorded on July 22, 2003, in Book 1975C, Page 754, in the Register's Office for Sullivan County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sullivan 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 owner trustee of the New Residential Mortgage Loan Trust 2019-6

Other interested parties: Heights Finance Corporation (Johnson City); Southern Finance & Thrift Corp. of Kingsport

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

Legal Description: Located in the City of Kingsport, 11th Civil District of Sullivan County, Tennessee, and more particularly bounded and described as follows:

BEGINNING at a point in the southwesterly line of Willow Street, distant northwesterly 62.5 feet from the point of intersection of the said line of Willow Street with the northwesterly line of Federal Place, corner for Lots 13 and 14; thence with the said line of Willow Street, N, 49° 08' W., 62.5 feet to a point, corner for Lots 12 and 13; thence with the divisional line of Lots 12 and 13, S. 40° 52' W., 85 feet to a point, corner for Lots 13 and 15; thence with the divisional line of Lots 13 and 15, S. 49° 08' E., 62.5 feet to a point, corner for Lots 13 and 14; thence with the divisional line of Lots 13 and 14, N. 40° 52' E., 85 feet to the point of BEGINNING, and being Lot 13, Block 98; and being the same property conveyed to Dewey M. Starnes and wife, Nancy K. Starnes by Deed dated March 27, 1979, of record in the Register's Office for Sullivan County, at Blountville, Tennessee, in Deed Book 200C, Page 532.

Tax Map 61B, Group E, Parcel 16.00

Premises subject to restrictions of record in the aforesaid Register's Office in Deed Book 208A, Page 34.

Description taken from prior conveyance, without the benefit of a new survey.

Street Address: The street address of the property is believed to be 1249 Willow Street, Kingsport, TN 37664, 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: 061B-E-016.00-000

Current owner(s) of Record: Dewey M. Starnes and Nancy K. Starnes

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.

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