

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on June 24, 2026, at or about 2:00 PM, local time, at the north door of the Hamblen County Courthouse, 511 West 2nd North Street, Morristown, TN 37814, pursuant to the Deed of Trust executed by Brandon Whisenant and Crystal Whisenant, husband and wife, to Chicago Title Insurance Company, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for AmNet ESOP Corporation dba American Mortgage Network, its successors and assigns, dated April 28, 2022, and recorded on May 2, 2022, in Book 1974, Page 317, Instrument No. 22016183, in the Register's Office for Hamblen County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hamblen 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: Planet Home Lending, LLC

Other interested parties: Vanderbilt Mortgage and Finance, Inc.; OneMain Financial Group, LLC

The hereinafter described real property located in Hamblen 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 Fourth (4th) Civil District of Hamblen County, Tennessee, and being the same 0.79 acre tract of property shown on map or plat drawn by Murrell Weems, Surveyor, dated September 12, 2007, and entitled "PART OF ROGER KINCAID PROPERTY, and being more particularly described as follows:

Beginning at a point on the eastern margin of Silver City Road, said point being the northwest corner of property herein conveyed; thence S. 79 deg. 31' 36" E. 36.56 feet to a post; thence S. 59 deg. 57' 55" E. 195.80 feet to a post; thence S. 7 deg. 09' 52" E. 100.24 feet to an iron rod new; thence S. 86 deg. 15' 00" W 180.23 feet to an iron rod new; thence along the eastern margin of Silver City Road N. 10 deg. 00' 46" W. 219.23 feet to the point of beginning, containing 0.70 acres, more or less. This description was taken from previous deed.

Being the same property conveyed to Chris Wolfe and wife, Amy Wolfe by deed of Roger Kincaid and wife, Mary Kincaid, dated February 17, 2016 of record in Deed Book 1650, Page 503 in the Register's Office of Hamblen County, Tennessee.

Subject to all applicable encumbrances of record.

Subject to a 30-foot setback line from Silver City Road.

Being the same property conveyed to Brandon Whisenant and Crystal Whisenant, husband and wife by deed of Chris Wolfe and Amy Wolfe, husband and wife, dated 28th day of April, 2022 and being of record in Deed Book 1974 Page 315 in the Register's Office of Hamblen County, Tennessee.

Street Address: The street address of the property is believed to be 351 Silver City Road, Whitesburg, TN 37891, 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: 020 07401 000

Current owner(s) of Record: Brandon Whisenant and Crystal Whisenant

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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