

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 4, 2002, executed by BETTY FAYE EMERSON DOTSON conveying certain real property therein described to ARNOLD M. WEISS, ATTORNEY, as Trustee, as same appears of record in the Register's Office of Monroe County, Tennessee recorded March 11, 2002, in Deed Book G-16, Page 36; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Monroe County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **May 4, 2026** at or about 2:00 PM at the Front Door of the Monroe County Courthouse, 105 College Street, Madisonville, TN 37354, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Monroe County, Tennessee, to wit:

LYING AND BEING IN THE FIRST CIVIL DISTRICT OF MONROE COUNTY, TENNESSEE, AND BEING A PART OF WHAT IS KNOWN AS CHILDRESS ADDITION TO THE CITY OF SWEETWATER, TENNESSEE, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF CHILDRESS AVENUE 100 FEET WEST OF AN ALLEY, CORNER WITH THE LAND KNOWN AS THE PHILLIP JAYNES LAND; THENCE RUNNING WEST WITH CHILDRESS AVENUE 77 FEET TO A CORNER WITH OTHER LANDS OF CREED RIDDLE; THENCE SOUTH 150 FEET TO AN ALLEY; THENCE EAST WITH SAID ALLEY 77 FEET TO THE JAYNES LAND LINE; THENCE WITH SAID LINE NORTH 150 FEET TO THE BEGINNING. THERE IS RESERVED FROM THIS CONVEYANCE A LIFE ESTATE IN FAVOR OF SYLVESTER EMERSON, TO BE MEASURED BY HIS LIFE. BEING THE SAME PROPERTY CONVEYED TO BETTY FAYE EMERSON DOTSON BY WARRANTY DEED FROM SYLVESTER EMERSON, SAME DATED APRIL 28, 1997 AND RECORDED IN DEED BOOK 237, PAGES 455-456, REGISTER'S OFFICE, MONROE COUNTY, TENNESSEE. SYLVESTER EMERSON, LIFE TENANT, DIED ON OR ABOUT JANUARY 20, 1998.

Parcel ID: 023B-B-048.00

PROPERTY ADDRESS: The street address of the property is believed to be **803 CHILDRESS AVE, SWEETWATER, TN 37874**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): BETTY FAYE EMERSON DOTSON

OTHER INTERESTED PARTIES:

DISCOVER BANK , CAVALRY SPV I, LLC

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. This sale is subject to purchaser's tendering to Rubin Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN, PLLC, Substitute Trustee
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A copy of this notice is being published at www.BetterChoiceNotices.com

Publication Dates: April 8, 15 & 22, 2026.