

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 July 21, 2023, executed by KYLE R. DAMPHIER, single man, to Scott R. Valby as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary and nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns, recorded on July 24, 2023 in Book 1320, Page 53, in Instrument Number: 248024, in the Register of Deeds Office for McMinn County, Tennessee to which reference is hereby made; and

WHEREAS, PLANET HOME LENDING, LLC, hereinafter "Creditor", the party entitled to enforce said security interest, having appointed Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as Substitute Trustee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as Substitute Trustee, or its agent, by virtue of the power, duty, and authority vested in and imposed upon said Substitute Trustee, will, on January 15, 2026, at 2:00 PM local time, at the Mm in McMinn County, Tennessee, offer for sale certain property hereinafter described to the highest bidder for cash or certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the Substitute Trustee. The property to be sold is described as follows:

SITUATED IN MCMINN COUNTY, TENNESSEE AND BEING LOT NO. 1 OF ARMSTRONG WOMAC ESTATES AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT NO. 1 - BEGINNING AT AN IRON PIN LOCATED ON THE NORTHEAST SIDE OF COUNTY ROAD NO 442 WHICH POINT IS A COMMON CORNER WITH THE LAND HEREIN CONVEYED AND THE PROPERTY OWNED BY BENNIE JONES (SEE DEED BOOK 14-X, PAGE 179); THENCE WITH THE LINE OF JONES NORTH 39 DEGREES 50 MINUTES EAST 400 FEET TO AN IRON PIN LOCATED ON THE NORTHWEST CORNER OF THE LANDS CONVEYED HEREIN; THENCE SOUTH 39 DEGREES 33 MINUTES EAST 101.74 FEET TO AN IRON PIN; THENCE SOUTH 39 DEGREES 50 MINUTES WEST 400 FEET TO AN IRON PIN LOCATED ON THE RIGHT OF WAY FOR COUNTY ROAD NO 442, THENCE WITH THE RIGHT OF WAY FOR SAID ROAD NORTH 39 DEGREES 33 MINUTES WEST 101.74 FEET TO THE IRON PIN AT THE POINT OF BEGINNING AND CONTAINING 0.92 OF AN ACRE, ACCORDING TO A SURVEY PREPARED BY TROY R. SLACK, RLS NO. 680, DATED MAY 15, 2000, DESIGNATED AS DRAWING NO. 2020, AND RECORDED IN PLAT CABINET D, SLIDE 33 IN THE OFFICE OF THE REGISTER OF MCMINN COUNTY, TENNESSEE.

Commonly known as: **493 COUNTY ROAD 442 ATHENS, TN 37303**

Parcel number(s): 057 138.00 000

In the event of a discrepancy between the legal description, the street address, and/or the parcel number(s), the legal description shall control.

The sale is subject to the following: tenant(s)/occupant(s) rights in possession, if any; all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any state or federal governmental agency; any prior liens or encumbrances; any priority created by a fixture filing; and any matter that an accurate survey of the property might disclose. Additionally, the following parties might claim an interest in the property: **KYLE R. DAMPHIER.**

If the United States, the State of Tennessee, or any agency thereof have any liens on the property and are named herein as interested parties, timely notice has been given to them in accordance with applicable law, and the sale will be subject to any applicable rights of redemption held by such entities, as required by 26 U.S.C. § 7425 and/or T.C.A. § 67-1-1433.

The property will be sold AS IS, WHERE IS, WITH ALL FAULTS, and without warranty of any kind, express or implied, as to the condition of the property or any improvements thereon, including but not limited to merchantability or fitness for a particular purpose. The Substitute Trustee makes no covenant of seisin or warranty of title, express or implied, and will only convey the property by Substitute Trustee's Deed. Except as noted above, all right and equity of redemption, statutory or otherwise, homestead, and exemption are expressly waived in the Deed of Trust.

The sale held pursuant to this notice is subject to the express reservation that it may be rescinded by the Substitute Trustee at any time. If the sale is rescinded for any reason, the purchaser shall only be entitled to a refund of funds tendered to purchase the subject property, and shall have no further or other recourse against Creditor, the Substitute Trustee, or their successor(s), assign(s), agent(s), and attorney(s). The right is reserved to adjourn 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. Notice of such adjournment will also be mailed to interested parties when required by applicable law.

If you have any questions or concerns, please contact:

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
Attn: TN Foreclosure
13010 Morris Rd, Ste 450
Alpharetta, GA 30004
(423) 498-7400
tnfc@raslg.com

Please reference file number 25-321962 when contacting our office.

Investors website: <https://www.rascranesalesinfo.com> and <https://BetterChoiceNotices.com>

THIS OFFICE MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Publication Dates: December 10, 17, 2025.