

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, by Deed of Trust dated October 18, 2021 and recorded on October 18, 2021, in Book 1258, Page 699 (the "Deed of Trust"), in the Register's Office of McMinn County, Tennessee (the "Register's Office"), David Jaylon Sharp conveyed to RADIANT TITLE, LLC, a Trustee for the benefit of TENNESSEE VALLEY FEDERAL CREDIT UNION, a federal credit union ("Lender"), the property therein described (the "Property"), to secure payment of a Promissory Note dated October 18, 2021, in the total principal amount of One Hundred Forty Thousand and 00/100 (\$140,000.00), executed by the Borrower to the order of Lender (the "Agreement"). Lender remains the holder of the Agreement and the Deed of Trust.

WHEREAS, Chambliss, Bahner & Stophel, P.C. was appointed successor Substitute Trustee under the terms of the Appointment of Substitute Trustee executed by Lender on November 24, 2025, and recorded on November 25, 2025, in Book 1398, Page 494 in the Register's Office, with all the rights, powers and privileges of the original trustee named in the Deed of Trust.

WHEREAS, default having been made on the payment of the Agreement, which remains unpaid and secured by the Deed of Trust, and in the performance of covenants contained in the Deed of Trust to which reference is made for recital of terms and conditions, and wherefore Lender, the lawful owner and holder of the Agreement and Deed of Trust, has declared the entire balance thereon due and payable.

NOW, THEREFORE, pursuant to the authority vested in me as Substitute Trustee, I shall, at the request of the owner and holder of the Agreement and Deed of Trust, at 10:00 o'clock a.m. prevailing time on **February 17, 2026**, offer for sale at public outcry to the highest and best bidder for cash, at the Southeast door of the McMinn County Courthouse, Athens, Tennessee in bar of all statutory and common law equities of redemption, dower and homestead and all other rights and exemptions of every kind, the real estate located at **911 Tennessee Avenue, Athens, Tennessee 37303** which is more particularly described in the Deed of Trust referenced above and the Warranty Deed to Borrower recorded in Book 22W, Page 147 in the Register's Office.

SUBJECT TO: A Deed of Trust from David Jaylon Sharp to Tennessee Valley Federal Credit Union, dated October 18, 2021, and recorded October 18, 2021, in Book 1258, Page 699, in the Register's Office, in the principal amount of \$140,000.00.

Real Estate Taxes for the year 2024 WERE PAID in the amount of \$347.00.

Tax ID No.: 056D-B-022.00

The sale will be made subject to all prior liens, easements, covenants, conditions, encumbrances, and restrictions that may exist, including, without limitation, any unpaid ad valorem taxes or other taxes.

The Substitute Trustee makes no covenant of warranty or seisin but will sell and convey as Substitute Trustee only.

The sale will be made for the purpose of paying the indebtedness secured by the Deed of Trust and the proceeds thereof will be applied as provided by the terms of the Deed of Trust.

Lender as the holder of the Agreement has the right to bid, including credit bid, at the foreclosure sale.

A copy of this Notice is published at www.betterchoicenotices.com

This 13th day of January 2026.

Alexander B. Blankers
Substitute Trustee

Publication Dates: January 21 & 28, 2026.