

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, MCMINN COUNTY

WHEREAS, Curtis Gregory Walker and Amber Saffels executed a Deed of Trust to Bank of Niotra, Lender and Kenneth Clark Hood, Trustee(s), which was dated August 4, 2000, and recorded on August 8, 2000, in Book 590, at Page 182, subsequently modified by a Loan Modification Agreement recorded October 28, 2022 in Book 1298, Page 667 in the amount of Twenty-Four Thousand Seven Hundred Eighty-Two and 81/100 (\$24,782.81), subsequently modified by a Loan Modification Agreement recorded December 8, 2022 in Book 1301, Page 270, subsequently modified by a Loan Modification Agreement recorded January 23, 2023 in Book 1304, Page 202 in the amount of Twenty-Seven Thousand Nine Hundred Forty-Seven and 33/100 (\$27,947.33), subsequently modified by a Loan Modification Agreement recorded March 27, 2023 in Book 1309, Page 198 in the amount of Twenty-Seven Thousand Seven Hundred Ten and 41/100 (\$27,710.41) in McMinn County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, First Horizon Bank, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **December 11, 2025, at 10:00 AM** at the usual and customary location at the McMinn County Courthouse, Athens, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in McMinn County, Tennessee, to wit:

SITUATED in the Third Civil District of McMinn County, Tennessee, within the Corporate Limits of the City of Englewood, BEING LOT SEVEN (7) in the CONNER ADDITION as depicted on plat of record in Plat Book 3, Page 64, Register's Office, McMinn County, Tennessee. Said Lot 7 is more particularly described as follows:

BEGINNING at an iron pin set in the Northwest side of Rose Drive 100 feet Southwest of the intersection with Conner Drive, said iron pin marking the South corner of Lot 8 and the East corner of Lot 7 conveyed herein; FROM SAID POINT OF BEGINNING with Rose Drive South 59 degrees 55 minutes West 100.0 feet to an iron pin corner; thence with Lot 6 North 30 degrees 05 minutes West 156.0 feet to an iron pin corner; thence with Lot 10 North 58 degrees 12 minutes East 100.0 feet to an iron pin corner; thence with Lot 8 South 30 degrees 05 minutes East 159.0 feet to the POINT OF BEGINNING.

Parcel ID Number:	068H A 01900 000
Address/Description:	107 Rose Dr, Englewood, TN 37329
Current Owner(s):	Amber Saffels Walker aka Amber Saffels
Other Interested Party(ies):	Rhonda Cooley Capital Bank, N.A. Republic Finance, LLC

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property 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; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

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 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.

The website of the third-party internet posting company that is posting this advertisement pursuant to §35-5-101(a)(2) is: WWW.BetterChoiceNotices.com

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
4360 Chamblee Dunwoody Road, Suite 310
Atlanta, GA 30341
PH: 404-789-2661 FX: 404-294-0919
File No.: 19-09969 FC03

Publication Dates: October 29, & November 5, 2025.