

NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated May 14, 2020, and the Deed of Trust of even date securing the same, recorded May 18, 2020, in Book No. 1199, at Page 32, in Office of the Register of Deeds for McMinn County, Tennessee, executed by Christa Jeffries, conveying certain property therein described to Charles E. Tonkin, II as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Investors Group, its successors and assigns; and the undersigned, Foundation Legal Group, LLP fka Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Seneca Mortgage Servicing LLC.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Foundation Legal Group, LLP fka Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Seneca Mortgage Servicing LLC, will, on **January 26, 2026 on or about 12:00 PM, at the Front Door of the McMinn County Courthouse 6 East Madison Avenue, Athens, TN 37303**, offer for sale certain property hereinafter described to the highest bidder **FOR certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all redemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in McMinn County, Tennessee, and being more particularly described as follows:

TRACT 1: SITUATED in the First Civil District of McMinn County, Tennessee, the same being LOTS 34, 35, 36, and 37 in Block "B", as shown by plat of Second Addition of Haley Heights Addition to Athens, Tennessee, located in North Athens, of record in the Register's Office of McMinn County, Tennessee, in Plat Cabinet A, Slide 34 (formerly Plat Book 1, Page 8), to which reference is here made, and being the same property conveyed to Allen E. Sayne and wife, Barbara L Sayne, by deed dated April L 1986, of record in Deed Book 10-G, Pages 561-362, in the Register's Office of McMinn County, Tennessee. TRACT II: SITUATED in the First Civil District of McMinn County, Tennessee, the same being Lots Twenty-nine (29), Thirty (30), Thirty-one (31), Thirty-two (32), and Thirty-three (33). in Block "B", as shown by plat of Second Addition of Haley Heights Addition to Athens, Tennessee, located in North Athens, of record in the Register's Office of McMinn County, Tennessee, in Piat Cabinet A, Slide 34 (old Plat Book L Page 8), to which reference is hereby made and being the same property conveyed to Allen Eugene Sayne and wife, Barbara H. Sayne, by deed dated April 7, 1983 of record in Deed Book 9-N, Pages 611-612 in the Register's Office of McMinn County, Tennessee. SUBJECT to any setback lines; drainage and/or utility easements and conditions and limitations depicted and/or noted on or attached to the recorded plat. SUBJECT to all prior easements, rights of way and restrictions, visible or otherwise, and further subject to any governmental zoning or regulations and subdivision ordinances or regulations in effect with respect to the property.

ALSO KNOWN AS: 809 North Avenue, Athens, TN 37303

This sale is subject to 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 governmental agency, state or federal; 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. In addition, the following parties may claim an interest in the above-referenced property:

CHRISTA JEFFRIES
TENANTS OF
ESTATE OF CHRISTA JEFFRIES
HEIR(S) OF CHRISTA JEFFRIES

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. As of July 1, 2025, notices pursuant to Tennessee Code Annotated §35-5-101 et seq. are posted online at www.internetpostings.com by a third-party internet posting company. **FLG No. 364451**

DATED December 22, 2025

Foundation Legal Group, LLP fka
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

Publication Dates: December 27, 2025 & January 3, 2025.