

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, by Deed of Trust ("Deed of Trust") dated February 2, 2026, and recorded on February 25, 2026, in Book 3, Page 601, in the Register's Office of McMinn County, Tennessee ("R.O.M.C"), YESS HOLDINGS, LLC ("Borrower"), conveyed to TITLE INSURANCE OF ATHENS, Trustee for the benefit of OCONEE STATE BANK, a Georgia banking corporation ("Lender"), the property therein described ("Property"), to secure payment of Three Hundred and Twenty-Five Thousand Dollars and 00/100 (\$325,000.00) of a Promissory Note dated February 2, 2026, in the original principal amount of Six Hundred and Fifty Thousand Dollars and 00/100 (\$650,000.00), executed by Borrower to the order of Lender ("Agreement"). Lender remains the holder of the Note and the Deed of Trust.

WHEREAS, Chambliss, Bahner & Stophel, P.C. was appointed successor Substitute Trustee executed by Lender on August 10, 2026, and recorded on August 12, 2026, in Book 12, Page 633 in the R.O.M.C., with all the rights, powers and privileges of the original trustee named in the Deed of Trust.

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 **September 10, 2026**, offer for sale at public outcry to the highest and best bidder for cash, at the South 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 **805/807 Congress Parkway N., Athens, Tennessee 37303** which is more particularly described in the Deed of Trust referenced above and the Warranty Deed to Borrower recorded in Book 23-Y, Page 897, in the R.O.M.C. SITUATED in the Second Civil District of McMinn County, Tennessee, and within the Corporate Limtes of the City of Athens.

BEING Lots Six (#6) and Lot Seven (#7), of the Congress Parkway Addition, as shown on Plat No. 2 of said Addition, of record in Plat Cabinet A, Slide 154, in the Registrar's Office for McMinn County, Tennessee, to which reference is here made.

SUBJECT TO: A Deed of Trust from YESS Holdings LLC to Oconee State Bank, in the original principal amount of \$608,230.74, , dated November 20, 2025, and recorded on December 1, 2025 in Deed of Trust Book 1398, Page 890, in the R.O.M.C.

A Deed of Trust from YESS Holdings LLC to Oconee State Bank, in the original principal amount of \$325,000, dated February 2, 2026, and recorded on February 25, 2026, in Record Book 3, Page 601, in the R.O.M.C.

Assignment of Rents from YESS Holdings LLC to Oconee State Bank, dated November 20, 2025, and recorded on December 1, 2025, in Deed of Trust Book 1398, Page 899, in the R.O.M.C.

Assignment of Rents from YESS Holdings LLC to Oconee State Bank, dated February 2, 2026, and recorded on February 25, 2026, in Record Book 3, Page 611, in the R.O.M.C.

Any governmental zoning and/or subdivision ordinance or regulation in effect thereon.

Health Department Restrictions as noted on or attached to the recorded plat in Plat Cabinet A, Slide 154, in the R.O.M.C.

Any setback lines, drainage, and/or utility easements, conditions, and limitations depicted and/or noted on or attached to the recorded plat/survey in Plat Cabinet A, Slide 154, and Deed Book 11-H, Page 184, in the R.O.M.C.

300' wide TVA Transmission Line Easement crossing the property as depicted and/or noted on or attached to the recorded plat in Plat Cabinet A, Slide 154, in the R.O.M.C.

Tax Map No.: 047 171.00

2025 McMinn County property taxes for Parcel 047 171.00 WERE PAID in the amount of \$1,296.00.

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 has been posted at [HYPERLINK "http://www.betterchoicenotices.com"](http://www.betterchoicenotices.com) www.betterchoicenotices.com

This 17th day of August, 2026.

Alexander B. Blankers
Substitute Trustee