WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated August 30, 2023, and the Deed of Trust of even date securing the same, recorded September 5, 2023, in Book No. 1324, at Page 299, and modified on July 8, 2024, in Book No. 1350, at Page 432 in Office of the Register of Deeds for McMinn County, Tennessee, executed by Eleazar Cordero Hernandez and Yaissa M Monteners Cifustos executions are their proportion that the print described to the security of the se

executed by Eleazar Cordero Hernandez and Yaissa M Montenegro Cifuentes, conveying certain property therein described to Title Guaranty and Trust Company as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd. Limited Partnership, its successors and assigns; and the undersigned, Foundation Legal Group, LLP fka Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Lakeview Loan 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 Lakeview Loan Servicing, LLC, will, on February 19, 2026 on or about 12:00 PM, at the At the front steps of the McMinn County Courthouse 6 East Madison Avenue, Athens, TN 37303, offer for

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:

particularly described as follows:

LOCATED INSIDE THE CITY OF ATHENS. FIRST CIVIL
DISTRICT, MCMINN COUNTY, TENNESSEE: Lot Four (4), Lots
1-13 of Phase I of The Final Plat of The Belle Chase Subdivision,

1-13 of Phase I of The Final Plat of The Belle Chase Subdivision, as shown by plat of record in Plat Book K, Page 814, in the Register's Office of McMinn County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING: Any governmental zoning and subdivision ordinances in effect thereon. Terms, provisions, covenants, conditions, restrictions reconsisted in the provision of strictions, reservations, limitations, easements, charges, assessments and lien rights, if any, as set out in Covenants, Conditions, and Restrictions for The Belle Chase and Bylaws of The Belle

and Restrictions for The Belle Chase and Bylaws of The Belle Chase Homeowners Association, Inc. recorded in Warranty Deed Book 23J, Page 289, in the Register's Office of McMinn County, Tennessee. Quitclaim Deed to The Belle Chase Homeowners Association, Inc. recorded In Warranty Deed Book 23J, Page 331, in the Register's Office of McMinn County, Tennessee. Building setback requirements as shown, described or noted on recorded plat. Fifteen (15) foot utility and drainage easement is reserved adjacent to all road right-of-way and seven and 5/10 (7.5) foot either side of all rear lines, and ten (10) foot for one side and five (5) foot on opposing side to match the setback for the individual lot; easements may not encroach upon the building envelope; as shown, described or noted on recorded plat in Plat Cabinet K, Page 814, in the Register's Office of McMinn County, Tennessee.

Gas Main Easement recorded in Warranty Deed Book 19E, Gas Main Easement recorded in Warranty Deed Book 19E, Page 826, in the Register's Office of McMinn County, Conveyance Agreement for Installed Water Tennessee. Distribution and Wastewater Collection Materials and Appurte-nances recorded in Warranty Deed Book 23H, Page 401, In the Register's Office of McMinn County, Tennessee. Accretion, avul-

All notes, stipulations, restrictions, easements, conditions, and regulations as shown, described or noted on recorded plat in Plat Cabinet K, Page 814, in the Register's Office of McMinn County, Tennessee.

ALSO KNOWN AS: 139 Belle Way, 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;

sion and reliction caused by the waters of Dry Valley Creek.

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: ELEAZAR CORDERO HERNANDEZ YAISSA M MONTENEGRO CIFUENTES TENANTS OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT

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 cer-

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 post-poned 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. 362026 DATED December 18, 2025 Foundation Legal Group, LLP fka WILSON & ASSOCIATES, P.L.L.C., Successor Trustee

FLG No. 362026

Publication Dates: December 24 & 31, 2025.