

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 28, 2026, at or about 12:00 PM, local time, at the front steps of the McMinn County Courthouse, 6 East Madison Avenue, Athens, TN 37303, pursuant to the Deed of Trust executed by Roger Lee Davis and Jill Davis, to Title Insurance of Athens, as Trustee for Mortgage Electronic Registration Systems, Inc., as Nominee for Christensen Financial, Inc. dated April 23, 2012, and recorded in Book 1007, Page 480, in the Register's Office for McMinn County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the McMinn County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: Planet Home Lending, LLC

Other interested parties: American Express Bank FSB; Jill Davis

The hereinafter described real property located in McMinn County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: LOCATED IN THE FIRST CIVIL DISTRICT, INSIDE THE CITY OF ATHENS, MCMINN COUNTY, TENNESSEE:

BEGINNING at an iron pin found in the Northeast line of Sanders Road, located 180 feet in a Northwesterly direction from the intersection of said Road with Guthrie Road; thence along the Northeast line of Sanders Road, North 50° 19' West, 181.1 feet to an iron pin found; thence continuing along said Road, North 50° 54' West, 39.3 feet to a corner; thence North 43° 16' East, 150.0 feet to a corner; thence South 50° 59' East, 50.5 feet to a corner; thence North 47° 30' East, 89.2 feet to an iron pin found in a fence line; thence along said fence, South 50° 19' East, 181.1 feet to a corner; thence South 47° 30' West, 240.5 feet to the point of BEGINNING, as shown by survey of Richmond Surveying Company, TN RLS No. 917, 123 Sheep Ranch Road SW, Cleveland, TN 37323, dated July 28, 1992.

BEING the same property conveyed to Roger Lee Davis and wife Lori Leigh Davis by Deed to Create Tenants by the Entirety dated April 27, 1994, and recorded in Deed Book 12-T, page 297, in the Register's Office of McMinn County, Tennessee. For further reference see Deed Book 12-M, page 61, and Deed Book 12-D, page 487. Lori Leigh Davis died on or about October 30, 2003.

SUBJECT TO any governmental zoning and/or subdivision ordinance or regulation in effect thereon.

Street Address: The street address of the property is believed to be 3111 Sanders Road, Athens, TN 37303, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 047F-B060.00

Current owner(s) of Record: Roger Lee Davis

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

This Notice of Sale has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

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