

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, MCMINN COUNTY

WHEREAS, JOSEPH B DUFFEY AND SHERRY L CALDWELL executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Union Home Mortgage Corp, Lender and Title Insurance Company, Trustee(s), which was dated May 6, 2024, and recorded on May 7, 2024, in Book 1344, at Page 628 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, Union Home Mortgage Corporation, (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 **January 15, 2026, 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:

MAP PARCEL NO.: 068H / C / 035.00

LOCATED in the Third Civil District of McMinn County, Tennessee and within the Corporate Limits of the Town/City of Englewood.

BEGINNING at an existing 1/2" rod located in the North margin of E. Athens Street, (North 73 deg. 31 min. West 40.7 feet from the centerline intersection of E. Athens Street and Tellico Street) a common corner with Jerry Armstrong (Deed Book 23-P, Page 388); thence along E. Athens Street, South 68 deg. 03 min. West 100.56 feet to a 1/2" rod set, a common corner to a 12 foot alley; thence along the Northeast line of said alley, North 37 deg. 27 min. West 291.37 feet to a 1/2" rod set in the line of Donna Hardwick (Deed Book 20-U, Page 409); thence with Hardwick, North 71 deg. 07 min. East 99.23 feet to an existing 5/8" rod; thence with Armstrong South 38 deg. 01 min. East 286.66 feet the Point of Beginning; according to the survey by Luther D. Hayes, TN RLS No. 1456, 358 County Road 286, Ten Mile, TN 37880, dated 4-22-24, Dwg. No. B-1786; a copy of which is recorded in Plat Cabinet L, Page 440, in the Register's Office for McMinn County, Tennessee.

BEING the property conveyed to Joseph B. Duffey and Sherry L. Caldwell, Husband and wife, by Warranty Deed from Casey Skelton and wife, Melanie Skelton dated May 6, 2024 and recorded in Deed Book 24C, page 922, in the Register's Office for McMinn County, Tennessee.

SUBJECT to any governmental zoning and subdivision ordinances or regulations in effect thereon. SUBJECT to any setback lines, drainage and/or utility easements, conditions, and limitations depicted and/or noted on or attached to the recorded survey by Luther D. Hayes, TN RLS No. 1456, 358 County Road 286, Ten Mile, TN 37880, dated 4-22-24, Dwg. No. B-1786 in Plat Cabinet L, page 440, in the Register's Office for McMinn County, Tennessee.

Parcel ID Number: **068H C 035**

Address/Description: **123 E Athens St, Englewood, TN 37329**

Current Owner(s): **Joseph B. Duffey and Sherry K. Caldwell**

Other Interested Party(ies):

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.: 25-25126 FC01

Publication Date: November 22, 29, 2025.