

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated February 6, 2004, executed by JOSEPH C. WIGGINS and JANE E. DUFFEY WIGGINS conveying certain real property therein described to ROGER B. TIPTON, as Trustee, as same appears of record in the Register's Office of Loudon County, Tennessee recorded February 13, 2004, in Deed Book T706, Page 406; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 who is now the owner of said debt; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Loudon County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **February 19, 2026** at or about 1:00 PM at the Loudon County Annex Building, 101 Mulberry Street, Loudon, TN 37774, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Loudon County, Tennessee, to wit:

SITUATED IN DISTRICT NO. TWO OF LOUDON COUNTY, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT TWELVE (12) IN THE ADDITION TO STEWART SUBDIVISION, AS SHOWN BY MAP OF SAME OF RECORD IN MAP BOOK 2, PAGE 45 (CABINET A, SLIDE 167), IN THE REGISTER'S OFFICE FOR LOUDON COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR MORE PARTICULAR DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO JOSEPH C. WIGGINS AND WIFE, JANE E. DUFFEY-WIGGINS BY QUITCLAIM DEED OF JOSEPH C. WIGGINS, DATED MARCH 25, 1996, OF RECORD IN THE OFFICE OF THE REGISTER OF DEEDS FOR LOUDON COUNTY, TENNESSEE IN DEED BOOK 225, PAGE 266. THE SOURCE OF THE ABOVE DESCRIPTION IS PRIOR DEED OF RECORD IN DEED BOOK 225, PAGE 266, IN THE REGISTER OF DEEDS FOR LOUDON COUNTY, TENNESSEE, NO RECENT BOUNDARY SURVEY HAVING BEEN OBTAINED AT THE TIME OF THIS CONVEYANCE. THIS CONVEYANCE IS MADE SUBJECT TO APPLICABLE RESTRICTIONS, BUILDING SETBACK LINES, AND ALL EXISTING EASEMENTS, AND TO ALL CONDITIONS AS SHOWN ON THE RECORDED MAP.

Parcel ID: 011C-A-004.00

PROPERTY ADDRESS: The street address of the property is believed to be 2420 PINECREST CIRCLE, LENOIR CITY, TN 37772. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): ESTATE AND/OR HEIRS-AT-LAW OF JANE E DUFFEY WIGGINS , ESTATE AND/OR HEIRS-AT-LAW OF JOSEPH C. WIGGINS

OTHER INTERESTED PARTIES: SECRETARY OF HOUSING AND URBAN DEVELOPMENT

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid 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; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded 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. 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 Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN, PLLC, Substitute Trustee  
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