

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on December 18, 2025 on or about 11:00AM local time, at the Front Door of the Loudon County Courthouse, Loudon, Tennessee, conducted by the Co-Substitute Trustees as identified and set forth herein below, pursuant to Deed of Trust executed by DONNA B. JOHNSON, to Bob Armstrong, Trustee, on July 24, 2007, at Record Book T943, Page 65-80 as Instrument No. 07010176 in the real property records of Loudon County Register's Office, Tennessee.

Owner of Debt: Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2020-3

The following real estate located in Loudon County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

The following described premises situated in the City of Lenoir, District No. Two (2) of Loudon County and State of Tennessee to wit:

Beginning at an iron pin at the right-of-way of Selma Street and corner with the property now owned by Thomas N. Breazeale et ux; thence running with Selma Street N. 40 degrees 28 minutes West 151 feet to the iron pin corner to the property of Thelma Jean Breazeale; thence South 37 degrees 39 minutes West 285.32 feet to an iron pin corner to the property of Frank Latham; thence South 45 degrees 21 minutes East 139.8 feet to an iron pin corner to the property of Thomas N. Breazeale et ux; thence with the property of Thomas N. Breazeale et ux N. 40 degrees 00 minutes east 295.3 feet to the iron pin at the right-of-way of Selma Street and the point of beginning.

The derivation of same being:

The same being property conveyed by deed executed by James E. Johnson, on 3-30-1984, as recorded on 4-13-1984 at Book/Liber 152, Page/Folio 847, in the Land Records of Loudon County.

Parcel Identification Number: 020G-J-004.00

Tax ID: 02-020-G-020-G-J-004.00—000

Current Owner(s) of Property: DONNA B. JOHNSON

The street address of the above described property is believed to be 154 Selma Street, Lenoir City, TN 37771, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

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 TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES.

OTHER INTERESTED PARTIES: ESTATE OF DONNA B. JOHNSON AND UNKNOWN HEIRS OF DONNA B. JOHNSON AND CITY OF LENOIR CITY

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If applicable, the notice requirements of T.C.A. 35-5-101 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Co-Substitute Trustee(s).

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or co-trustee(s). If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Trustor, the Trustee or the Trustee's attorney.

MWZM File No. 25-000554-505-1

For additional sale information visit: <https://www.tnforeclosurenотices.com>

Mackie Wolf Zientz & Mann, P.C., Co-Substitute Trustee
PARK EAST
725 COOL SPRINGS BLVD, SUITE 140
FRANKLIN, TN 37067

AVT Title Services, LLC, Co-Substitute Trustee
PARK EAST
725 COOL SPRINGS BLVD, SUITE 140
FRANKLIN, TN 37067

TN INVESTORS PAGE: [HTTP://MWZMLAW.COM/TN_INVESTORS.PHP](http://mwzmlaw.com/tn_investors.php)