

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 18, 2022, executed by LAURA J ORTEGA conveying certain real property therein described to CHARLES E TONKIN, II, as Trustee, as same appears of record in the Register's Office of Loudon County, Tennessee recorded March 3, 2022, in Book T1585, Page 101-117, at Instrument Number 22002616; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Tennessee Housing Development Agency 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 **September 2, 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 A PART OF WHAT IS COMMONLY KNOWN AS DAN H. JONES ADDITION AS SHOWN BY BLUE PRINT OF RECORD IN BOOK NO. 7 IN THE CHANCERY COURT OF LOUDON COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A CORNER TO AN ALLEY AND THE PROPERTY OF JIM GOINS; THENCE RUNNING WITH THE LAND OF GOINS IN A SOUTHERLY DIRECTION 248 FEET TO A STAKE IN THE CORNER OF HAYWORTH; THENCE RUNNING WITH THE LAND OF HAYWORTH 65 FEET TO A POINT; THENCE IN A SEVERANCE LINE IN A NORTHERLY DIRECTION 235 FEET TO A POINT IN THE ALLEY AND CORNER WITH SAID ALLEY IN A WESTERLY DIRECTION 100 FEET TO THE POINT OF BEGINNING.

ATTACHED HERETO AND CONVEYED HERewith IS A 1998 SWTW 246 MANUFACTURED/MOBILE HOME BEARING SERIAL/VIN NOS. SHGA2743AB.

Parcel ID: 020G B 010.00 000

PROPERTY ADDRESS: The street address of the property is believed to be **171 ROGERS CIRCLE, LENOIR CITY, TN 37771**. 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): LAURA J ORTEGA

OTHER INTERESTED PARTIES:

SECRETARY OF HOUSING AND URBAN DEVELOPMENT , TENNESSEE HOUSING DEVELOPMENT AGENCY ("THDA") , HARPETH FINANCIAL SERVICES, LLC
D/B/A ADVANCE FINANCIAL , AQUA FINANCE, INC.

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. This sale is subject to purchaser's tendering to Rubin Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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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