

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 2, 2025, at or about 2:00 PM, local time, at the main entrance of the Blount County Courthouse, 345 Court Street, Maryville, TN 37804, pursuant to the Deed of Trust executed by Steven Harris, unmarried, to Mark A. Rosser, Esq., as Trustee for JP-Morgan Chase Bank, N.A. dated May 17, 2023, and recorded on May 18, 2023, in Book 2740, Page 1936, Instrument No. 964018, in the Register's Office for Blount County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Blount 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: Selene Finance, LP

Other interested parties: Joyce Bray; Estate/Unknown Heirs of Steven Harris

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

Legal Description: Situated in the Thirteenth (13th) Civil District of Blount County, Tennessee, being Lot 38R1, Revised Subdivision of Lot 38R1 & 38R2, Bay View South Subdivision, Section 3, as shown by plat of record in Map File 4268-A, of record in the Register's Office for Blount County, Tennessee, to which plat specific reference is hereby made for a more complete description of the subject property.

This conveyance is subject to all applicable restrictions, easements, set-back lines and other conditions of record in the Register's Office for Blount County, Tennessee.

Being the same property conveyed to Steven Harris, an unmarried man, by Warranty Deed dated May 17, 2023 and filed of record in Book 2740, Page 1933 in the Register's Office for Blount County, Tennessee.

Parcel ID No.: 012J-C-001.00

Street Address: The street address of the property is believed to be 6116 Nails Creek Road, Seymour, TN 37865-3218, 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: 012J C 001.00

Current owner(s) of Record: Steven Harris aka Steven Williams Harris

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.

Padgett Law Group, Substitute Trustee

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10.31.25, 11.7.25 order#25-012214^3800