NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated

March 22, 2024, and the Deed of Trust of even date securing the same, recorded March 27, 2024, in Book No. 1542, at Page 704, in Office of the Register of Deeds for Hawkins County, Ten-

nessee, executed by Susan Rolloff, conveying certain property

therein described to Scott R. Valby as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home

Loans, its successors and assigns; and the undersigned, Foun-

dation Legal Group, LLP fka Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by PennyMac Loan

Services, LLC

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an

agent of Foundation Legal Group, LLP fka Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee,

by PennyMac Loan Services, LLC, will, on February 11, 2026 on or about 11:30 AM, at the Front Door of the Hawkins County Courthouse 100 E Main St., Rogersville, TN 37857, offer for sale certain property hereinafter described to the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all redemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hawkins County, Tennessee, and being more particularly

described as follows: All that certain parcel of land situated in the 7th Civil District of the County of Hawkins, State of Tennessee, being known and designated as follows: BEING all of Lot 20, Sunrise Meadows, as shown on plat of record in the Register's Office for Hawkins County at Rogersville,

Tennessee, in Plat Cabinet 3, Envelope 781-A. ALSO KNOWN AS: 106 Sunrise Meadow Court, Mount Carmel, TN 37645 This sale is subject to all matters shown on any applicable

recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; 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. In addition, the following parties may claim an interest in the above-referenced property:

SUSAN ROLLOFF The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. As of July

1, 2025, notices pursuant to Tennessee Code Annotated

§35-5-101 et seq. are posted online at www.internetpostings.com by a third-party internet posting company. FLG No. 364638 DATED December 22, 2025 Foundation Legal Group, LLP fka WILSON & ASSOCIATES, P.L.L.C.,

Successor Trustee 12.31.25, 1.7.26 order#364638