SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 10, 2025, at or about 10:00 AM, local time, on the front steps of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862, pursuant to the Deed of Trust executed by Spirit Homes USA, LLC, to Tennessee Title Services, LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Hometown Equity Mortgage, LLC dated June 17, 2022, and recorded in Book 6129, Page 325, in the Register's Office for Sevier County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sevier 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: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2023-INV1

Other interested parties: Lee Hurst

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

Legal Description: Situated in District No. Sixteen (16) of Sevier County, Tennessee, and being known and designated as all of Lot 2A, Resubdivision of Lot 2, Michael Shular Property, as shown on map of record in Map Book 38, Page 255, in the Register's Office for Sevier County, Tennessee, to which map specific reference is hereby made for a more particular description thereof.

Together with and subject to the rights of others in and to the joint use driveway easement benefiting Tracts 1 and 2 of the Michael Shular Property providing ingress to and egress from the property to Goose Gap Road, as shown on map of same of record in Map Book 30, Page 350, in the Register's Office for Sevier County, Tennessee.

No new boundary survey was done at time of conveyance.

This conveyance is subject to all applicable restrictions, easements, set-back lines, and other conditions shown of record in the Register's Office for Sevier County, Tennessee, including but not limited to, those of record in Map Book 30, Page 350.

Being a portion of the same property conveyed to David Link from Robert D. East and wife, Lisa L. East, by Warranty Deed dated November 9, 2016, of record in Book 4835, Page 487, in the Register's Office for Sevier County, Tennessee.

Being the same property conveyed to Lee Hurst, married from David Link, unmarried, by Warranty Deed dated September 3, 2021 recorded September 7, 2021, of record in Book 5881 Page 435, in the Register's Office for Sevier County, Tennessee.

Being the same property conveyed to Spirit Homes USA, LLC from Lee Hurst, married, by Quit Claim Deed dated June 17,2022, of record in Book 6129 Page 323, in the Register's Office for Sevier County, Tennessee.

THIS CONVEYANCE is made subject to applicable restrictions, setback lines, all existing easements, and to all conditions as shown on the recorded map.

Street Address: The street address of the property is believed to be 2560 Goose Gap Road, Sevierville, TN 37876, 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: 093 061.03

Current owner(s) of Record: Spirit Homes USA, LLC

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 time certain or to another specified date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announcing on the date, time, and location of each sale set forth above or any subsequent postpone 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 can be viewed online by Capital City Posting at capital citypostings.com.

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