SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 24, 2025, at or about 11:00 AM, local time, at the Hawkins County Courthouse, 100 East Main Street, Rogersville, TN 37857, pursuant to the Deed of Trust executed by KLR Enterprises, LLC, to American Realty Title, LLC, as Trustee for Kiavi Funding, Inc. dated May 19, 2023, and recorded in Book 1508, Page 440, in the Register's Office for Hawkins County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hawkins 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: U.S. Bank Trust National Association, not in its individual capacity but solely as Delaware trustee for Stone Roots M Trust

Other interested parties: Providence Master Owners Association, Inc.; Wanda Vaughan; US Dept of Justice

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

Legal Description: SITUATE in the FOURTH Civil District of Hawkins County, Tennessee, and being west of the Town of Rogersville, South of U. S. Highway 11-W, and being Lot No. Thirty-Three of Morgan Estates Subdivision, as shown on map or plat of Glenn J. Williams, Surveyor, dated January 16, 1967, and recorded in Cabinet I, Envelope 267A (formerly Map Book 7, page 103) in the Register's Office for Hawkins County, Tennessee, to which reference is hereby made and being more particularly described as follows:

BEGINNING at an iron pin in the line of Morgan Drive, corner to Lot 32; thence N. 56 06 min. E., 150 feet to an iron pin in the line of Lot 31; thence along the line of Lot 31, N. 23 deg. 24 min. W., 115.00 feet to an iron pin in the line of Livesay Circle; thence along the line of Livesay Circle, S. 56 deg. 06 min W. 150 feet to an iron pin in the line of Morgan Drive; thence along the line of Morgan Drive, S. 23 deg, 34 min. E., 115 feet to an iron pin, the point of BEGINNING.

Being the same property conveyed to Edward K. Vaughan and wife, Wanda R. Vaughan by deed dated August 8, 2008 from Anthony L. Buchanan and wife, Edie A. Buchanan of record in Book 920, Page 262, Register's Office for Hawkins County, Tennessee. The said Edward K. Vaughan has since died on June 18, 2019 survived by Wanda R. Vaughan.

Being the same property conveyed to KLR Enterprises, LLC, a Tennessee Limited Liability Company by Quitclaim Deed from Wanda R. Vaughan of record in Book 1508, Page 438, Register's Office for Hawkins County, Tennessee.

Street Address: The street address of the property is believed to be 101 Livesay Circle, Rogersville, TN 37857, 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: 113I A 024.00

Current owner(s) of Record: KLR Enterprises, 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.

Padgett Law Group, Substitute Trustee 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlawgroup.com