

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 17, 2025, at or about 11:00 AM, local time, at the west door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by John James Bland Ford, to Title Guaranty & Trust Co, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Geneva Financial, LLC dated May 2, 2019, and recorded in Book GI 11639, Page 280, in the Register's Office for Hamilton County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hamilton 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: Planet Home Lending, LLC

Other interested parties: Point Park Manor, LLC; Kostas A Iannios; Arettie Ford Iannios

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

Legal Description: IN THE THIRD CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE:

Lot Forty-three (43), Block E, Lookout Mountain Company's Addition No. One (1), as shown by plat of record in Plat Book 2, Page 42, in the Register's Office of Hamilton County, Tennessee.

FOR PRIOR TITLE, see Deed from Marina Ford Smith, Executor of the Estate of Frances Ann Hall a/k/a Frances Ann Hall Ford, as found in Case No. 08-P-305, in the Chancery Court of Hamilton County, Tennessee, Part 2 to John James Bland Ford, dated December 22, 2008 and recorded on January 5, 2009 in Book 8826, Page 954, In the Register's Office of Hamilton County, Tennessee.

THIS CONVEYENCE MADE SUBJECT TO THE FOLLOWING:

Lease as set out in Instrument recorded in Book 9802, Page 174, in the Register's Office of Hamilton County Tennessee.

Any governmental zoning and subdivision ordinances in effect thereon.

Sanitary Sewer Service Lateral Easement as set out in instrument recorded in Book 9975, Page 521 in the Register's Office of Hamilton County, Tennessee.

Sewer Easement as set out in instrument recorded in Book 1931, Page 341, and in Book 2087, Page 340, in the Register's Office of Hamilton County, Tennessee

All notes, stipulations, restrictions, easements, conditions, and regulations as shown, described or noted on recorded plat

Street Address: The street address of the property is believed to be 1117 East Brow Road, Lookout Mountain, TN 37350, 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: 155P E 014

Current owner(s) of Record: John James Bland Ford

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 capitalcitypostings.com.

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