## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on June 26, 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 KJ Capital Solutions LLC, to Baker, Donelson, Bearman, Caldwell & Berkowitz PC, as Trustee for Northpointe Bank dated February 10, 2023, and recorded in Book 6267, Page 414, 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: J.P. Morgan Mortgage Trust 2023-DSC2 c/o Citibank, N.A. as Delaware Trustee

Other interested parties: Joshua Knisley; Secona Village Homeowners Associaiton

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 the Thirteenth (13) Civil District of Sevier County, Tennessee, being Lot No. 9 on the Plat of Secona Village of record in Map Book 31, Page 285 (Map Cabinet 16, slide 143), in the Register's Office for Sevier County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

BEING the same property conveyed to KJ Capital Solutions, LLC by Warranty Deed from Bennett John Franzel, a single man, dated January 31, 2022 and of record in Book 6017, Page 200, in the Register's Office for Sevier County, Tennessee.

ALSO being the same property conveyed to Bennett John Franzel, a single man from Georgette G. Schmidt, a widow, by Warranty Deed dated February 4, 2019 and of record in Book 5279, Page 735, in the Register's Office for Sevier County, Tennessee.

SUBJECT to all matters shown on the plat of record in Map Book 31, Page 285 (Map Cabinet 16, Slide 143), in the Register's Office for Sevier County, Tennessee, including but not limited to roadways, rights-of-way, easements, utilities, setbacks, health department limitations and regulations, restrictions, etc.

SUBJECT TO restrictive covenants of record in Book. 1566, Page 102 in the Register's Office for Sevier County, Tennessee.

Street Address: The street address of the property is believed to be 1249 Secona Way, 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: 096 034.09 000

Current owner(s) of Record: KJ Capital Solutions 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 adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

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.

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 PLG# 25-002734-2