SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 19, 2025, at or about 12:00 PM, local time, at the Roane County Courthouse, 200 East Race Street, Kingston, TN 37763, pursuant to the Deed of Trust executed by TIMOTHY C BROWN AND BROOKLYN L BROWN, HUSBAND AND WIFE, to J. D. KIOUS, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR GUARANTY TRUST COMPANY dated November 27, 2017, and recorded in Book 1633, Page 116, in the Register's Office for Roane County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Roane 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: Servbank, SB

Other interested parties: None

The hereinafter described real property located in Roane 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 THIRD CIVIL DISTRICT OF ROANE COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF ANY MUNICIPALITY AND BEING DESCRIBED AS ALL OF LOT 265 OF RIVER BEND ESTATES, AS SHOWN ON PLAT OF RECORD IN PLAT CABINET 4, SLIDE 48 (FORMERLY PLAT BOOK 6, PAGE 66), REGISTER'S OFFICE FOR ROANE COUNTY, TENNESSEE, AND BEING COMBINED WITH A PART OF A TRACT ADJACENT TO THE SAID LOT 265 ON THE NORTHEASTERLY SIDE OF SAME AND BEING MORE FULLY DESCRIBED IN TOTAL BY METES AND BOUNDS AS FOLLOWS:

BEGINNING ON AN IRON PIN (FOUND) AT THE FRONT COMMON CORNER OF LOT 264 WITH LOT 265 AS PART OF HEREIN DESCRIBED, AND BEING LOCATED ON THE NORTHWESTERLY SIDE OF LAWNVILLE ROAD AT 25 FEET FROM A POINT IN THE APPROXIMATE CENTER OF EXISTING ROADWAY FOR LAWNVILLE ROAD, WHICH POINT IS LOCATED AT 233 FEET (MORE OR LESS) AS MEASURED ALONG THE CENTER OF LAWNVILLE ROAD IN A NORTHEASTERLY DIRECTION FROM THE INTERSECT ION OF THE CENTER OF EXISTING ROADWAY FOR OAK STREET; THENCE FROM SAID BEGINNING, ALONG THE LINE OF LOT 264, NORTH 53 DEG. 55 MIN, 59 SEC. WEST 200.84 FEET TO AN IRON PIN (FOUND) AT A CORNER OF LOT 264, WITH LOT 265 IN A LINE OF LOT 262; THENCE ALONG A PART OF LINE OF LOT 262, NORTH 26 DEG. 06 MIN. 03 SEC. EAST 102.02 FEET TO AN IRON PIN (FOUND) AT A CORNER OF LOT 262 WITH LOT 265 IN A LINE OF OTHER TRACT NOW OWNED BY ROBERT E. WOODS; THENCE ALONG THE ORIGINAL LINE OF LOT 265 AS PART OF HEREIN DESCRIBED, WITH ROBERT E. WOODS (G-19/167), SOUTH 47 DEG. 03 MIN. 43 SEC. EAST, 2.61 FEET TO AN IRON PIN FOUND AT A CORNER OF ROBERT E. WOODS; THENCE WITH LINES OF ROBERT E. WOODS AS FOLLOWS: 1.) NORTH 39 DEG. 27 MIN. 01 SEC. EAST 135.82 FEET TO AN IRON PIN (FOUND) AT A CORNER OF ROBERT E. WOODS; 2.) SOUTH 53 DEG. 02 MIN. 25 SEC. EAST 185.03 FEET TO AN IRON PIN (FOUND) AT A CORNER OF ROBERT E. WOODS ON THE NORTHWESTERLY SIDE OF LAWNVILLE ROAD: THENCE ALONG THE NORTHWESTERLY SIDE OF LAWNVILLE ROAD, ALONG A LINE 25 FEET FROM THE APPROXIMATE CENTER OF EXISTING ROADWAY FOR LAWNVILLE ROAD, TOGETHER WITH THE RIGHTS OF THE GRANTERS TO AND ALONG THE MARGIN OF THE PUBLIC ROADWAY AS FOLLOWS: 1.) SOUTH 30 DEG. 27 MIN. 19 SEC. WEST 158.59 FEET TO A POINT IN THE ORIGINAL LINE OF LOT 265; 2,) ACROSS THE FRONT OF ORIGINAL LOT 265, SOUTH 30 DEG. 27 MIN. 19 SEC. WEST 75.40 FEET TO THE POINT OF BEGINNING, CONTAINING 1.073 ACRES (MORE OR LESS), ACCORDING TO SURVEY DATED 7/6/94, BY EUGENE LACKEY, TN RLS # 411, DRAWING# 94-264.

NOTE: THE ACREAGE MENTIONED IN THE LEGAL DESCRIPTION IS ONLY FOR THE CONVENIENCE IN IDENTIFYING THE TRACT CONVEYED HEREIN; NEITHER THE GRANTOR NOR THE PREPARER OF THIS DEED MAKE ANY REPRESENTATIONS AS TO THE ACREAGE CONVEYED.

BEING THE SAME PROPERTY CONVEYED TO BROOKLYN L. BROWN AND HUSBAND, TIMOTHY C. BROWN FROM CLAYTON K. MCCARTY, MARRIED, BY WARRANTY DEED DATED NOVEMBER 27, 2017, RECORDED IN BOOK 1633, PAGE 113, REGISTER'S OFFICE, ROANE COUNTY. TENNESSEE.

Street Address: The street address of the property is believed to be 2015 Lawnville Road, Kingston, TN 37763, 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: 048-K-F-001.00

Current owner(s) of Record: BROOKLYN L. BROWN AND TIMOTHY C. BROWN

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.

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