

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 north side entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, pursuant to the Deed of Trust executed by BENNIE R HOSKINS AND STEPHANIE D. HOSKINS, to FMLS, INC, as Trustee for AMSOUTH BANK dated August 30, 2005, and recorded in Instrument No. 200509090023127, and modified in Instrument No. 202311220026483 in the Register's Office for Knox County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Knox 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: Capital One Bank (USA), NA; Citibank, N.A.; AmSouth Bank; Regions Mortgage

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

Legal Description: ALL OF THE FOLLOWING PROPERTY IS LOCATED IN THE COUNTY OF KNOX AND STATE OF TENNESSEE.

SITUATED IN DISTRICT NUMBER SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OR KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 87, WOLF LAIR SUBDIVISION, UNIT 1 AS SHOWN BY MAP OF THE SAME OF RECORD IN PLAT CABINET E, SLIDE 111-C (FORMERLY MAP BOOK 58-S, PAGE 30), REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED ACCORDING TO THE SURVEY OF BENCHMARK SURVEYING, INC., BENJAMIN J. MOORMAN, SURVEYOR, DATED JULY 9, 1996 AND BEARING DRAWING NO. 96-224, AS FOLLOWS, TO-WIT:

BEGINNING AT AN EXISTING IRON PIN IN THE SOUTHWEST RIGHT OF WAY OF SAN MARCOS DRIVE, CORNER TO LOT 86, SAID IRON PIN BEING LOCATED IN A NORTHWESTERLY DIRECTION 587 FEET, MORE OR LESS FROM THE POINT OF INTERSECTION OF THE SOUTHWEST RIGHT OF WAY OF SAN MARCOS DRIVE AND INISBROOK WAY; THENCE FROM SAID POINT OF BEGINNING AND RUNNING WITH LOT 86 AND IN PART WITH A FENCE SOUTH 52 DEG. 37 MIN. 26 SEC. WEST 152.16 FEET TO AN EXISTING IRON PIN IN THE LINE OF LOT 111; THENCE WITH LOT 111 AND A FENCE, NORTH 46 DEG. 45 MIN. 54 SEC. WEST 79.81 FEET TO AN EXISTING IRON PIN, CORNER TO LOT 88; THENCE WITH LOT 88 AND IN PART WITH A FENCE, NORTH 42 DEG. 56 MIN. 48 SEC. EAST 148.98 FEET TO AN EXISTING IRON IN THE SOUTHWEST RIGHT OF WAY OF SAN MARCOS DRIVE; THENCE WITH SAID RIGHT OF WAY, SOUTH 47 DEG. 23 MIN. 09 SEC. EAST 105.38 FEET TO THE POINT OF BEGINNING.

SUBJECT TO BUILDING SETBACK LINES OF 35' IN FRONT OF SUBJECT PROPERTY, AS RECORDED IN SAID REGISTER'S OFFICE.

SUBJECT TO RESTRICTIONS OF RECORD IN DEED BOOK 1525, PAGE 644, AND DEED BOOK 1551, PAGE 1075, AS RECORDED IN SAID REGISTER'S OFFICE.

SUBJECT TO ALL MATTERS APPEARING ON PLAT OF RECORD IN PLAT CABINET E, SLIDE 111-C (FORMERLY MAP BOOK 58-S, PAGE 30) AND ANY SETBACK LINES, RESTRICTIONS, OR EASEMENTS ANCILLARY THERETO.

BEING THE SAME PROPERTY CONVEYED TO BENNIE R HOSKINS AND WIFE, STEPHANIE D. HOSKINS BY WARRANTY DEED FROM RONALD DAY AND WIFE, LISA DAY, DATED 07/25/2003 AND FILED FOR RECORD ON 07/29/2003 IN INSTRUMENT NUMBER 200307290011625, SAID REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

Street Address: The street address of the property is believed to be 8419 San Marcos Drive, Knoxville, TN 37938, 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: 019PD005

Current owner(s) of Record: BENNIE R. HOSKINS AND STEPHANIE D. HOSKINS

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