

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 14, 2025, at or about 10:00 AM, local time, inside the lobby of the Knox County Courthouse City-County Building, 400 Main Street, Knoxville, TN 37902, pursuant to the Deed of Trust executed by CHRISTINE A. BOWER, UNMARRIED, to KYLE M. WALTERS, as Trustee for HOUSEHOLD FINANCIAL CENTER INC. dated June 12, 2007, and recorded as Instrument No. 200706150103190, 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: BRIGHTHOUSE LIFE INSURANCE COMPANY

Other interested parties: None

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: SITUATED IN DISTRICT NO. SIX (6) AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 4, BLOCK C, FOX FIRE SUBDIVISION, AS SHOWN BY MAP OF RECORD IN MAP BOOK 59-S, PAGES 14 AND 15, IN THE REGISTERS OFFICE FOR KNOX COUNTY, TENNESSEE, AND TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

THE ABOVE DESCRIPTION IS FROM PREVIOUS DEED OF RECORD NO BOUNDARY LINE SURVEY HAVING BEEN DONE AT THE TIME OF THIS CONVEYANCE.

THIS CONVEYANCE IS MADE SUBJECT TO APPLICABLE RESTRICTIONS, BUILDING SETBACK LINES AND EXISTING EASEMENTS.

BEING THE SAME PROPERTY CONVEYED FROM VICTOR C. KOLINGER, TRUSTEE OF THE VICTOR C. KOLINGER TRUST AND MIRIAM E. KOLINGER, TRUSTEE OF THE MIRIAM E. KOLINGER TRUST, HUSBAND AND WIFE, TO HARMON C. BOWER, JR. AND CHRISTINE A. BOWER, HUSBAND AND WIFE, BY DEED RECORDED 11-2-00, IN DOC # 200011020030974, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

The last deed of record is a Quitclaim Deed recorded 08/29/2007 as Instrument No. 200708290018974 in the Register of Deeds Office for Knox County, TN.

Street Address: The street address of the property is believed to be 1734 Grenada Boulevard, Knoxville, TN 37922, 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: 145PC004

Current owner(s) of Record: CHRISTINE A. BOWER

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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