SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 4, 2025, at or about 2:00 PM, local time, at the front entrance of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862, pursuant to the Deed of Trust executed by ERNEST C. THURSBAY AND WIFE, NANCY THURSBAY, to ROBERT M. WILSON, JR as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., dated July 26, 2006, and recorded in Book 2584, Page 243, 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: The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-14

Other interested parties: STATE OF TENNESSEE DEPARTMENT OF REVENUE; Keenland Farms HOA

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: SITUATE in the Fourteenth (14th) Civil District of Sevier County, Tennessee, and being all of Lot 59 of KEENLAND FARMS as seen on plat of record at Large Map Book 4, page 35, in the Register's Office for Sevier County, Tennessee, to which map specific reference is hereby made for a more particular description.

SUBJECT to the restrictions, right of ways, restrictions, setbacks and for protective covenants as seen on plat of record at Large Map Book 4, page 35, in the Register's Office for Sevier County, Tennessee.

SUBJECT to the Declaration of Covenants Restrictions of Keenland Farms as seen of record at Deed Book 1462, Page 810, in the Register's Office for Sevier County, Tennessee.

BEING part of the property conveyed to ERNEST C. THURSBAY and wife, NANCY THURSBAY by deed from DARRELL KEENE, JACK PARTON, JERRY KING, BENNY BYRD, TEDDY JONES, and WARREN HURST, dated July 27, 2006 of record at Deed Book 2584 Page 241 of record in the Register's Office for Sevier County, Tennessee.

Street Address: The street address of the property is believed to be 2534 Sportsman 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: 025G-A-059.00-000

Current owner(s) of Record: Ernest C Thursbay and Nancy Thursbay

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.

FURTHERMORE, THIS SALE SHALL SPECIFICALLY BE SUBJECT TO THE RIGHT OF REDEMPTION BY THE STATE OF TENNESSEE, PURSUANT TO T.C.A. 67-1-1433 (c)(1) BY REASON OF THE FOLLOWING TAX LIEN(S) OF RECORD IN INSTRUMENT NO. 19015245 OF THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE. NOTICE OF THE SALE HAS BEEN GIVEN TO THE STATE OF TENNESSEE IN ACCORDANCE WITH 67-1-1433 (b)(2).

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 specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed 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 has been posted by Capital City Posting and can be viewed online at Capital City Postings.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