NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, by Deed of Trust dated March 7, 2018 (the "Deed of Trust"), recorded in Book GI 11290, Page 458, as Instrument Number 2018031200170, in the Office of the Register of Deeds of Hamilton County, Tennessee (the "Register's Office"), Mani Ravee ("Grantor") did convey in trust to BB&;T Collateral Service Corporation, a Tennessee corporation, as Trustee, certain property described therein to secure payment of a debt evidenced by that certain Promissory Note dated March 7, 2018, in the original principal amount of $350,000.00 made by Borrower, Meena Ravee, and Grantor, Mani Ravee, payable to Branch Banking and Trust Company. Said Deed of Trust is incorporated herein by reference;

WHEREAS, said Deed of Trust was assigned by Truist Bank, a North Carolina banking corporation, formerly known as Branch Banking and Trust Company, to Spitfire Capital, LLC ("Lender"), by that certain Assignment of Security Instruments dated September 9, 2026, and recorded on September 21, 2026, in Book GI 14444, Page 984, as Instrument Number 2026092100184, in said Register's Office;

WHEREAS, Lender is the true and lawful owner and holder of the debt aforesaid, which is secured by said Deed of Trust (the "Debt");

WHEREAS, by Appointment of Substitute Trustee recorded on November 5, 2026, in Book GI 14490 Page 754, as Instrument Number 2026110500073, in said Register's Office, Lender, exercising its authority as such owner and holder of said Deed of Trust, appointed Justin M. Sveadas, as Substitute Trustee (hereinafter, the "Substitute Trustee"), who is empowered to serve with all the title, powers, and duties of the original Trustee named in said Deed of Trust described above; and

WHEREAS, default has been made in the payment of Debt and obligations secured by said Deed of Trust, and Lender, as owner and holder of the obligations secured thereby, has declared the entire balance due and payable and has instructed the undersigned Substitute Trustee to foreclose said Deed of Trust in accordance with its terms and provisions;

NOW, THEREFORE, by the authority vested in me as Substitute Trustee under said instrument, I will on **Wednesday, December 2, 2026, at 2:00 PM (local time)**, on the courthouse steps at the west entrance (Walnut Street side) of the Hamilton County Courthouse located at 625 Georgia Avenue, Chattanooga, Tennessee, offer for sale and sell at public auction to the highest and best bidder for cash in bar of all rights and equities of redemption, statutory and otherwise, homestead, dower and all other rights or exemptions of every kind, all of which are expressly waived in said Deed of Trust, the property therein conveyed (the "Property"), which is situated in the State of Tennessee, Hamilton County, and is described as follows:

Located in the City of Chattanooga of Hamilton County, Tennessee:

Building "C" in Heritage Court, a Horizontal Property Regime created pursuant to the provisions of the Tennessee Horizontal Property Act, Tennessee Code Annotated Section 64-2701, et. seq., by recordation of the Master Deed recorded in Book 6868, Page 1, in the Register's Office of Hamilton County, Tennessee, with said Buildings being more particular described in Plat of Heritage Court attached to said Master Deed as Exhibit "A"

Together with all rights, easements, and covenants as set out in said Master Deed.

Being the same property conveyed to Mani Ravee by Warranty Deed dated March 8, 2018 from LD Capital, LLC, a Tennessee limited liability company, recorded March 12, 2018, in Book 11290, page 455, as Instrument Number 2018031200169, in said Register's Office.

Said Property is commonly known as 6714 Heritage Business Court, Chattanooga, Tennessee 37421, and is also designated as Parcel Number 148K-B-012.32, but such address or designation is not a part of the legal description of the Property sold herein, and in the event of any discrepancy, the legal description herein shall control.

Said sale shall be made for cash in bar of all right and equity of redemption, homestead, dower, and all other rights or exemptions of every kind, all of which are expressly waived in said Deed of Trust, but subject to the following:

1. Any unpaid taxes against the Property; and

2. Any recorded easements, conditions, covenants, rights-of-way or subdivision plats affecting the Property; and

3. Any dedication of roads affecting the Property and any governmental zoning and subdivision ordinances or regulations in effect; and

4. Any prior or superior liens, judgment, deeds of trust or other interests of record; and

5. Any matters that an accurate survey of the Property might disclose.

Lender has complied with the notice provisions of 26 U.S.C. § 7425(c) and Reg. §§ 301.7425-1, Tenn. Code Ann. §§ 50-7-404(i)(2)(B) and 67-1-1433(b)(2), and Tennessee Department of Revenue Rule 1320-2-1-.35 to the extent applicable.

Lender reserves the right to retain any escrows, reserves, security deposits, or other funds or rights to payment of funds and to apply the same in accordance with the terms and provisions of the Deed of Trust and related documents.

The right is reserved to adjourn the sale to another date, time, and location certain, without further newspaper publication and in accordance with law, upon announcement of said adjournment on the day and time and place of sale as set forth above, and by also posting the new date, time, and location with a third-party internet posting company; 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.

The failure of any high bidder to pay the purchase price and close this sale shall, at the option of Lender, be cause for rejection of the bid, and if the bid is rejected, Lender shall have the option of making the sale to the next highest bidder who is able, capable, and willing to comply with the terms thereof. The proceeds derived from the sale of the Property will be applied as provided for in said Deed of Trust and are made a part hereof as if set forth verbatim herein.

This Notice of Sale has been posted and published in accordance with Tenn. Code Ann. § 35-5-101 et seq. and any provisions of the Deed of Trust affecting same beginning November 8, 2026.

This Notice is also posted foreclosurestn.com pursuant to Tenn. Code Ann. § 35-5-101.

Justin M. Sveadas, Substitute Trustee

BAKER, DONELSON, BEARMAN, CALDWELL & BERKOWITZ, P.C.
633 Chestnut Street, Suite 1900,
Chattanooga, Tennessee 37450
Attn: Justin M. Sveadas

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