## SUCCESSOR TRUSTEE'S NOTICE OF SALE

Whereas, by Deed of Trust dated August 22, 2023, and recorded at GI Book 13382, Page 804, in the Register's Office for Hamilton County, Tennessee, Fitzroy Walker and Cherree Lightner conveyed the hereinafter described property to PNFP Credit Corp., Trustee, to secure the payment of its debts owing to Pinnacle. On October 30, 2026, Walter N. Winchester was appointed as Successor Trustee. Default has been made in the payment of said indebtedness, the entire balance has been declared due and payable in full, and the owner and holder of said debt has directed me, the undersigned Successor Trustee, to foreclose said Deed of Trust.

NOW, THEREFORE, by virtue of the authority vested in me by said Deed of Trust, at 10:00 a.m. local time on December 7, 2026, at the Walnut Street entrance on the west side of the Hamilton County Courthouse in Chattanooga, Tennessee, I will sell the following described Real Estate AT PUBLIC AUCTION to the last, highest and best bidder FOR CASH (on such terms as announced at sale), free from all equitable rights of redemption, statutory right of redemption, homestead, dower, and all other exemptions and redemptive rights of every kind, all of which were expressly waived and surrendered by the terms of said Deed of Trust, subject, however, to such prior encumbrances, deeds of trusts, assignments, judgment liens, easements, leases, objections, restrictions, out-conveyances, ad valorem property taxes (current and delinquent) and any tax liens that may appear of record, the following described real estate (the "Real Estate"):

*Land in Hamilton County, Tennessee, being Lot No. 18 on the Revised Plat, Northbrier Village, Part of the Sam P. Fafalios Property of record in Plat Book 22, Page 75, a revision of Plat Book 22, Page 55, in the Register's Office for Hamilton County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.*

*Being the same property conveyed to Fitzroy Walker and Cherree Lightner, husband and wife, by Warranty Deed, from Impact Property Solutions, LLC, a Tennessee limited liability company, by Dalton Hudson and Taylor Bolton, Members, dated August 22, 2023, recorded August 25, 2023, of record in Book GI 13382, Page 802 in the Register's Office for Hamilton County, Tennessee.*

Said Real Estate has a street address of 2409 Northbrier Circle, Chattanooga, TN 37406. Tax Map Parcel No. 137G-B-010. In the event of a discrepancy between the street address, the Tax Map Parcel No. and the property description, then the property description shall control.

The Real Estate will be sold AS IS WHERE IS with no warranties or representations of any kind, express or implied, and including warranty for a particular purpose. The Successor Trustee may sell the above described Real Estate together as a whole or in lots, parcels, or tracts, as announced at the sale, and no such successive sales shall exhaust the power of sale. The aforesaid sale may be postponed to a later date by oral announcement at the time and place of the published sale or cancelled without further written notice or publication. The Successor Trustee reserves the right to take or accept the next highest, or best bid, at such sale should the last and highest bidder fail or refuse to comply with the terms of sale for any reason. In such event, the Successor Trustee shall also reserve the right to reopen the bidding or republish and sell said Real Estate at the option of the undersigned. The Beneficiary may bid on said Real Estate and the Successor Trustee reserves the right to conduct the sale by or through his agents or attorneys acting in his place or stead, including the use of an auctioneer. The purchaser of this property at this foreclosure sale, if an entity such as an LLC, corporation, partnership, or a trust, will have to comply with all FinCEN reporting requirements.

OTHER INTERESTED PARTIES: The Housing Fund, Inc.; Troy Capital, LLC; LVNV Funding, LLC.

Witness my hand this the 6th day of November, 2026.

/s/ Walter N. Winchester
**Walter N. Winchester, Successor Trustee**

**Winchester, Sellers, Foster & Steele**
Suite 1000, First Tennessee Plaza
800 South Gay Street
Knoxville, Tennessee 37929
Phone: (865) 6371980

**Third-party internet posting website:**
foreclosuretennessee.com
Publish Dates:
November 13, 2026, November 20, 2026, and November 27, 2026.