

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Phillip G. Goodwin executed a Deed of Trust to Equititle, Inc., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS"), as beneficiary, as nominee for Freedom Mortgage Corporation, on September 6, 2016 and recorded on September 8, 2016 in Book 2397, Page 788, as Instrument Number 16011182 in the Office of the Register of Bradley County, Tennessee.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V, (the "Holder"), appointed the undersigned, McMichael Taylor Gray, LLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, McMichael Taylor Gray, LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on June 4, 2026, at 2:00 pm at the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Bradley County, TN:

A certain tract or parcel of land located in the Second Civil District of Bradley County, State of Tennessee, described as follows, to-wit:

LOT THIRTY (30), of the REVISED LOTS THIRTY and THIRTY-ONE, W.E. BRYANT SUBDIVISION, as shown by plat of record in Plat Book 28, Page 25, in the Register's Office of Bradley County, Tennessee.

Being the same property conveyed to Wesley Rakestraw, Unmarried, Tait Rakestraw, Unmarried, Matthew Rakestraw, Unmarried, and Steve Clark, Unmarried by Warranty Deed from Kenneth T. Parris, Unmarried, dated 03/08/12 and recorded in Book 2084, Page 54, in the Register's Office of Bradley County, Tennessee.

Legal description taken from prior deed.

SUBJECT TO Restrictive covenants as shown in instrument recorded in Misc. Book 56, Page 245, in the Register's Office of Bradley County, Tennessee, but omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.

SUBJECT TO TVA Restrictive covenants and terms, provisions, conditions, rights and reservations as granted, reserved or modified in Deed Book 90, Page 364, Misc. Book 39, Page 453 and Misc. Book 40, Page 96, in the Register's Office of Bradley County,

Tennessee.

SUBJECT TO No buildings to be constructed below 692 foot elevation as noted on plat.

SUBJECT TO Any governmental zoning and subdivision ordinances or regulations in effect thereon.

M/P: 005G-A-017
km

Commonly known as: 374 Marina Hills Circle NW, Charleston, TN 37310

Street Address: 374 Marina Hills Cir NW, Charleston, TN 37310

Parcel Number: 005G A 017.00 000

Current Owner: Phillip Gregory Goodwin a/k/a Phillip G. Goodwin

Other Interested Party(ies):

NOW, THEREFORE, in compliance with Tennessee Code § 35-5-104(a), a true and correct copy of this Notice is displayed online and available for public viewing at www.anchorposting.com.

If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose; any prior liens or encumbrances as well as any priority created by a fixture filing; any deed of trust; and any matter that an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust. The undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

McMichael Taylor Gray, LLC
Substitute Trustee
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Office: 404-474-7149

Fax: 404-745-8121

MTG File No.: 22-001684-08