

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Donald L. Ecker and Amy W. Ecker executed a Deed of Trust to FMLS, Inc., Trustee for the benefit of AmSouth Bank, on March 28, 2002 and recorded on April 3, 2002 in Book 313, Page 61 in the Office of the Register of Rhea 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 Trust National Association, as Trustee of the Dwelling Series IV Trust (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 October 8, 2026, at 12:00 pm at the Rhea County Courthouse, 1475 Market Street, Dayton, TN 37321, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Rhea County, TN:

TRACT NO. 1:

BEING Lot No. Four (4), in Block No. Nineteen (19) of Gardenhire's Addition to Dayton, Tennessee, according to Tappscott's Survey of July, 1884, being on the North Side of Fourth Avenue fronting 50 feet on said avenue and running back a uniform width to the center of a branch 360 feet, more or less. Said lot is bounded on the West by S.C. Stout, East by J. W. Hudson (now W. A. Sherman) and North by W. H. Rogers.

TRACT NO. 2:

BEING a strip, lot, or small tract of land, beginning at a stake on the Southeast corner of the above described lot at a point on Fourth Avenue and running, thence with the East line of said lot and with the partition fence of this lot and lot of J. W. Hudson (now W. A. Sherman) in a Northeastwardly course 342 feet to a stake on the bank of a branch; thence East 9 feet 8 inches to an iron pin set in the ground; thence in a Southwestwardly course 342 feet to a mark in the concrete walk on Fourth Avenue; thence with said walk on Avenue 9 feet 8 inches to the beginning corner.

BEING the same property conveyed to Amy (Welch) Ecker and husband, Donald L. Ecker by Warranty Deed from Mary Welch, widow of Luther Welch dated December 5, 2000 and recorded December 5, 2000 in Book 314, page 211, Register's Office of Rhea County, Tennessee. SUBJECT TO Any governmental zoning and subdivision ordinances or regulations in effect thereon.

Street Address: 394 4th Ave, Dayton, TN 37321

Parcel Number: 090I-A-003.00-000

Current Owner: Amy W. Ecker aka Amy Welch Ecker and Donald L. Ecker

Other Interested Party(ies): Southeast Bank

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.: 23-000698-02