NOTICE OF SUBSTITUTE TRUSTEE`S FORECLOSURE SALE

WHEREAS, Wayne Hensley and Bettie J Hensley executed a Deed of Trust to P Smith, Trustee for the benefit of Citifinancial Services, Inc., on February 16, 2007 and recorded on February 20, 2007 in Book 422A, Page 2254, as Instrument Number 07002057 in the Office of the Register of Greene 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 UMB BANK, National Association, not in its individual capacity, but solely as Legal Title Trustee of PRL Title Trust II (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 November 12, 2026, at 11:00 am at the Greene County Courthouse, 101 South Main Street, Greeneville, TN 37743, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Greene County, TN:

> The following described premises, to-wit: situate in the 16th civil district of Greene county, Tennessee, and more particularly described as follows: beginning on the eastern edge of a county road, corner to the remaining lands of Gibson; thence with the line of Gibson north 87 deg. 26 min. east 431.46 feet to a stake; thence continuing with Gibson south 07 deg. 57 min. west 320.75 feet to a stake in the line of Mullins north 64 deg. 24 min. west 429.0 feet to a stake on the eastern edge of county road; thence with eastern edge of said road, north 0 deg. 12 min. west 113.13 feet to the beginning, containing 2.05 acres, more or less. being the same property conveyed by fee simple deed from Raymond D. Gibson and Wanda M. Gibson to Wayne Hensley and Bettie J. Hensley dated 11/11/1977 recorded on 11/17/1977 in book 341, page 876 in Greene County records, State of TN.
>
> Street Address: 540 W Pines Rd, Afton, TN 37616
> Parcel Number: 16-036- -036- - -022.01- -000
> Current Owner: Wayne Hensley, Unknown Heirs of Bettie J. Hensley and Wayne Hensley
> Other Interested Party(ies): Unknown Heirs of Bettie J. Hensley

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.: 24-000197-09