

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Carol Ann Spinks executed a Deed of Trust to Glenn Everton, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for Brighton Bank, on September 3, 2021 and recorded on September 16, 2021 in Book 791, Page 64, as Instrument Number 227015 in the Office of the Register of Hardeman County, Tennessee and modified by Loan Modification recorded on April 19, 2024 in Book 819, Page 824, Instrument Number 238011 in the Office of the Register of Hardeman 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 Lakeview Loan Servicing, LLC (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 August 13, 2026, at 2:00 pm at the Hardeman County Courthouse, 100 North Main Street, Bolivar, TN 38008, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Hardeman County, TN:

Beginning at a stake, the intersection of Wright and Fisher Streets at the N.E. Corner of Lot E, and runs thence West with the South margin of Fisher Street, 45 feet wide, 66-1/2 feet to a stake; thence South 150 feet to a stake in the center of the N.B.L. of Lot G; thence East 66-1/2 feet to a stake in the West margin of Wright Street, 40 feet wide; thence North with the West margin of said Wright Street 150 feet to the beginning. And being the East half of Lots E and F in said subdivision, a description and plat of which is of record in Deed Book V-3, Page 150, Register's Office of Hardeman County, Tennessee, and containing 9,975 square feet, more or less. The land herein conveyed is a portion of the Southern part of Tract 2 conveyed by the heirs of Leonidas Bills to Paul B. Keller by deed of record in Deed Book R-3, Page 625. Thereafter said Keller conveyed an one-half interest in the same to Hoby Jackson, which deed is of record in Deed Book R-3, Page 626 of the aforesaid Register's Office.

Being the same property conveyed to grantor herein by Warranty Deed being recorded simultaneously herewith.

Street Address: 603 Fisher St, Bolivar, TN 38008

Parcel Number: 070P D 003.00 000

Current Owner: Carol Ann Spinks

Other Interested Party(ies): United States of America, acting through the Rural Housing Service and Bank of Holly Springs

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.: 25-003514-01