

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Brian C Fain and Patricia V Fain executed a Deed of Trust to Old Republic Title Insurance Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for New Day Financial, LLC, on December 15, 2021 and recorded on December 27, 2021 in Book V1531, Page 998, as Instrument Number 336644 in the Office of the Register of Dickson 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 New Day Financial, 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 July 1, 2026, at 2:00 pm at the Dickson County Courthouse, 4 Court Square, Charlotte, TN 37036, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Dickson County, TN:

The following described property in the county of Dickson, State of Tennessee, Lying and being in the Fourth Civil District, being Lot No. 16, on the Final Plan of Bon Meade of Burns, Section "3", of record in Plat Cabinet B, Slide 359, Register's Office for Dickson County, to which plan reference is hereby made for a more complete description.

Being the same property as conveyed to Brian C. Fain and wife, Patricia V. Fain from Jamie D. Simpson and wife, Stacey L. Simpson by that deed dated 06/09/2014 and recorded 06/11/2014 in Book/Page: V1184/342 in the Dickson County records.

Parcel ID(s): 120D B 008.000

Street Address: 1001 Bonwood Dr, Burns, TN 37029

Parcel Number: 120D B 008.00 000

Current Owner: Heather Ann Brown aka Heather A. Brown aka Heather Ann Fain aka Heather Ann Monroe

Other Interested Party(ies): Heather Ann Brown aka Heather A. Brown aka Heather Ann Fain aka Heather Ann Monroe

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.: 25-003773-03