

## NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Nancy V. Smalley executed a Deed of Trust to Fidelity National Title, Trustee for the benefit of Reverse Mortgage USA, Inc., on October 26, 2012 and recorded on November 19, 2012 in Book V1131, Page 846, as Instrument Number 232899 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 U.S. Bank Trust National Association, as Trustee of LB-Flat Series VI 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 April 9, 2026, at 10:00 am 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:

All that certain tract or parcel of land in the 5th Civil District of Dickson County, State of Tennessee, as follows:

Lying and being in the Fifth Civil District of Dickson County, State of Tennessee, and being Lot No. 38 of Clement Heights Subdivision, Section 4, a plat of which is of record in Cabinet A, Slide 88 in the Register's Office of Dickson County, Tennessee, more particularly bounded and described as follows:

Beginning at a point in the West Right of Way margin of Kevin Drive, same being the Southeast corner of a ten foot utility and drainage easement, said point being North 2 degrees 2 minutes East 409 feet from the intersection of Cardinal Drive with Kevin Drive, runs thence with the South boundary of the ten foot utility and drainage easement, North 87 degrees 58 minutes West 140 feet to a point; thence North 2 degrees 2 minutes East 100 feet to a point; thence South 87 degrees 58 minutes East 140 feet to a point in the West Right of Way margin of Kevin Drive, thence with the West Right of Way margin of Kevin Drive, South 2 degrees 2 minutes West 100 feet to the point of beginning.

All the improvements thereon being known as 314 Kevin Drive, Dickson, Tennessee-37055.

Street Address: 314 Kevin Drive, Dickson, TN 37055

Parcel Number: 111G C 038.00 000

Current Owner: Robert Ray Smalley Jr. a/k/a Bobby Smalley and Michael Dale Smalley

Other Interested Party(ies): Robert Ray Smalley Jr. a/k/a Bobby Smalley, Michael Dale Smalley and The City of Dickson Planning and Zoning Office

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](http://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.: 25-004062-02