

## NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Robert L. Reed, Jr. and Angela L. Reed executed a Deed of Trust to TVC, LLC, D/B/A Gateway Title Company, LLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for Wilmington Finance, Inc., on September 5, 2007 and recorded on September 13, 2007 in Book GI 8468, Page 131, as Instrument Number 2007091300129 in the Office of the Register of Hamilton 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 US Bank National Association, not in its individual capacity but solely as trustee for RMAC Trust, Series 2016-CTT (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 12:00 pm at the Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, TN 37402, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Hamilton County, TN:

Located in the Second Civil District of Hamilton County, Tennessee:

Lot Six Hundred Thirty-Six (636), Final Plat, Hamilton on Hunter Subdivision of Lots 578 thru 655, Phase II, as shown on plat of record in Plat Book 67, Page 86, in the Register's Office of Hamilton County, Tennessee.

For prior title see deed in Deed Book 6264, Page 583, in the Register's Office of Hamilton County, Tennessee.

Property known as 6015 Veronica Dr. Ooltewah, TN 37363, Map Parcel No. 122B-E-007.

This conveyance is made subject to the following:

Any governmental zoning and subdivision ordinances or regulations in effect thereon.  
All applicable conditions, restrictions, reservations, easements, etc., as shown on recorded plat.

Restrictions in Book 3540, Page 556, as imposed in Book 5257, Page 428, and in Book 6121, Page 674, said Register's Office.

10 foot power & communications easement as shown on recorded plat.

Drainage easement as shown on recorded plat.

Street Address: 6015 Veronica Drive, Ooltewah, TN 37363

Parcel Number: 122B\_E\_007

Current Owner: Robert L. Reed Jr. aka Robert L Reed, Jr. and Angela L. Reed aka Angela Reed

Other Interested Party(ies):

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.: 25-004253-01