

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Mary Ann Fenter executed a Deed of Trust to Shawn Murray Kaplan, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary as nominee for Gardner Financial Services LTD, dba Legacy Mutual Mortgage, on November 4, 2021 and recorded on November 8, 2021 in Book R2787, Page 307, as Instrument Number 21024384 in the Office of the Register of Maury 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 Servbank, N.A. (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 1:00 pm at the Maury County Courthouse, One Public Square, Columbia, TN 38401, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Maury County, TN:

Being Lot No. 6 on the Plan of Ray Floyd and Ray Grooms Subdivision, of record in Plat Book 12, Page 51, Register's Office for Maury County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Included in this conveyance is a Fleetwood Homes, #27-1 Serial Numbers TNFL127A/B25328 MB12, having been De-Titled by the State of Tennessee in the year 2005.

Being the same property conveyed to Mary Ann Fenter, by warranty deed from Larry Cox of record in Book R2787, Page 305, with the Register's office for Maury County, Tennessee.

Street Address: 4121 Trousdale Lane, Columbia, TN 38401

Parcel Number: 135 003.06 000

Current Owner: Mary Ann Fenter

Other Interested Party(ies): Franklin American Mortgage Co

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.: 26-000500-01