

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Melissa A. Des Jardins, an unmarried woman executed a Deed of Trust to Mark A. Rosser, Esq, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for USAA Federal Savings Bank, on August 13, 2018 and recorded on August 21, 2018 in Book 1832, Page 345, as Instrument Number 1177349 in the Office of the Register of Montgomery 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 not in its individual capacity but solely as owner Trustee for RCF 2 Acquisition 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 May 28, 2026, at 12:00 pm at the Montgomery County Courthouse, 2 Millenium Plaza, Clarksville, TN 37040, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Montgomery County, TN:

Situated in the County of Montgomery and State of Tennessee

Being Lot No. 102, in the Plan of Valley View Subdivision, Section D, as of record in Plat Book 8, Page 42, Plat 42, Register's Office for Montgomery County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description.

Being the same parcel conveyed to Melissa H. Des Jardins, an unmarried woman from David L. Des Jardins, an unmarried man and Melissa H. Des Jardins, an unmarried woman, as joint tenants with the right of survivorship, by virtue of a deed dated 2/11/2010, recorded 3/24/2010, in Deed Book 1327, Page 2070, as Instrument No. 852478, County of Montgomery, State of Tennessee.

Assessor's Parcel No: 0630320 D 00300

Street Address: 2846 Thrush Dr, Clarksville, TN 37040

Parcel Number: 0320 D 00300 000060320

Current Owner: Melissa A Des Jardins aka Melissa H. Des Jardins

Other Interested Party(ies): Valley View Homeowner's Association, Inc. and State of Tennessee

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 shall be subject to the right of redemption by the TENNESSEE DEPARTMENT OF REVENUE, TAX ENFORCEMENT DIVISION, pursuant to T.C.A. 67-1-1433(c)(1) by reason of the following tax lien(s) of record in: Book 2393, Pages 350, Instrument # 1472642. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433(b)(1).

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.: 26-001005-01