

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Ann M. Clayton executed a Deed of Trust to Westcor Land Title Insurance Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for New Day Financial, LLC, on October 17, 2024 and recorded on October 22, 2024 in Book 261, Page 866, as Instrument Number 76649 in the Office of the Register of Cannon 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 June 18, 2026, at 2:00 pm at the Cannon County Courthouse, 200 West Main Street, Woodbury, TN 37190, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Cannon County, TN:

Lying and being in the 10th Civil District of Cannon County, Tennessee and beginning at a point in the center of Clear Fork Road in the N line of the property herein described and being at the SW corner of the Judy G. Williams property (D.B. 165, P. 236); thence leaving said road S74°23'05"E a distance of 27.29 feet to a steel pin set by a fence corner post; thence with fence S79°23'46"E a distance of 578.48 feet to a steel pin set by a 48" beech; thence with the S fence line of Thomas J. Sklenka (D.B. 134, P. 377) S87°12'52"E a distance of 585.98 feet to a steel pin set by a 4" maple; thence with fence S80°07'45"E a distance of 386.96 feet to a steel pin set by an 8" ash; thence N83°07'16"E a distance of 127.74 feet to a steel pin set by a 24" maple; thence with fence N80°25'00"E a distance of 132.37 feet to a steel pin (set) by a fence corner post; thence with fence S69°57'37"E a distance of 167.01 feet to a steel pin (set) by an 18" maple; thence with fence S72°33'02"E a distance of 309.91 feet to a steel pin (set) at a 3 way fence corner; thence with fence and the W line of the McCall Trust No. 1200 (D.B. 167, P. 488), S26°33'17"W a distance of 556.08 feet to a steel pin (set) by a 6" oak; thence with fence S20°12'21"W a distance of 512.76 feet to a steel pin (found in place); thence with fence S06°12'18"W a distance of 107.42 feet to a steel pin (set) by a quad 10" hickory; thence S06°12'18"W a distance of 26.75 feet to a point in the center of Ashford Hollow Road; thence with the center of said road N67°10'38"W a distance of 149.40 feet; thence N54°27'43"W a distance of 167.11 feet; thence N47°29'52"W a distance of 75.12 feet; thence N54°50'57"W a distance of 96.07 feet; thence N47°47'34"W a distance of 351.61 feet; thence N56°32'15"W a distance of 57.91 feet; thence N61°22'09"W a distance of 240.14 feet; thence N69°43'17"W a distance of 67.46 feet; thence N74°58'38"W a distance of 14.82 feet to a P.K. Nail in the center of the said Ashford Hollow Road in the E line of Donna Senechal property (D.B. 173, P. 352); thence leaving said road N04°08'40"W a distance of 60.92 feet to a steel pin (found in place); thence N75°13'58"W a distance of 266.59 feet to a steel pin (found in

place); thence S00°16'16"W a distance of 224.24 feet to a point in the N margin of Ashford Hollow Road, 25 feet from its center in the W line of the said Donna Senechal property, and being N00°16'16"E 27.67 feet from a P.K. Nail in the center of said road; thence with the N margin of said road S64°53'43"W a distance of 70.62 feet; thence S84°15'06"W a distance of 263.52 feet to a point in the center of Clear Fork Creek Road in line with the N margin of Ashford Hollow Road; thence with the center of said road the following calls: N09°14'15"W a distance of 84.77 feet to a point; thence N13°36'22"W a distance of 142.37 feet to a point; thence N15°50'48"W a distance of 111.65 feet to a point; thence N15°46'48"W a distance of 236.34 feet to a point; thence N14°09'27"W a distance of 175.58 feet to a point; thence N15°37'24"W a distance of 193.74 feet to the point of beginning, and containing 38.507 acres, more or less.

Property Address: 1235 Gassaway Main Street, Liberty, TN 37095

Street Address: 1235 Gassaway Main St, Liberty, TN 37095

Parcel Number: 015-005.00-000

Current Owner: Ann M. Clayton and The Estate of Danny L Clayton

Other Interested Party(ies): Amy Jo Clayton Rod, Ann M. Clayton, Rusty Clayton, Dallas Clayton, Jennifer Clayton Paige, Andrea Leigh Clayton and Melissa Clayton, Heirs of the Estate of Danny L. Clayton

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.: 26-001468-01