

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Lisa Campbell and Theresa Walter executed a Deed of Trust to Thomas F. Baker, IV, Trustee for the benefit of First Tennessee Bank National Association, on February 15, 1994 and recorded on March 3, 1994 in Book 4308, Page 221 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 U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as Trustee for Citigroup Mortgage Loan Trust 2021-RP5 (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 Hamilton County Courthouse, 625 Georgia Avenue, 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:

Being a part of the property conveyed from Sandra Sue Hammons to E. Kenneth Varnell, Trustee and T.W. Robertson, Trustee, by Deed recorded in Book 2094, Page 657, in the Register's Office of Hamilton County, Tennessee, and being more particularly described as follows: Beginning at the Southeast corner of the property described in Book 2094, Page 657, aforesaid, in the Western line of an un-named fifty (50) foot road at the Northeastern corner of the tract conveyed to Vernon O'Neal Gibson and wife; thence Northwardly along the Western line of said un-named fifty (50) foot road one hundred ninety-seven and 5/10 (197.5) feet to the Northeastern corner of the tract conveyed by Deed recorded in Book 2094, Page 657, aforesaid; thence along the Northern line thereof South eighty-one (81) degrees eleven (11) minutes West Four Hundred One (401) feet to the Northeastern corner of the tract conveyed from E. Kenneth Varnell, Trustee and T.W. Robertson, Trustee to Glenn Gibson and wife, Deborah Gibson, by Deed dated May 3, 1973; thence along the Eastern line thereof, South eight (8) degrees forty-nine (49) minutes East one hundred forty (140) feet, more or less, to a point in the South line of property described in Book 2094, Page 657, aforesaid; thence Eastwardly along said line three hundred fifteen (315) feet, more or less, to the point of beginning.

For prior title see Deed of Warranty recorded in Book 3981, Page 294, in the Register's Office of Hamilton County, Tennessee.

The source of the Grantors interest is a Quitclaim Deed recorded simultaneously herewith, in the Register's Office of Hamilton County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

Any governmental zoning and subdivision ordinances or regulations in effect thereon.

Restrictions as set out in instrument recorded in Book 993, Page 714, and as modified in Book 1254, Page 020, in the Register's Office of Hamilton County, Tennessee.

Perpetual, non-exclusive Water Line Easement over the South seven (7) feet of tract, as set out in Deed recorded in Book 2102, Page 186, in the said Register's Office.

Street Address: 7321 Wolftever Trl, Ooltewah, TN 37363

Parcel Number: 103 044.01

Current Owner: The Chase Manhattan Bank, f/k/a Chemical Bank, as Trustee of IMC Home Equity Loan Trust 1997-7 under the Pooling and Servicing Agreement dated November 1, 1997

Other Interested Party(ies): Bank of America, N.A.

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.: 26-001537-01