

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Marjorie C. Gainer executed a Deed of Trust to Alan E. South, Trustee for the benefit of Urban Financial Group, on September 16, 2009 and recorded on September 23, 2009, as Instrument Number 200909230021628 in the Office of the Register of Knox 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 LLACG Community Investment Fund (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 October 22, 2026, at 12:00 pm at the Knoxville City-County Building, 400 W. Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, TN:

Situated, lying and being in the 6th Civil District, Knox County, Tennessee, and more particularly described as follows, to-wit:

Control No. 132CB-015 Without the corporate limits of the City of Knoxville, Tennessee and being Lot No. 14, Hanna Place Subdivision, as shown on Map of record in Map Book 67-S, Pages 62 and 63, as revised in Map Book 68-S, Pages 15 and 16, in the Register's Office for Knox County, Tennessee to which Map specific reference is hereby made for a more particular description.

No boundary survey having been made at the time of this conveyance and the description being the same as on the previous recorded warranty deed.

This conveyance is made subject to all applicable restrictions, easements, building setback lines and conditions of record in Map Book 67-S, Page 62 and 63, in the Register's Office for Knox County, Tennessee.

BEING the same property conveyed to Jerry Mack Gainer and Marjorie C. Gainer, Husband and Wife by warranty deed of Mary Lane and Harry Lane, Wife and Husband, dated May 23, 1995 and of record in Deed Book 2177, Page 379, Register's Office, Knox County, Tennessee. The aforesaid Jerry Mack Gainer is deceased having died, February 28, 2006.

Street Address: 8813 Cedar Springs Lane, Knoxville, TN 37923

Parcel Number: 132CB015

Current Owner: Marjorie C. Gainer

Other Interested Party(ies): Hanna Place Association, Inc.

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.: 26-001676-02