

## NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Cary L. Thomas executed a Deed of Trust to T.D. Service Company, Trustee for the benefit of Velocity Commercial Capital, LLC, on April 13, 2022 and recorded on April 21, 2022 in Book 1589, Page 249, as Instrument Number 22002117 in the Office of the Register of Cocke 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 Velocity Commercial Capital, 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 August 27, 2026, at 1:00 pm at the Cocke County Courthouse, 111 Court Avenue, Newport, TN 37821, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Cocke County, TN:

Situate in the Fourth Civil District of Cocke County, Tennessee and more particularly described as follows:

Being a portion of Tract No. Two (2) of the W.O. Oliver Gray Property and more particularly described as follows:

BEGINNING on an iron pin, an original corner of Tract No. One (1) of the W.O Oliver Gray Property, and a corner with Graystone Trailer Park Property; also, located in the South right of away line of U.S. Highway 70 & 25W; thence with said South right of way line of said Highway, South 80 deg. 26 min. 27 sec. West 51.24 feet to an existing iron pin, a corner with the original Tract No. 2 of the W. O. Oliver Gray Property; thence leaving the said right of way line of said U. S. Highway 70 & 25W, South 3 deg. 03 min. West 439.07 feet to an iron pin, a corner with James W. Briggs; thence with the line of James W. Briggs, the following calls and distances: North 89 deg. 30 in. West 81.00 feet to an iron pin; thence South 79 deg. 44 min. West 185.72 feet to an iron pin; thence South 46 deg. 23 min. West 41.71 feet to an iron pin; thence South 13 deg. 02 min. East 139.68 feet to an iron pin; thence North 86 deg. 49 min. East 165.10 feet to a 24 inch cedar; thence North 69 deg. 53 min. East 94.62 feet to an iron pin; thence North 3 deg. 03 min. East 8.05 feet to an existing iron pin, an original corner between Tracts Nos. One (1) and No. Two (2) of the W. O Oliver Gray Property; thence North 84 deg. 31 min. East 50.56 feet to an existing iron pin, a corner to the original Tract No. One (1) of the Graystone Trailer Park property; thence North 03 deg. 03 min. East 591.15 feet to the point of BEGINNING, and containing 1.738 acres, more or less. Description taken from previous deed of record.

THIS CONVEYANCE is made SUBJECT TO right of way reserved over a portion of the above described property of record in Book 1367, Page 706 and Order of record in Misc,

Book 45, Page 75 in the Register's Office for Cocke County, Tennessee.

BEING the same property conveyed to Cary L. Thomas (aka C. L. Thomas) by deed from Horace L. Frady and wife, Brenda Frady dated May 24, 2012 of record in Book 1367, Page 705 in the Register's Office from Cocke County, Tennessee.

Street Address: 901 West Highway 25 70, Newport, TN 37821

Parcel Number: 046 13500 000

Current Owner: Cary L. Thomas

Other Interested Party(ies):

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](http://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.: 26-002387-01