

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Keith A. Shirley executed a Deed of Trust to Yale Riley, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for LoanDepot.com, LLC, on July 8, 2025 and recorded on July 17, 2025 in Book 610, Page 348, as Instrument Number 25002972 in the Office of the Register of Marion 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 loanDepot.com, 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 September 24, 2026, at 1:00 pm at the Marion County Courthouse, 1 Courthouse Square, Jasper, TN 37347, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Marion County, TN:

The land hereinafter referred to is situated in the City of Chattanooga, County of Marion, State of TN, and is described as follows:

Situated in the Third Civil District of Marion County, Tennessee: Beginning at a Point where the Michael and Jennifer Shrum Property intersects Robin Lane; this being the Point of Beginning; thence along a delta of 15 degrees 07 minutes 26 seconds with a radius of 1,113.74 feet, 293.98 feet to a point; thence South 73 degrees 26 minutes 30 seconds East, 42.22 feet to a point; thence South 01 degree 21 minutes 02 seconds East, 210 feet to a point; thence North 75 degrees 32 minutes 52 seconds West, 210 feet to a point; thence South 70 degrees 46 minutes 03 seconds West, 274.30 feet to a point; thence North 21 degrees 26 minutes 40 seconds East, 408.02 feet to the point of beginning, from survey of Ron Saxmacher, dated July 19, 1996, Project 96 22069 01, being Lot 1 of survey.

Being all that certain property conveyed from Shaun Donovan, The Secretary of Housing and Urban Development of Washington, D.C., or his successors to Keith A Shirley by the deed dated January 13, 2012 and recorded January 18, 2012 as Instrument No 12000201 in Book 435, Page 638 of official records.

Street Address: 373 Choctaw Trl, Chattanooga, TN 37405

Parcel Number: 055 07301

Current Owner: Keith A. Shirley

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.

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.: 26-002740-01