

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Peggy L Gross 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 December 21, 2024 and recorded on January 2, 2025 in Book 2421, Page 285, as Instrument Number 1485754 in the Office of the Register of Montgomery 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 October 28, 2026, at 11:00 am at the Montgomery County Courthouse, 1 Millennium Plaza, Clarksville, TN 37040, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Montgomery County, TN:

A CERTAIN TRACT OR PARCEL OF LAND IN MONTGOMERY COUNTY, STATE OF TENNESSEE, AS DESCRIBED AS FOLLOWS, TO-WIT:

BEING LOT NO. 100, ON THE PLAN OF QUAIL RIDGE, SECTION 1-A, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 13, PAGE 46, PLAT 46, OF THE REGISTER'S OFFICE OF MONTGOMERY COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT.

The subject property is improved known as: 188 BOB WHITE DRIVE, Clarksville, TN 37042.

BEING THE SAME PROPERTY CONVEYED TO DOUBLAS W. STEWART AND SUSAN D. STEWART FROM JERRY H. DORRIS, JR. AND HOLLIE L. DORRIS, BY DEED OF RECORDING IN BOOK 1131, PAGE 1240, DATED OCTOBER 23, 2006, REGISTRE'S OFFICE FOR MONTGOMERY COUNTY TENNESSEE.

Street Address: 188 Bob White Dr, Clarksville, TN 37042

Parcel Number: 030P H 00300 00003030P

Current Owner: The Estate of Peggy L. Gross

Other Interested Party(ies): Foundation Finance Company LLC, Heirs to the Estate of Peggy L. Gross: Kandice Antinette Gross aka Kandice Jackson and Natasha Anne Andrews aka Natasha Kuhnert

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.: 26-002913-01