

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Isaac N. Wachira and Staci Jo Wachira executed a Deed of Trust to Charles E. Tonkin, II, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for Mortgage Investors Group, on June 15, 2018 and recorded on June 18, 2018, as Instrument Number 201806180074714 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 Citibank, N.A., not in its individual capacity, but solely as Owner Trustee of BRAVO Residential Funding Trust 2026-NQMR1 (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 1, 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 in District No. Six (6) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as Lot 24, Amberleigh Subdivision, as same appears of record in Map Cabinet N, Slide 262-D, in the Register's Office for Knox County, Tennessee, and on survey of Trotter-McClellan, Inc., dated October 8, 2004, bearing Drawing No. 04-439, to which specific reference is hereby made for a more particular description. BEING the same property conveyed to Isaac N. Wachira and Wife, Staci Jo Wachira by deed dated June 15, 2018, from Jeffrey Cook and Talania Cook, of record in Inst. No. 201806180074713, in the Register's Office of Knox County, Tennessee.

Street Address: 8701 Hollingsfield Dr, Knoxville, TN 37922

Parcel Number: 145K A 024

Current Owner: Isaac N. Wachira aka Isaac Wachira and Staci Jo Wachira aka Staci J. Wachira aka Staci Wachira

Other Interested Party(ies): Creed Mushimbo, Rentenbach Educational Trust, Portfolio Recovery Associates LLC, Christel Iwohn, Amberleigh Homeowner's Association and Midland Credit Management 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.: 26-003316-01