

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Shawn Erin Locke and Hannah Nicole Locke executed a Deed of Trust to Paramount Title Services, LLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for LoanDepot.com, LLC, on January 11, 2022 and recorded on January 14, 2022 in Book O-39, Page 11, as Instrument Number 22000334 in the Office of the Register of Monroe 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 October 15, 2026, at 11:00 am at the Monroe County Courthouse, 105 College Street, Madisonville, TN 37354, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Monroe County, TN:

SITUATED, LYING AND BEING in the FIRST (1st) Civil District of Monroe County, Tennessee and being more particularly described as follows:

SITUATED in the First Civil District of Monroe County, Tennessee, and property being more particularly described as follows: BEGINNING at a 1/2 inch rebar at the common line of the tract herein conveyed and Carroll Brown Property (Deed Book 223, Page 29), and the right of way of Maple Street, and being the Southeast corner of the tract herein conveyed, and the Southwest corner of the Brown Tract; thence from the POINT OF BEGINNING and with the right of way of Maple Street, North 82 degrees 04 minutes West 105 feet to a point; thence turning North 7 degrees 56 minutes East 5 feet to a found iron pin; thence continuing North and with the Wilson line 7 degrees 56 minutes East 99.5 feet to a found iron pin; thence turning with the Reaves line, South 82 degrees 4 minutes East 105 feet to a set 1/2 inch rebar with the Brown line; thence turning with the Brown line, South 7 degrees 56 minutes West 100 feet to the POINT OF BEGINNING, and containing .24 acres, as surveyed by Paul Lingerfelt, RLS #771, 109 County Road 325, Sweetwater, TN 37874, and dated November 17, 1998.

NOTE: No boundary survey was made at the time of this conveyance and the legal description is the same as the prior deed of record.

Being the same property conveyed to Michael Cansler by Cash Deed for Tennessee dated December 16, 2015 from Shaun Donovan, The Secretary of Housing and Urban Development of Washington, D.C., recorded December 17, 2015, in Book WD 378, Page 343, in the Official Records of Monroe County, Tennessee.

BEING the same property conveyed to Shawn Erin Locke and Hannah Nicole Locke,

husband and wife by virtue of a Deed from Michael Cansler, a married man recorded 1-14-2021 in Book 432, page 346, Register's Office, Monroe, Tennessee.

Street Address: 620 Maple St, Sweetwater, TN 37874
Parcel Number: 01-023-G -023-F -B-008.01-000
Current Owner: Shawn Erin Locke
Other Interested Party(ies): 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.: 26-003333-01