

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Bryan D. English, Stephanie N. English and Linda S. Anderson executed a Deed of Trust to Scott R. Valby, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. ("MERS") as beneficiary, as nominee for Cornerstone Home Lending, on May 30, 2025 and recorded on June 2, 2025 in Book 492, Page 88, as Instrument Number 25001199 in the Office of the Register of Unicoi 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 Cornerstone Home Lending, a division of Cornerstone Capital Bank, SSB (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 27, 2026, at 11:00 am at the Unicoi County Courthouse, 100 North Main Avenue, Erwin, TN 37650, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Unicoi County, TN:

SITUATE, LYING AND BEING in the First (1st) Civil District of Unicoi County, Tennessee, and is more particularly described as follows, to wit: BEING all of that 8.254 acres, more or less, tract of property as shown by plat of survey dated 5/29/2025 entitled "Boundary Survey For: Bryan D. & Stephanie N. English & Linda S. Anderson," by Gordon W. Garber, TN RLS No. 1966, of record in Map Book D, Page 105, in the Register's Office for Unicoi County, Tennessee, to which reference is here made for a more complete description.

Legal Description taken from the afore-referenced Plat of Survey.

CONVEYED WITH AND MADE SUBJECT TO the right-of-way of the 12-foot County Road known as Freeman Silvers Road.

AND BEING the same property conveyed to Bryan D. English and Stephanie N. English, and Linda S. Anderson, all as joint tenants with right of survivorship, by Warranty Deed of Csaba Szucs and Melissa Cantrell Szucs, husband and wife, dated 2nd day of June, 2025, and of record in Instrument No. 25001198, Book/Roll 492, Page/Image 84, in the Register's Office for Unicoi County, Tennessee.

TAX ID: 045-018.02

Street Address: 115 Freeman Silvers Road, Erwin, TN 37650

Parcel Number: 045-018.02

Current Owner: Bryan D. English, Linda S. Anderson and Stephanie N. English

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.: 26-003476-01