

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, William Scoggin and Tonya Scoggin 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 Mortgage Research Center, LLC dba Veterans United Home Loans, on December 16, 2024 and recorded on January 31, 2025 in Book 151, Page 518, as Instrument Number 35095 in the Office of the Register of Houston County, Tennessee and modified by Loan Modification recorded on March 3, 2026 in Book 161, Page 832, Instrument Number 37002 in the Office of the Register of Houston 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 U.S. Bank Trust National Association, as Trustee for Igloo Annex Series VI Trust (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 29, 2026, at 12:00 pm at the Houston County Courthouse, 4725 East Main Street, Erin, TN 37061, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Houston County, TN:

All that certain parcel of land situated in the City of Erin, County of Houston, State of Tennessee to wit:

Situated in the 4th Civil District, Houston County, Tennessee, and in the City of Erin, Tennessee, and being a portion of Lot Number Twenty-One of the Roby Subdivision, situated in the 4th Civil District. Houston County, State of Tennessee, and recorded in the Register's Office for Houston County, Tennessee, in Plat Book 1, Page 16, and that portion of Lot #21 conveyed is described as follows:

Beginning in the South boundary line of the L & N Railroad right-of-way, at a rock, twenty-five feet East of the Northeast corner of Lot #20 of said subdivision; thence running Eastwardly with the South boundary line of said L & N Railroad right-of-way 100 feet to street; thence running Southwardly with the West boundary line of said public street 135 feet, the Northeast corner of Lot #15; thence running Westwardly with the North boundary line of Lot No. 15, 100 feet to a stake; thence running Northwardly in line 25 feet from and parallel to the East boundary line of Lot #25, to the beginning corner.

This conveyance is subject to all existing public utilities and easements thereof.

Being the same property that was conveyed from Floyd Mitchell and Judy Mitchell, husband and wife to William Scoggin and Tonya Scoggin, husband and wife, as set forth in Deed, Instrument #35094 dated 12/16/2024, recorded 01/31/2025, Houston County, Tennessee.

The last vesting deed was recorded on 01/31/2025 in Record Volume/Book:151 at Record Page 515 as Record Document/Instrument Number: 35094.

Street Address: 861 W. Front Street, Erin, TN 37061
Parcel Number: 020P F 00300
Current Owner: William Scoggin and Tonya Scoggin
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.: 26-003546-01