NOTICE OF SUBSTITUTE TRUSTEE`S FORECLOSURE SALE

WHEREAS, Leon Caudle and Shirley Caudle executed a Deed of Trust to Lenders Title & Escrow, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc.("MERS"), as beneficiary, as nominee for Choice Capital Funding Inc., on April 29, 2004 and recorded on May 4, 2004 in Book GI 7116, Page 388, as Instrument Number 2004050400195 in the Office of the Register of Hamilton 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, not in its individual capacity but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2021-RP1 (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 November 12, 2026, at 12:00 pm at the west side entrance of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37402, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Hamilton County, TN:

Being Lot Five (5), Lakeshore Manor Subdivision, as shown by plat recorded in Plat Book 32, page 94, in the Register`s Office of Hamilton County, Tennessee.

Being the same property conveyed to grantor(s) herein by deed being simultaneously recorded herewith in Book 7116, Page 386, in the Register`s Office for Hamilton County, Tennessee. Also, Being the same property conveyed to Calvin Rice, Jr. and wife, Linda D. Rice by deed from David T. Martin and Susan B. Martin which was dated October 31, 1990 and filed for record in Book 3788, page 924, Register`s Office for Hamilton County, Tennessee.

SUBJECT TO THE FOLLOWING:

Restrictions of record in Book 2538, page 90, in the Register`s Office for Hamilton County, Tennessee.

Reservation of a Five (5) Foot drainage and utility easement along all side and rear lot lines as set out in Book 2538, page 90, in said Register`s Office.

Ten (10) foot drainage easement as shown or specified by recorded plat.

Anchor easement as set out on said recorded plat.

Underground drainage pipe as set out on said recorded plat.

All applicable conditions, restrictions, reservations, easements, etc., as set out on said recorded plat.

Street Address: 4817 Northwind Drive, Chattanooga, TN 37416
Parcel Number: 111M-A-003.05
Current Owner: Leon Caudle, Shirley Caudle and Calvin Rice
Other Interested Party(ies): Lendmark Financial Services, LLC and Republic Finance

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.: 26-003552-01