

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Rickey A. Hackney and Carol Annette Hackney executed a Deed of Trust to Barbara Dill, Trustee for the benefit of CitiFinancial Services, Inc., on March 15, 2007 and recorded on March 16, 2007 in Book 1732, Page 98, as Instrument Number 07029979 in the Office of the Register of Bradley 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 LB-Dwelling Series V 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 1:00 pm at the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Bradley County, TN:

All that certain parcel of land in the Fourth Civil District, Bradley County, State of TN, as more fully described in DB Book 245 Page 170 ID# 041BJ015, being known and designated as Lot 33, Re-Plat of Davis Heights, Section IV, filed in Plat Book 3 at Page 84. By Survey of Cleveland Surveying Company, dated June 23, 1973.

Being the same property conveyed by Fee Simple Deed from Ramesh Dattatraya Bhalerao and Chhaya Ramesh Bhalerao, Husband and Wife, to Rickey A. Hackney and Carol Annette Hackney, Husband and Wife, dated 04/20/1979 Recorded on 04/23/1979 in DB Book 245, Page 170 in Bradley County Records, State of TN.

Street Address: 2912 Linda Circle, Cleveland, TN 37312

Parcel Number: 041B J 015. 00 000

Current Owner: Rickey A. Hackney and Carol Annette Hackney

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.: 26-003857-01