NOTICE OF SUBSTITUTE TRUSTEE`S FORECLOSURE SALE

WHEREAS, James Burton Richardson and Pamela Richardson executed a Deed of Trust to Ideal Title LLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for The HELOC Company LLC , on December 31, 2025 and recorded on January 20, 2026 in Book 623, Page 463, as Instrument Number 100004253 in the Office of the Register of Campbell 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 Sunset 1900 Trust II, a Delaware Statutory 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 November 19, 2026, at 12:00 pm at the Campbell County Courthouse, 570 Main Street, Jacksboro, TN 37757, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Campbell County, TN:

> The land referred to herein below is situated in The County of Campbell, State of Tennessee, and is described as follows: Situate in the first (1st) Civil District of Campbell County, Tennessee, and more particularly described as follows: Being Tract Number Fourteen (14) of Block Number Three (3) in what is known as the Ray Pierce Farm Subdivision, located in The Flat Hollow Section of Campbell County, Tennessee, as set forth on plat of record in Plat Cabinet 1, Slide 260 (Formerly Plat Book 3, Page 50), in the Register's Office for Campbell County, Tennessee. Being the same which James B. Richardson and wife, Pamelia Richardson by Deed Dated March 24, 2025 and recorded May 15, 2025 in the County of Campbell, State of TN in 25002490 Book: 595 and Page: 637 conveyed unto James Burton Richardson and wife, Pamela Richardson Tax ID: 060A Đ' 01700 000
>
> Street Address: 284 Shores Dr, Speedwell, TN 37870
> Parcel Number: 060A B 01700 000
> Current Owner: Pamela Richardson and James Burton Richardson aka James B. Richardson
> 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.: 26-004174-01