NOTICE OF SUBSTITUTE TRUSTEE`S FORECLOSURE SALE

WHEREAS, Gary T Gress and Barbara J Gress executed a Deed of Trust to OS National, LLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for LoanDepot.com, LLC, on November 29, 2021 and recorded on December 1, 2021 in Book 2176, Page 2343, as Instrument Number 2408448 in the Office of the Register of Rutherford 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 loanDepot.com, LLC (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 December 10, 2026, at 10:00 am at the East door of the Rutherford County Courthouse, S. Public Square, Murfreesboro, TN 37130, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Rutherford County, TN:

> Land in Rutherford County, Tennessee, being Lot No. 232 on the Plan of Final Plat for Buchanan Estates, Section III of record in Plat Book 30, Page 103, as corrected by Surveyors Certificate of Correction in Record Book 668 Page 2985, in the Register's Office for Rutherford County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.
>
> Street Address: 3025 Ridgewood Dr, Christiana, TN 37037
> Parcel Number: 157D-A-021.00-000
> Current Owner: Barbara J. Gress and Gary T. Gress aka Gary Gress
> Other Interested Party(ies): ISPC

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.: 26-004387-01