NOTICE OF SUBSTITUTE TRUSTEE`S FORECLOSURE SALE

WHEREAS, Justin L. Krantz and Indalecia Krantz executed a Deed of Trust to Foundation Title and Escrow Series, LLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for Panorama Mortgage Group, LLC dba Alterra Home Loans, on July 29, 2022 and recorded on August 3, 2022 in Book 2930, Page 212, as Instrument Number 22011800 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 Panorama Mortgage Group, 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 3, 2026, at 2:00 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:

> The Land referred to herein below is situated in the County of Bradley, State of Tennessee, and is described as follows:
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> Land in Bradley County, Tennessee, Lot One-B (1-B), Arbor Hills Townhomes Phase 1 (Lots 1-8), as shown by Plat of record in Plat Book 39, page 8, in the Register's Office of Bradley County, Tennessee (ROBCT), to which reference is made for a more specific description. Said Plat is a revision of Plat Book 36, page 66, ROBCT.
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> Being part of the same property conveyed to Pursuit Investments, LLC, a New Mexico Limited Liability Company from Angela Underwood, Married by Warranty Deed dated August 20, 2019 and recorded on August 22, 2019 in Book 2620, Page 19, Register's Office for Bradley County, Tennessee.
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> Further being the same property conveyed to Monica Westmoreland, Unmarried from Pursuit Investments, LLC, a New Mexico, Limited Liability Company by Warranty Deed dated May 7, 2021 and recorded on May 10, 2021 in Book 2793, Page 946, Register's Office for Bradley County, Tennessee.
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> Being the same property conveyed to Grantor(s) by deed of record recorded simultaneously herewith, in the Register's Office of Bradley, County, Tennessee.
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> Street Address: 1914 Young Rd SE, Cleveland, TN 37323
> Parcel Number: 01-066-H-066-H-H-023.00--000
> Current Owner: Justin L. Krantz aka Justin Krantz and Indalecia Krantz
> Other Interested Party(ies): ISPC and Arbor Hills Townhomes Owners' Association

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.: 26-004446-01