

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Rebecca Sue Vance and Kevin Oakley Vance executed a Deed of Trust to Joseph B. Pitt, Jr., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for American Financial Resources, Inc., on June 24, 2022 and recorded on July 5, 2022 in Book 2193, Page 540, as Instrument Number 22019545 in the Office of the Register of Wilson 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 Servis One, Inc. DBA BSI Financial Services (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 6, 2025, at 2:00 pm at Wilson County Courthouse, 228 E. Main Street, Lebanon, TN 37087, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Wilson County, TN:

A certain tract of parcel of Land in Wilson County, State of Tennessee described as follows, to wit:

Land in the 21st Civil District of Wilson County, Tennessee, being Tract #2 on a plat entitled "Sue and Kendy S. Vsazie Property", prepared by Crockett Surveying, Lebanon, Tennessee, dated March 27, 1986, of record in Plat Book 17, Page 712, Register's Office for Wilson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

APN: 115-027.03-000

Being the same property conveyed to Ross Charles Pahnke and wife Susan A. Pahnke by Deed from Rickey E. Taylor and wife Victoria Vulcano Taylor recorded 10/04/1995 in Deed Book 443 Page 447, in the Register's Office of Wilson County, Tennessee.

Street Address: 17830 Central Pike, Lebanon, TN 37090

Parcel Number: 115-027-03-000

Current Owner: Rebecca Sue Vance

Other Interested Party(ies): Harpeth Financial Services, LLC d/b/a Advance Financial

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.: 25-002055-01