

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Kenneth Milligan and Vickey Milligan executed a Deed of Trust to Old Republic Title Insurance Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for New Day Financial, LLC, on December 9, 2021 and recorded on December 15, 2021 in Book 513, Page 127, as Instrument Number 201120 in the Office of the Register of DeKalb 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 New Day Financial, 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 November 5, 2025, at 11:00 am at DeKalb County Courthouse, 1 Public Square, Smithville, TN 37166, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in DeKalb County, TN:

All certain piece of property situated in the City of Smithville, County of Dekalb, State of TN and more fully described as follows:

Being the proposed road and/or right of way which was originally included on the plat of record for the Dunn Subdivision, recorded in the Register's Office of Dekalb County, Tennessee, of record at Plat Book 1, Page 64, recorded June 21, 1971, and as recorded on the Re-Plat of said subdivision, recorded March 13, 1978. Being the same proposed roads and/or rights of way referenced in the Agreed Order entered by Chancellor Vernon Neal of the Dekalb County Chancery Court on March 21, 2002, and which is recorded in the Office of the Register of Deeds of Dekalb County, Tennessee, on the June 17, 2002, and recorded in Record Book 155, Page 717-720. The property hereby transferred and conveyed is to the center of the abandoned and now legally closed roads and/or rights of way which were referenced on the Subdivision Plats as mentioned, which specifically adjoins the property of Jeffery and Dana London, if any, as more fully described and specifically referenced as being Lots Numbered 44, 45, 46, 47, 49, 50, and 51, of the Towne and Country Subdivision (Dunn Subdivision) on the Plats of record for said Subdivision, as referenced above. Said property of Jeffery and Dana London is more fully described in a Deed from Charles Owens, et al., to Jeffery London in a Deed entered into June 1, 1997, of record in Record Book 77, Page 212, Register's Office, Dekalb County, Tennessee. Meant to convey only the Ownership interest that the Grantors now have in the abandoned and legally closed right of way, as referenced in the Order entered by Chancellor Vernon Neal on March 22, 2002, as referenced above. And certain lands situated in the 5th Civil District of Dekalb County, Tennessee, described as follows: Being Lots Numbered 44, 45, 46, 47, 49, 50, and 51 of the Dunn Subdivision, also known as the Towne & Country Subdivision, as shown on a plat of record in Slide 13, Register's

Office, Dekalb County, Tennessee, to which plat reference is made for a more particular description. Being the same which Kenneth Milligan, surviving spouse of Gail Milligan by Deed dated August 16, 2016 and recorded August 23, 2016 in the County of Dekalb, State of Tennessee in (Book) 399 (Page) 723 conveyed unto Kenneth Milligan and Vicky Milligan. For informational purposes only: Parcel identification Bumber:02107100903 Being the same property as conveyed to Kenneth Milligan and Vicky Milligan from Kenneth Milligan by that Deed dated 08/16/2016 and recorded 08/23/2016 in Book/Page: 399/723 in the Dekalb County Records.

Street Address: 235 Nikki Lane, Smithville, TN 37166

Parcel Number: 071 009.03 000

Current Owner: Kenneth Milligan and Vickey Milligan

Other Interested Party(ies): Republic Finance

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.: 25-002435-01