

**NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE  
POSTPONED TO OCTOBER 2, 2025**

WHEREAS, Meredith C. Smith executed a Deed of Trust to Andrew C. Rambo, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for First Community Mortgage, Inc., on March 3, 2009 and recorded on March 6, 2009 in Book DT466, Page 702, Instrument No. 09074834 in the Office of the Register of Giles 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 Nationstar Mortgage 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 October 2, 2025, at 11:00 AM, postponed from August 7, 2025, at 11:00 AM, at 1 Public Square, Pulaski, TN 38478 at the Giles County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Giles County, TN:

A certain lot of land located in the 7th Civil District of Giles County, Tennessee, and in the corporate limits of the Town of Pulaski, and more particularly described as follows: Being a portion of Lot No. 151 on the Plan of the Town of Pulaski, and being on the NW corner of Third and Shoal Streets in the said town, bounded on the North by May (now Ernest E. Miller), East by Third Street, South by Shoal Street, and West by alley (now Ernest E. Miller), fronting 88 1/2 feet on Third Street, and running back between parallel lines about 127 feet to the said alley.

This being the same property conveyed to Boyd E. Howard and wife, Willard Smith Howard, by Deed dated July 31, 1984, from Frances White Harwell, of record in Deed Book 230, Page 825, Register's Office of Giles County, Tennessee. The said Boyd E. Howard and wife, Willard Smith Howard, having both since died, with Boyd E. Howard predeceasing Willard Smith Howard, and the said Willard Smith Howard having died on January 6, 1996. Also see Last Will and Testament of Willard Frances Howard, a/k/a Willard smith Howard, of record in Will Book P, Page 9, in the Probate Court of Giles County, Tennessee, devising subject property to Sarah Emily Elliott.

This being the same property conveyed to Meredith C. Smith by Warranty Deed dated March 3rd, 2009, from Sarah Emily Elliott, of record in Deed Book 338, Page 321, Register's Office of Giles County, Tennessee.

Street Address: 524 South 3rd Street, Pulaski TN 38478

Parcel Number: 07-096-E -096-E -B -010.00- -000

Current Owner: Meredith C. Smith

Other Interested Party(ies): Secretary of Housing and Urban Development and Republic Finance LLC

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](http://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.: TN2025-00005