

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, James McCullough and Tyler McCullough executed a Deed of Trust to Superior Title & Escrow, LLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for American Financial Resources, Inc., on May 9, 2023 and recorded on May 11, 2023 in Book IN414, Page 1460, as Instrument Number 23001215 in the Office of the Register of Grainger 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 Servbank, N.A. (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 21, 2025, at 11:00 am at Grainger County Courthouse, Hwy 11W and Marshall Avenue, Rutledge, TN 37861, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Grainger County, TN:

Situated in District No. Three (3) of Grainger County, Tennessee, and being known and designated as all of Lot 307, Alford Development Subdivision, as shown by map of same of record in Plat Book 9, Page 3, in the Register's Office for Grainger County, Tennessee, to which map specific reference is hereby made for a more particular description.

Being part of the same property conveyed to CMH Homes, Inc., a Tennessee Corporation, by Warranty Deed from Roger Ball and Ayers, L.P., dated, January 10, 2023 and of record in Deed Book In412, Page 635, Instrument 23000095 in the Register's Office for Grainger County, Tennessee.

Being the same property conveyed to Tyler McCullough and spouse, James McCullough by Warranty Deed from CMH Homes, Inc., dated May 9th, 2023, and of record in Deed Book IN414, Page 1458, in the Register's Office for Grainger County, Tennessee.

Parcel No. CLT 088-006.78

Street Address: 1486 Howell River Rd, Rutledge, TN 37861

Parcel Number: 03-088- -088-P -A -029.00- -000

Current Owner: Tyler McCullough and James McCullough

Other Interested Party(ies):

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.: 25-002221-01