

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Kristina Byram and Ron Thorpe executed a Deed of Trust to First American Title Insurance, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as beneficiary, as nominee for Advent Mortgage LLC, on June 30, 2006 and recorded on September 6, 2006 in Book 850, Page 124, Instrument No. 93453 in the Office of the Register of McMinn 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 U.S. Bank Trust National Association, as Trustee of the Dwelling Series IV Trust (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 23, 2025, at 12:00 PM at 6 East Madison Avenue, Athens, TN 37303 at the McMinn County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in McMinn County, TN:

Located In the 2nd Civil District of McMinn County, Tennessee. Being on the North side of the Athens-Etowah, Road. Beginning at an iron pin corner on the North side of said road near a drainage ditch, thence North 81 degrees 17 minutes West 169.51 feet, thence North 77 degrees 20 minutes West 108.6 feet thence North 77 degrees 18 minutes West 17.25 feet thence North 14 degrees 33 minutes East 10.12 feet thence North 76 degrees 23 minutes West 142.01 feet to a corner thence North 12 degrees 17 minutes 49 seconds East 612.28 feet to an iron pin corner thence South 76 degrees 56 minutes 49 seconds East 337.94 feet to an iron pin corner thence South 28 degrees 36 minutes East 107.69 feet thence South 10 degrees 12 minutes East 61.54 feet thence South 9 degrees 39 minutes West 70.35 feet thence South 13 degrees 38 minutes West 211.24 feet thence South 10 degrees 19 minutes West 191.87 feet to beginning point.

There is excepted in the above tract of land a one acre tract. Said tract fronts 150 feet on the Athens-Etowah Road and runs Northerly between two parallel lines 300 feet.

Being the same property conveyed to David Crews and Freda K. Crews, by deed dated March 21, 1977 and recorded April 11, 1977 in Book 8-A, Page 897 in the Office aforesaid.

Being the same property conveyed to Kristina Byram and Ron Thorpe, wife and husband by deed dated 6-30-2006 and recorded 9-6-2006 in Deed Book 17P, Page 497 filed in the office of the Clerk of McMinn County, TN

Street Address: 2805 County Road 700, Riceville, TN 37370

Parcel Number: 104 012.00 000

Current Owner: Kristina Byram and Ron Thorpe

Other Interested Party(ies): Tennessee Department of Revenue

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

This sale shall be subject to the right of redemption by the TENNESSEE DEPARTMENT OF REVENUE, TAX ENFORCEMENT DIVISION, pursuant to T.C.A. 67-1-1433(c)(1) by reason of the following tax lien(s) of record in: Book 34, Page 315, at Instrument No. 219604. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433(b)(1).

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.: TN2024-00214-1