NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Holly K. Ledvina and Mark A. Ledvina executed a Deed of Trust to American Guaranty Title Insurance Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Guaranteed Rate, Inc., on March 23, 2022 and recorded on March 24, 2022 in Book 3499, Page 1219 in the Office of the Register of Sullivan 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 Lakeview Loan Servicing, 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 September 9, 2025, at 2:00 PM at 3411 Hwy 126, Blountville, TN 37617 at the Sullivan County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Sullivan County, TN:

Situate in the City of Bristol, Seventeenth (17th) Civil District of Sullivan County, Tennessee, and more particularly described as follows:

Beginning at the northwest corner of Carolina Avenue and Chestnut Street; thence S. 20' E., along Carolina Avenue 50 feet to a stake; thence N. 70' W., 150 feet to a 15-foot alley; thence with said alley N. 20' W., 50 feet to a stake; thence N. 70' E., 150 feet to the point of beginning being known and designated as Lot No. 9, Block 54, of the Fairmount Land Company's Addition to Bristol, Tennessee.

Being the same property conveyed to Holly K. Ledvina and husband, Mark A. Ledvina, by Warranty Deed dated Marh 18, 2022, from Callie J. Sampson, unmarried, which appears of record in the Office of the Register of Deeds for Sullivan County, at Blountville, Tennessee in Book 3499, at page 1214.

Tax Map No 21G Group E Parcel No. 15.00

Property Address: 1023 Carolina Ave, Bristol, TN 37620

Street Address: 1023 Carolina Avenue, Bristol, TN 37620

Parcel Number: 021G E 01500 000

Current Owner: Holly K. Ledvina and Mark A. Ledvina Other Interested Party(ies): Service Finance Company, 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.

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.: TN2025-00053