

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Roger Rector executed a Deed of Trust to Devan L. Shumway, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for Cityworth Mortgage LLC, on December 15, 2020 and recorded on February 2, 2021 in Book GI 12339, Page 707, Instrument No. 2021020200211 in the Office of the Register of Hamilton 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 October 23, 2025, at 11:00 AM at 615 Walnut Street, Chattanooga, TN 37402 at the Hamilton County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Hamilton County, TN:

Land located in the Third Civil District of Hamilton County, Tennessee, being Lot No. 1 as shown on the Plan of Margaret Smith Subdivision, of record in Plat Book 30, Page 394, Register's Office for Hamilton County, Tennessee, to which plan reference is hereby made for a more complete description.

FOR INFORMATIONAL PURPOSES ONLY:

Property Address: 14248 Smith Jones Lane, Soddy-Daisy, TN 37379
Tax 1D: 027 051.01

Being the same property conveyed to Brad Smotherman by Deed dated September 10, 2020 from Faith Johns, unmarried, recorded September 11, 2020, in Book GI 12148, Page 402, in the Official Records of Hamilton County, Tennessee.

Street Address: 14248 Smith Jones Lane Soddy Daisy, TN. 37379
Parcel Number: 027 051.01
Current Owner: Heirs of the Estate of Roger Rector
Other Interested Party(ies): Rebecca Marie Brown and Stephen Rector

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.: TN2025-00149