

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Christina A Rodriguez and Jamie W Rodriguez executed a Deed of Trust to First American Title Insurance Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for First Guaranty Mortgage Corporation, on October 28, 2020 and recorded on October 29, 2020 in Book 611, Page 522, Instrument No. 20006346 in the Office of the Register of Lawrence 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 November 6, 2025, at 11:00 AM at 240 West Gaines Street, NBU 13, Lawrenceburg, TN 38464 at the Lawrence County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Lawrence County, TN:

Situated lying and being in the 2nd Civil District of Lawrence County, Tennessee, in the City Limits of the Town of Loretto, east of Highway 43 and North of Fairview Road and being a portion of the G.B. Harwell property in Deed Book 72, Page 452, ROLCo., Tennessee.

BEGINNING on the East margin of Highway 43 and the SW corner of garage lot; thence with East margin of Highway 43, South 43 degrees West 136 1/2 feet to North margin of Fairview Road where intersects said Highway 43; thence with margin of Fairview Road as follows: South 2 degrees East 79 feet; South 24 degrees East 30 feet; South 40 degrees East 30 feet; South 62 degrees East 70 feet to stake in West side of a 15 foot wide driveway; thence North 6 degrees East with West side of driveway 182 feet to iron pin; thence South 86 degrees East with North side of a 20 foot strip 115 1/2 feet to iron stake in a wire fence; thence North 55 degrees West 160 feet to the beginning, being a lot with wood dwelling. Description in accordance with a survey by R. G. Chapman, Survey No. 606-337, dated April 3, 1978.

INCLUDED IN THE ABOVE DESCRIPTION BUT EXCLUDED FROM THIS CONVEYANCE IS THE FOLLOWING DESCRIPTION PROPERTY:

Parcel 1: BEGINNING at a point on the proposed South right of way line of State Project 50001-2247- 14 said point located 12.8 meters (42 feet, +/-) right of survey centerline station 13+204.668; thence South 36 degrees 57 minutes 07 seconds West 37.527 meters (123 +/-) along said proposed right of way line to the point of intersection with the existing North right of way line of Fairfax Avenue, said point located 12.8 meters (42 +/-) right of survey centerline station 13+167.794; thence North 04 degrees 39 minutes 26 seconds West 6 meters, +/-, (19.68 feet, +/-) along said existing right of way line to the point of intersection with the existing East right of way line of State Route 6, said point located 12.152 meters (40 feet +/-) right of survey centerline station 13+172.667; thence in a curve to the left having a radius of

884.501 meters (2,901 feet,+/-) an arc distance of 33.8 meters,+/-, (111 feet,+/-) along said existing right of way line to the Point of Beginning.

Parcel 2: BEGINNING at a point on the proposed East right of way line, said point on the common property line between G.B. Harwell and the grantor herein located 7.5 meters (24.6 feet,+/-) left of Fairfax Avenue station 6+067.049; thence in a Northwesterly direction 5 meters,+/-, (16.4 feet,+/-) along said proposed right of way line to a point located 7.5 meters (24.6 feet, +/-) left of Fairfax Avenue station 6+062.589; thence North 56 degrees 53 minutes 37 seconds West 23 meters, +/-, (75.46 feet, +/-) along said proposed right of way line to the point of intersection with the existing North right of way long of Fairfax Avenue, said point located 7.5 meters (24.6 feet,+/-) left of Fairfax Avenue station 6+039.162; thence South 26 degrees 36 minutes 16 seconds East 2 meters,+/-, (6.56 feet,+/-) along said existing right of way line to a point located 6.403 meters (21 feet,+/-) left of Fairfax Avenue station 6+041.039; thence South 42 degrees 36 minutes 16 seconds east 9.144 meters (31 feet,+/-) along said existing right of way line to a point located 4.146 meters (13.6 feet,+/-) left of Fairfax Avenue station 6+049.9; thence South 53 degrees 34 minutes 09 seconds east 19.568 meters (64.2 feet,+/-) along said existing right of way line to the point of intersection with the common corner between G.B. Harwell and the grantor herein, said point located 4.132 meters (13.55 feet,+/-) left of Fairfax Avenue station 6+068.956; thence North 07 degrees 03 minutes 30 seconds East 4 meters (13.12 feet,+/-) along the common property line between G.B. Harwell and the grantor herein to the point of Beginning Parcels 1 and 2 containing 169 square meters, more or less, (1,819.0991 square feet, more or less).

This exclusion being the same property conveyed to State of Tennessee from Belinda Bivens and Pamela Johnson by deed of record in Deed Book 294, Page 261, ROLCo., Tennessee.

Subject to a Deed for Sewer Line Easement to the City of Loretto as recorded in Deed Book 259, Page 471, Register's Office of Lawrence County, Tennessee.

Subject to a Deed of Easement for existing driveway as set out in Record Book 523, Page 44, Register's Office of Lawrence County, Tennessee.

This also being the same property conveyed to Rita Haislip by Warranty Deed dated December 14, 2017 from Rebecca Sue Neal fka Rebecca Sue Bivens, a married person, of record in Record Book 523, Page 46, Register's Office of Lawrence County, Tennessee.

This being the same property conveyed to Steve Kilburn by Warranty Deed dated July 26, 2019 from Rita Haislip of record in Record Book 568, Page 330, Register's Office of Lawrence County, Tennessee.

This being the same property conveyed to Christina A. Rodriguez by Warranty Deed from Steve Kilburn of record in Record Book 611, Page 519, Register's Office of Lawrence County, Tennessee.

Street Address: 316 S Military St. Loretta, TN 38469

Parcel Number: 151I G 004.00

Current Owner: Christina Rodriguez

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.: TN2025-00185