

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Erica Crutison executed a Deed of Trust to PRLAP, INC., Trustee for the benefit of Bank of America, N.A., on March 30, 2007 and recorded on April 12, 2007, Instrument No. 07060193 in the Office of the Register of Shelby 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 for Igloo 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 August 14, 2025, at 12:00 PM at 140 Adams Avenue, Memphis, TN 38103 at the Shelby County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Shelby County, TN:

Lot 188, Revised First Addition, Section A, Whitehaven View Subdivision, as shown on plat of record in Plat Book 21, Page 25, in the Register's Office of Shelby County, Tennessee, to which plat reference is made for a more particular description of said property.

Street Address: 1638 Hester Road, Memphis, TN 38118

Parcel Number: 079101 00009

Current Owner: Heirs of the Estate of Erica Crutison, Jamal Washington, Jasmine Crutison, Jamisha Crutison, and Daveon Crutison

Other Interested Party(ies): Daveon Crutison, Jamal Washington, Jamisha Crutison, Jasmine Crutison, and GoodLeap, 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
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Peachtree Corners, GA 30092
Office: 404-474-7149
Fax: 404-745-8121
MTG File No.: TN2025-00191