

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Lori L. Stratton executed a Deed of Trust to Charles E. Tonkin, II, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. ("MERS") as beneficiary, as nominee for Mortgage Investors Group, on September 25, 2017 and recorded on September 28, 2017, Instrument No. 201709280020097 in the Office of the Register of Knox 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 4, 2025, at 11:00 AM at 400 Main Street , Knoxville, TN 37902 at the Knox County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, TN:

Situated in the Sixth (6th) Civil District of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 29, Final Plat of Zachary's Point, as shown on plat of same of record in Instrument No. 201410300024140, in the Register's Office for Knox County, Tennessee, to which plat specific reference is here made for a more particular description.

Together with the right to the use and enjoyment of any common property, and subject to all covenants, conditions, restrictions, easements, setback lines, and all other rights of obligations, as set forth in Instrument No. 201602110046554, and as shown on the aforesaid plat of record, both of record in the Register's Office for Knox County, Tennessee.

Subject to all applicable zoning ordinances, utility, sewer, drainage and other easements, minimum building setback lines, all subdivision/condominium assessments, restrictions, covenants, bylaws, declarations, easements, permissive use agreements and other matters of public record in the Knox County Register of Deeds Office. Also conveyed are all rights in and to any and all applicable easements and permissive use agreements of record at the Register of Deeds Office for Knox County, Tennessee.

Being the same property conveyed to Lori L. Stratton, an unmarried woman by Warranty Deed from Brandon T. Jarnagin and Rachel Jarnagin, husband and wife dated 09/25/2017 and filed of record in Instrument No. 201709280020096, said Register's Office.

PIN: 028IC-029

Common Address: 3017 Zachary Pointe Lane, Knoxville, TN 37938

Street Address: 3017 Zachary Pointe Lane, Knoxville TN 37938

Parcel Number: 028IC-029

Current Owner: Lori L. Stratton

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.: TN2025-00202