

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Julia Joyce England executed a Deed of Trust to Real Estate Loan Services of Nashville, Trustee for the benefit of American General Financial Services, Inc., on January 27, 2003 and recorded on January 30, 2003 in Book 955, Page 347, Instrument No. 03179552 in the Office of the Register of Wilson 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 Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as owner trustee for CIM Trust 2025-NR1 (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 25, 2025, at 12:00 PM at 228 East Main Street, Lebanon, TN 37088 at the Wilson County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Wilson County, TN:

A house and lot situate and lying in the 10th Civil District of Wilson County, Tennessee, in the Town of Lebanon and bounded and described as follows: Said Lot fronts 75 feet on the West side of Cleveland Avenue, the Crawford property to the South; the Fits, formerly Arnold, property immediately to the North; and the Wilburn property immediately to the West and runs back between parallel lines 120 feet along Crawford's line and 120 feet along Fite's formerly Arnold's line to a dead line in the rear, on which it measures 75 feet, the common line with Wilburn.

Being the same property conveyed to Julia Joyce England, by Warranty Deed from Paul Howell Davis, dated July 12, 1973, recorded July 14, 1973, of record in Book 250 page 3, Registers Office for Wilson County, Tennessee.

Street Address: 232 Cleveland Ave Lebanon TN 37087

Parcel Number: 068F G 02200 000

Current Owner: Estate of Julia Joyce England

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.: TN2025-00203