

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, William Melton and Tara L. Melton executed a Deed of Trust to John M. Carson, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., solely as nominee for Wintrust Mortgage, a Division of Barrington Bank and Trust Co., N.A., on June 28, 2023 and recorded on June 29, 2023 in Book G-41, Page 276, Instrument No. 23003923 in the Office of the Register of Monroe 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 Wintrust Mortgage, a Division of Barrington Bank & Trust Company, N.A. (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 18, 2025, at 11:00 AM at 105 College Street, Madisonville, TN 37354 at the Monroe County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Monroe County, TN:

Lying and being in the Third Civil District of Monroe County, Tennessee, in the City of Madisonville, at the intersection of Meek Street and Isbill Road, and being more particularly described as follows:

Beginning at the Southeast corner at a stake; thence one hundred (100) feet in a Northerly direction with the line of Horace Ingram to a stake; thence Westerly with Hicks one hundred fifty (150) feet to a new road; thence South one hundred (100) feet to a County road; thence East with said road one hundred and fifty (150) to the beginning.

Being the same property conveyed to the grantor herein by instrument of record in Warranty Deed Book 448, Page 299 in the Register's Office for Monroe County, Tennessee, from which this description has been taken.

Street Address: 1051 Meek Street, Madisonville, TN 37354
Parcel Number: 067 190.00 000
Current Owner: Estate of William Melton and Tara Melton
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.: TN2025-00206