

## NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Tim Ben Frye executed a Deed of Trust to Thomas F. Baker, IV, Trustee for the benefit of First Horizon Home Loan Corporation D/B/A First Tennessee Home Loans, on June 20, 2002 and recorded on June 24, 2002 in Book 1275, Page 419 in the Office of the Register of Anderson 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 of the Bungalow 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 September 4, 2025, at 10:00 AM at 100 N. Main Street, Room 302, Clinton, TN 37716 at the Anderson County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Anderson County, TN:

TRACT NO. ONE: (formerly described as Lot One)

SITUATED in the Fifth (5th) Civil District of Anderson County, Tennessee and more particularly described as follows:

BEGINNING at a stake in the corner of Phillip's lot and the road and running with the road 47 1/2 feet to a stake in the Edmond's line; thence running with the Edmond's line 100 feet to a stake; thence running 47 1/2 feet back to the Phillip's line; thence running with the Phillip's line back to the beginning corner. This lot being on the South side of the road.

TRACT NO. TWO: (formerly described as Lot Two)

BEGINNING at the road and Edmond's line and running with said line and Beal line 77 feet to a stake in the Carver corner; thence running with the Carver line 75 feet to a stake at the road; thence running with the said road 96 feet to a stake in the road; thence running 100 feet with the said road to the beginning corner. This lot being on the North side of said road and includes a "Flat-top" dwelling, well, septic tank and field line.

The above described tracts are located near the Midway Section between Oak Ridge and Oliver Springs, Tennessee.

TRACT NO. THREE:

SITUATED in the First (1st) Civil District of Anderson County, Tennessee, and more particularly described as follows:

BEGINNING on a Rock at the North side of the road in Jack Davis line and running a northwest course of 191 feet to a Rock with Jack Davis line; thence a northeast course 158 feet to a Rock in a Hollow; thence down the Hollow 227 feet near the Road; thence running with said road on the North side 124 feet to a Rock, the BEGINNING corner.

THERE IS EXCEPTED from the above described property that portion conveyed to Loretta Montgomery by Warranty Deed from Rosa B. Edmonds dated August 22, 1972 and recorded in Deed Book U-11, Page 243 in the Register's Office for Anderson County, Tennessee, consisting of 0.2 acre more or less.

THERE IS ALSO EXCEPTED from the above described property that portion described as Map 098C, Group D, Parcel 02901, Off St Hwy. 61, conveyed to Sam Nelson from Forrest M. Bridges, Clerk and Master by Clerk and Master's Tax Sale Deed dated July 22, 1988, recorded July 27, 1988 in Deed Book F-17, Page 293 in the Register's Office for Anderson County, Tennessee.

Being the same property conveyed to Tim Ben Frye, Unmarried, by Warranty Deed from Tim Ben Frye as Personal Representative of The Estate of Kathrina A. Frye, Deceased, and Individually, and Sam Dale Lee Newton, Ray Jack L. Frye, Jim Joe Lyon Frye, Katharina Lorine Frye, being all of the heirs at law of Kathrina A. Frye, being the same person as Katharina A. Frye, Katherine Arvilla Frye and Katherine Arvilla Gibbs, Deceased, dated June 14, 2002, recorded in Deed Book 1275, Page 416, Register's Office for Anderson County, Tennessee.

Street Address: 114 Baker Lane, Oliver Springs, TN 37840

Parcel Number: 098C-D-029.00 and 098C-D-008.00

Current Owner: Tim Ben Frye, being one and the same person as Tim B. Frye, and Tim Ben Leon Frye

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](http://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.: TN2025-00226