

## **AMENDED NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE**

WHEREAS, Joel D. Ragland and Tonya M. Ragland executed a Deed of Trust to James T. Mann, Trustee for the benefit of First Federal Savings Bank, on October 21, 2003 and recorded on October 22, 2003 in Book 931, Page 118, Instrument No. 592942 in the Office of the Register of Montgomery 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 FW-BKPL Series I 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 July 31, 2025, at 12:00 PM at 2 Millenium Plaza, Clarksville, TN 37040 at the Montgomery County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Montgomery County, TN:

Being Lot No. 2, on the plan of Eastland Green, Section 1a, as shown by Plat Book 13, Page Number(s) 304, Plat Number(s) 304, Register's Office for Montgomery County, Tennessee, to which reference is made for a complete description.

This being the same real estate conveyed to the Grantor herein by deed of record in ORBV 931, Page 116, Register's Office for Montgomery County, Tennessee. The Map, Group and Parcel Number assigned to the real estate by the Assessor of Property for Montgomery County, Tennessee, is 86F-B-12.

Street Address: 4647 Sango Road, Clarksville, TN 37043

Parcel Number: 086F B 01200 00005086G

Current Owner: Joel D. Ragland and Tonya M. Ragland

Other Interested Party(ies): Department of the Treasury, Doris E. Napiwoski, First Federal Savings Bank, and Goble & Yow, PLLC

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

This sale is also subject to the right of redemption by the INTERNAL REVENUE SERVICE, DEPARTMENT OF THE U.S. TREASURY, pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Volume 1656, Page 1995; Volume 1669, Page 1932; Volume 1854, Page 2948; Volume 1934, Page 1325; Volume 2117, Page 453; and Volume 2164, Page 2403 . Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b); 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.: TN2025-00145