

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

WHEREAS, Tammy L Mallett and James Mallett executed a Deed of Trust to Rob V. Budhwa, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Fieldstone Mortgage Company, on May 30, 2007 and recorded on June 4, 2007 in Book 563, Page 952, Instrument No. 120811 in the Office of the Register of Carroll 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 BKPL-EG Holding 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 May 26, 2022, at 11 a.m. at 99 Court Square, Suite 103, Huntingdon, TN 38344 at the Carroll County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Carroll County, TN:

Lying and being situated in the 12th Civil District, Carroll County, State of Tennessee, more particularly described as follows:

Located about 1 1/2 miles East of U.S. Highway 70 and along the East margin of the Palmer Shelter Road (now Baker Road), and further described as follows: BEGINNING on a stake in the East margin of Palmer Shelter Road (now Baker Road), the same being the Southwest corner of the Cecil Goodwin property and runs in an Eastern direction with the Goodwin property 256 feet to a stake; thence in a Southern direction 135 feet to a stake in the East margin of the Palmer Shelter Road (now Baker Road); thence in a Northern direction with the East margin of the said road 260 feet to the point of beginning. Situated on this property is a frame dwelling.

Being the same property conveyed to James Mallett and wife, Tammy L. Mallett by deed of record in Deed Book 336, page 267, Register's Office of Carroll County, Tennessee.

Street Address: 1405 Baker Road, Huntingdon, Tennessee 38344

Parcel Number: 10801503000000

Current Owner: Tammy L Mallett and James Mallett

Other Interested Party(ies): Springcastle Credit Funding Trust, through its trustee Wilmington Trust, National Association and Velocity Investments LLC assignee of Lending Club Corporation assignee of WebBank

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.: TN2022-00047