

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Sara L Jones executed a Deed of Trust to Maria Bingham, Trustee for the benefit of Citifinancial, Inc, on July 17, 2007 and recorded on July 17, 2007 in Book Gl 8407, Page 305, Instrument No. 2007071700176 in the Office of the Register of Hamilton 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 United Asset Management, LLC (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 11, 2023, at 12 p.m. at 615 Walnut Street, Chattanooga, TN 37402 at the Hamilton County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Hamilton County, TN:

All that certain parcel/unit of land in City the of Chattanooga, Hamilton County, State of TN, as more fully described in Book Gl 7328, Page 650 ID# 157N-B-038, being known and designated as Lot No. 47, Block 7 revised Plat of Hamilton Place subdivision, filed in Plat Book 8, Page 35.

Being the same fee simple property conveyed by Deed from Herman B. Trotz and Dorothy P. Trotz husband and wife to Sara L. Jones, dated 10/29/2004 recorded on 11/03/2004 in Book Gl 7328, Page 650 in Hamilton County Records, State of TN.

Street Address: 229 S Howell Avenue, Chattanooga, TN 37411 aka 269 S. Howell Avenue, Chattanooga, TN 37411

Parcel Number: 157N B 038

Current Owner: Sara L Jones

Other Interested Party(ies):

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.: TN2023-00076