

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Dereck Colt Seavers and Amber Nichole Seavers executed a Deed of Trust to First American Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Homestar Financial Corp, a Corporation, on June 30, 2015 and recorded on July 2, 2015 in Book 643, Page 796, Instrument No. 160626, and having been modified by Agreement recorded in Book 723, Page 1128, Instrument No. 196107, 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 National Association not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 BKM-TT-V (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 August 24, 2023, at 12:00 PM 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:

BEGINNING at an iron pin on the West margin of Highway 22 (this margin being 30 feet from center) and Kenny Smith's Southeast corner; thence South 66 degrees 00 minutes West for 487.7 feet along Smith's South line to an iron pin on the West edge of a ditch; thence South 00 degrees 30 minutes East for 206 feet along ditch and Larry Ridley's East line to a stake; thence North 66 degrees 30 minutes East for 167 feet along Pentecost's North line to an iron pin; thence North 33 degrees 30 minutes West for 100 feet along Pentecost's West line to an iron pin; thence North 66 degrees 00 minutes East 440 feet along Pentecost's North line to a power pole on West margin of Highway 22; thence North 33 degrees 30 minutes West for 100 feet along margin to the point of beginning, containing 1.48 acres. Magnetic bearings 4/10/79.

The above description is the same as in the previous Deed of record.

For source of title, see Warranty Deed Book 370, page 729, Register's Office of Carroll County, Tennessee. Map 17, Parcel 60.00, Assessor of Property's Office for Carroll County, Tennessee.

Street Address: 395 Old McKenzie Road, McKenzie TN 38201

Parcel Number: 04-017-017-060.00

Current Owner: Dereck Colt Seavers and Amber Nichole Seavers

Other Interested Party(ies): Miller and Steeno P.C, Secretary of Housing and Urban Development and UHG I LLC

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.: TN2023-00069