NOTICE OF SUBSTITUTE TRUSTEE'S SALE
STATE OF TENNESSEE, McMinn COUNTY

WHEREAS, Ethan Norman Farmer and Mishela Mashae Farmer, husband and wife, as borrower(s), executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Gateway Mortgage, a Division of Gateway First Bank, Lender, and Matt Foster, Trustee(s), which was dated 6/6/2023, and recorded on 6/9/2023, as Instrument No. 246928 in Book 1316 Page 262, securing the payment of a Note in the amount of $222,222.00 in McMinn County, Tennessee Register of Deeds. 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; Carrington Mortgage Services, LLC, (the "Holder"), appointed the undersigned, Vylla Solutions – Tennessee, 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, Vylla Solutions – Tennessee, LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on 1/19/2027, at or about 12:00 PM at the usual and customary location at the At the front steps of the McMinn County Courthouse, 6 East Madison Avenue, Athens, TN 37303, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in McMinn County, Tennessee, to wit:

Land situated in McMinn County, Tennessee:

SITUATED IN MCMINN COUNTY, TENNESSEE, LYING ON THE SOUTH SIDE OF COUNTY ROAD 271 (ACME MILL ROAD), AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING IN THE SOUTH SIDE OF COUNTY ROAD 271 AT THE NORTHEAST CORNER OF THE REBECCA ROGERS AND BRUCE READY PROPERTY (DEED BOOK 14-C, PAGE 491), SAME BEING THE NORTHWEST CORNER OF THE LOT CONVEYED HEREIN; FROM SAID POINT OF BEGINNING WITH COUNTY ROAD 271 IN AN EASTERN DIRECTION APPROXIMATELY 208 FEET TO A CORNER, THENCE WITH THE GARY AND MARY JANE WILSON PROPERTY (DEED BOOK 7-S, 772) IN A SOUTHERN DIRECTION APPROXIMATELY 109 FEET TO A CORNER, AND IN A WESTERN DIRECTION APPROXIMATELY 168 FEET TO A CORNER; THENCE WITH THEREBECCA ROGERS AND BRUCE READY PROPERTY (DEED BOOK 14-C, PAGE 491) IN A NORTHERN DIRECTION APPROXIMATELY 100 FEET TO THE BEGINNING CORNER.

BEING THE SAME PROPERTY CONVEYED TO ETHAN N. FARMER AND MISHELA M. FARMER, HUSBAND AND WIFE, BE WARRANTY DEED DATED JUNE 06, 2023 AND RECORDED JUNE 09, 2023 AS INSTRUMENT NO. 246927, IN BOOK 23R, PAGE 53, IN THE REGISTER'S OFFICE FOR MCMINN COUNTY, TENNESSEE.

Tax Parcel ID: 020-103.00
Address/Description: 317 COUNTY ROAD 271, NIOTA, TN 37826
Current Owner(s): Ethan Norman Farmer and Mishela Mashae Farmer
Other Interested Party(ies): None

If the Internal Revenue Service and/or U.S. Department of Treasury is listed as Other Interested Party above, then the notice required under 26. U.S.C. 7425(b) was timely provided and the sale of the land advertised will be subject to the right of the U.S. to redeem the land as provided in 26 U.S.C. 7425(d)(1). If the Tennessee Department of Revenue and/or the Tennessee Department of Labor and Work Force Development is listed as Other Interested Party above, then the notice required under TCA 67-1-1433(b) was timely provided and for each lien identified, the sale of the land advertised will be subject to the right of The State of Tennessee to redeem the land as provided for in TCA 65-1-1420.

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose.

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn/postpone the day of the sale to another day, time, and place certain, by verbal announcement at the time and place for the sale set forth above; if the postponement is for five (5) days or more, the postponement announcement will also be posted on website of www.foreclosure-postings.com Except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied. All sales are "as is," "where is'. The entire purchase price is due and payable at the conclusion of the auction in the form of certified funds. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to
the successful purchaser. This property is being sold with express reservation that the sale is subject to confirmation by lender or Substitute Trustee.

This office is attempting to collect a debt. Any information obtained will be used for that purpose. Please be advised that the trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a Substitute trustee's deed will be issued for covered transfers. The Buyer may be required to pay charges associated with the gathering and reporting of information to FinCEN. Additional information regarding these regulations and the required transferee information and certifications can be found at: https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers and https://www.fincen.gov/rre-faqs#D_5

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