

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **August 13, 2026 on or about 2:00PM local time**, at the front door, McMinn County Courthouse, Athens, Tennessee, conducted by the Co-Substitute Trustees as identified and set forth herein below, pursuant to Deed of Trust executed by JOSHUA HYDE AND HEATHER JADE HYDE, to Bridget Willhite, Trustee, on January 12, 2022, at Record Book 1268, Page 719-729 as Instrument No. 232739 in the real property records of McMinn County Register's Office, Tennessee.

Owner of Debt: PHH ASSET SERVICES LLC

The following real estate located in McMinn County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Situated in the First Civil District of McMinn County, Tennessee, to-wit:

Beginning at the intersection of the Northern line of County Road 197 and the Eastern line of County Road 201, said point being the Southwestern corner of the hereindescribed property; thence along the Eastern right of way of County Road 201 North 02 degrees 18 minutes 09 seconds East 156.64 feet to a point; thence North 06 degrees 07 minutes 14 seconds East 113.54 feet to an iron pin corner; thence along property of Kennedy (7-I/382) South 79 degrees 58 minutes 37 seconds East 301.45 feet to a corner; thence along property of Pierce (15-C/322) South 26 degrees 03 minutes 43 seconds West 85.84 feet to a corner marked by an 18 inch red oak tree; thence South 45 degrees 15 minutes 20 seconds East 60.80 feet to a corner marked by a 18 inch cherry tree; thence along the right of way of County Road 197 South 49 degrees 33 minutes 16 seconds West 94 feet to a point; thence continuing along said right of way the following calls and distances: South 54 degrees 08 minutes 30 seconds West 68.58 feet; South 66 degrees 17 minutes 37 seconds West 35.21 feet; South 79 degrees 18 minutes 38 seconds West 35.13 feet; North 85 degrees 11 minutes 11 seconds West 55.70 feet; and thence North 74 degrees 14 minutes 39 seconds West 74.12 feet to an iron pin marking the point of beginning. All as shown by survey of William W. Roberts, TRLS No. 510, dated October 5, 2000 and being recorded in Plat Cabinet D, Slide 68 in the Register's Office of McMinn County, Tennessee.

Subject to any setback lines, drainage and/or utility easements and conditions and limitations depicted and/or noted on or attached to the above-referenced plat.

Subject to all prior easements, rights of way and restrictions, visible or otherwise, and further subject to any governmental zoning or regulations and subdivision ordinances or regulations in effect with respect to the property.

Subject to a right of way 25 feet wide extending from the Charlie Key line adjacent to the Luck line to the Southeast corner of the Arville Brickell 12-acre tract for ingress and egress to Clearwater Road

Being the same property conveyed to Joshua Hyde and wife, Heather Jade Hyde by Quitclaim Deed from Chris G. Cleek and wife, Tina L. Cleek, recorded on August 18, 2020 in Deed Book 22-H, pages 480-482, Register's Office for McMinn County, Tennessee.

Tax ID: 047 20700 000000

Current Owner(s) of Property: JOSHUA HYDE AND HEATHER JADE HYDE

The street address of the above described property is believed to be 116 County Rd 201, Athens, TN 37303, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

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. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES.

OTHER INTERESTED PARTIES: None

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If applicable, the notice requirements of T.C.A. 35-5-101 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Co-Substitute Trustee(s).

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or co-trustee(s). If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Trustor, the Trustee or the Trustee's attorney.

MWZM File No. 23-000195-671-3

For additional sale information visit: <https://www.tnforeclosurenotices.com>

Mackie Wolf Zientz & Mann, P.C., Co-Substitute Trustee
PARK EAST
725 COOL SPRINGS BLVD, SUITE 140
FRANKLIN, TN 37067

AVT Title Services, LLC, Co-Substitute Trustee
PARK EAST
725 COOL SPRINGS BLVD, SUITE 140
FRANKLIN, TN 37067

TN INVESTORS PAGE: [HTTP://MWZMLAW.COM/TN_INVESTORS.PHP](http://mwzmlaw.com/tn_investors.php)

Publication Dates: July 11 & 18, 2026.