

NOTICE OF SUCCESSOR TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Note dated APRIL 12, 2022, and the Deed of Trust of even date, securing said Note recorded APRIL 14, 2022 in Book 255, at Page 66-85, as Document #43159, in the Register's office for MEIGS County, Tennessee, executed by ANTHONY REYES AND WIFE, RACHEL A. REYES, conveying the certain property described therein to REALTY TITLE & ESCROW SERVICES, INC., Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP DBA PEOPLES HOME EQUITY its successors and assigns and to MARINOSCI LAW GROUP, P.C., having been appointed as Successor Trustee by instrument of record OCTOBER 24, 2025 in the Register's office for MEIGS County, Tennessee in Book 284, at Page 693-694, as Document #51930.

WHEREAS, the owner and holder of the Note has declared the entire indebtedness due and payable and demanded that the hereinafter described real property be advertised and sold in satisfaction of indebtedness and costs of foreclosure in accordance with the terms and provisions of the Note and Deed of Trust.

NOW, THEREFORE, notice is hereby given that an agent of Marinosci Law Group, P.C., as Successor Trustee, pursuant to the power, duty and authority vested in and conferred upon said Successor Trustee, by the Deed of Trust, will on January 6, 2026 at 12:00 PM at the Meigs County Courthouse, 17214 Hwy 58, Decatur, TN 37322 offer for sale to the highest bidder for cash, and free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, certain real property located in Meigs County, Tennessee, described as follows:

Being designated as Lot 10, GATES OF THE RIVER SUBDIVISION, as shown on the plat of same of record in Plat Envelope 260 Side B and Plat Envelope 261 Side A, in the Register's Office for Meigs County, Tennessee, to which plat specific reference is hereby made for a more particular description of said lot. Subject to restrictions for Gates of the River Subdivision, of record in Misc. Book 32, Page 388, in the Register's Office for Meigs County, Tennessee.

More Commonly Known As: 6967 COTTONPORT ROAD, DECATUR, TN 37322

Said sale shall be held 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; to any matter that an accurate survey of the premises might disclose; and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: ANTHONY REYES, RACHEL A REYES, SECRETARY OF HOUSING & URBAN DEVELOPMENT, ITS SUCCESSORS AND ASSIGNS, OCCUPANTS/TENANTS OF 6967 COTTONPORT ROAD, DECATUR, TN 37322.

To the best of the Successor Trustee's knowledge, information, and belief, there are no other Federal or State tax lien claimants or other claimants upon the subject property which would require notice pursuant to the terms and provision of T.C.A. § 35-5-104 or T.C.A. § 67-1-1433 or 26 U.S.C. § 7425.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The Successor Trustee may postpone the above referenced sale from time to time as needed without further publication. The Successor Trustee will announce the postponement on the date and at the time and location of the originally scheduled sale.

This is an attempt to collect a debt, and any information obtained will be utilized for that purpose.

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