

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, MCMINN COUNTY

WHEREAS, Anthony Howard executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Sierra Pacific Mortgage Company, Inc., Lender and Reliance Title of Tennessee, Trustee(s), which was dated September 17, 2024, and recorded on September 20, 2024, in Book 1356, at Page 722 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, Tennessee Housing Development Agency, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, 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, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **October 1, 2026, at 10:00 AM** at the usual and customary location at the McMinn County Courthouse, Athens, Tennessee, 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:

SITUATED in the Second Civil District of McMinn County, Tennessee, the same being a lot containing nine-tenths of an acres, more or less, lying on the East side of County Road #384, and being bounded on the North by Chris L. Wilson; on the East by the centerline of the Southern Railroad Tract; and on the South by Ronald Lee Snyder (see Deed Book 10-R, at Page 363); and being more particularly described as follows, to-wit:

BEGINNING at the Southwest corner of the within described property, and in the Northwest corner of the Ronald Lee Snyder property (see Deed Book 10-R, Page 363), and in the East line of County Road #384; FROM SAID POINT OF BEGINNING, running in an Easterly direction along a common dividing line with Snyder, 220 feet, more or less, in the center of the Railroad Track; thence in a Northerly direction 150 feet along the centerline of said railroad track to a point; thence in a Westerly direction 287 feet, more or less, along a common dividing line with Wilson to a point in the East line of County Road #384; thence in a Southerly direction along the East line of said County Road #384, a distance of 160 feet to the POINT OF BEGINNING.

SUBJECT to the easement of Norfolk Southern Railroad adjoining the property, including any right to expand the right of way to the full extent of its charter or as set out in T.C.A. 65-6-109 or similar statute.

SUBJECT to the power line easement that runs through the property.

SUBJECT to the right of way of County Road 384 and Lee Highway.

Parcel ID Number:	027-174.00
Address/Description:	304 County Road 384, Niota, TN 37826
Current Owner(s):	Anthony Howard
Other Interested Party(ies):	Sierra Pacific Mortgage Company, Inc.

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; and

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 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 it is subject to confirmation by the lender or trustee. The trustee reserves the right to rescind the sale at any time. If the sale is set aside or rescinded, or if the trustee does not convey title for any reason, the purchaser's sole remedy is a return of the purchase price paid at the sale without interest. The purchaser at the sale shall have no further recourse against the trustee, grantor, or grantee, or their attorney.

The website of the third-party internet posting company that is posting this advertisement pursuant to §35-5-101(a)(2) is: WWW.BetterChoiceNotices.com

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
4360 Chamblee Dunwoody Road, Suite 310
Atlanta, GA 30341
PH: 404-789-2661 FX: 404-294-0919
File No.: 26-21760 FC01

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