

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated **October 9, 2020**, executed by **David Ray Millsaps, unmarried**, to **FNC** as Trustee, for **Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for American Advisors Group, its successors and assigns**, and appearing of record on **October 28, 2020**, in the Register's Office of **McMinn** County, Tennessee, at Deed of Trust 1215, Page 321, and Instrument Number 219277.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to **Carrington Mortgage Services LLC**, the party entitled to enforce said security interest; and having appointed Clear Recon LLC, the undersigned, as Substitute Trustee by instrument filed or being filed for record in the Register's Office of **McMinn** County, Tennessee, with all of the rights, powers, and privileges of the original Trustee named in said Deed of Trust.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust, and that the undersigned, Clear Recon LLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty, and authority vested and imposed upon said Substitute Trustee will, on **February 26, 2026**, at **11:00 AM**, local time, at the front steps of the McMinn County Courthouse, 6 East Madison Ave, located in Athens, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds **ONLY**, paid at the conclusion of the sale, the following described property situated in **McMinn** County, to wit:

The land referred to herein below is situated in the County of McMinn, State of Tennessee, and is described as follows:

ALL THE FOLLOWING DESCRIBED REAL ESTATE, TO-WIT:

SITUATED IN THE SECOND CIVIL DISTRICT OF MCMINN COUNTY, TENNESSEE, THE SAME BEING A TRACT OF LAND LYING ON THE WEST SIDE OF PINHOOK ROAD, AND BEING BOUNDED ON THE NORTH BY TOM EDMON; ON THE WEST BY EARL LINGERFELT; ON THE SOUTH BY EARL SIMPSON, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF THE WITHIN DESCRIBED PROPERTY AT A COMMON CORNER WITH TOM EDMON AT A "FOUND" IRON PIN AND IN THE WEST LINE OF PINHOOK ROAD; FROM SAID POINT BEGINNING, ALONG THE MEANDERING OF THE WEST LINE OF PINHOOK ROAD; SOUTH 23 DEGREES 21 MINUTES EAST 69.85 FEET; SOUTH 12 DEGREES 43 MINUTES EAST 96.94 FEET; SOUTH 1 DEGREE 41 MINUTES WEST 68.59 FEET; SOUTH 7 DEGREES 39 MINUTES WEST 155.51 FEET; SOUTH 7 DEGREES 02 MINUTES WEST 163.79 FEET; SOUTH 0 DEGREES 42 MINUTES EAST 98.89 FEET, AND SOUTH 20 DEGREES 19 MINUTES EAST 75.38 FEET TO AN IRON PIN; THENCE NORTH 84 DEGREES 52 MINUTES WEST 395.35 FEET ALONG A COMMON DIVIDING LINE WITH EARL SIMPSON TO AN IRON PIN; THENCE NORTH 0 DEGREES 37 MINUTES EAST 678.12 FEET ALONG A COMMON DIVIDING LINE WITH KARL LINGERFELT TO AN IRON PIN; THENCE NORTH 90 DEGREES 00 MINUTES EAST 352.86 FEET ALONG A COMMON DIVIDING LINE WITH TOM EDMON TO THE IRON PIN AT THE POINT OF BEGINNING, AND CONTAINING 6.10 ACRES, ACCORDING TO THE SURVEY OF REX T. BALL SURVEYOR, DATED AUGUST 30, 1985 AND BEING DRAWING #G-255.

Being the same property conveyed to David Ray Millsaps from Pamela Sue Millsaps by Quit Claim Deed dated February 11, 2020 and recorded February 11, 2020 among the Land Records of McMinn County, State of Tennessee in Instrument No. Book 22C, Page 131.

Tax Account 024-053.00-000

Parcel ID: 02 022 022 02600 000

Commonly known as 613 County Road 214 Niota, TN 37826

The street address and parcel number(s) of the above described property are believed to be correct; however, such references are not a part of the legal description of the property sold herein, and, in the event of any discrepancy, the legal description herein shall control

This sale is subject to tenant(s)/occupant(s) rights in possession.

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; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: **David Ray Millsaps, Estate/Heir(s) of David Ray Millsaps, Randell Millsaps, Commissioner of Housing and Urban Development.**

**Notice of Sale Published On-line at
[HTTPS://BetterChoiceNotices.com](https://BetterChoiceNotices.com)**

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.

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

The transfer shall be AS IS, WHERE IS, AND WITH ALL FAULTS, and without warranties of any kind, express or implied, as to the condition of the Property and the improvements located thereon, including merchantability or fitness for particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only.

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 ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Clear Recon LLC
Substitute Trustee
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Chattanooga, Tennessee 37403
Phone: (877) 319-8840
File No: 1823-894A

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