

NOTICE OF TRUSTEE'S SALE

WHEREAS, Martin R. Baker and wife, Darlene K. Baker made that certain Home Equity Revolving Line of Credit agreement, dated June 11, 2007, in favor of GreenBank, Lenoir City Branch, in the original principal amount not to exceed Two Hundred Fifty Thousand Dollars and No Cents (\$250,000.00) ("the Note"); and

WHEREAS, the Note and other indebtedness owed by Martin R. Baker and wife, Darlene K. Baker to GreenBank are secured by an Open End Deed of Trust ("the Deed of Trust"), dated June 11, 2007, and recorded in Book T931, page 409 in the Register's Office for Loudon County, Tennessee, wherein Kenneth Clark Hood is the trustee; and

WHEREAS, by Instrument dated October 27, 2008, and recorded in Book T997, page 569 in the Register's Office for Loudon County, Tennessee, W. Morris Kizer was appointed Successor Trustee, in the place and stead of Kenneth Clark Hood; and

WHEREAS, Martin R. Baker and Darlene K. Baker are in default in the performance of the covenants, terms and conditions of the Note, and GreenBank has declared the Note and all other indebtedness related thereto immediately due and payable;

NOW THEREFORE, as a result of such default and GreenBank's instruction that he foreclose the Deed of Trust in accordance with its terms and conditions, notice is hereby given that W. Morris Kizer, the above named Successor Trustee, by virtue of the power, duty and authority vested in him will, on January 17, 2009, commencing at 10:30 a.m., eastern time, at 746 Twin Coves Circle, Lenoir City, Tennessee, offer for sale and sell at public auction, AS IS and WHERE IS, with no representations or warranties of any nature, the following described real property to the highest bidder for cash, free of all rights to homestead, curtesy, dower, appraisement, the marshalling of liens and assets relating to the real property, and equitable and

statutory rights of redemption, all of which are expressly waived in the Deed of Trust, said real property being situated in Loudon County, Tennessee, and being more particularly described as follows:

SITUATED in District No. Two (2) of Loudon County, Tennessee, and without the corporate limits of any municipality, and being known and designated as Lot 22, TWIN COVE ESTATE, as shown on the plat of the same of record in Plat Cabinet B, Slide 2 (formerly Map Book 2, page 109), Register's Office, Loudon County, Tennessee, to which plat specific reference is hereby made for a more particular description.

THERE IS ALSO CONVEYED HERewith all the right, title and interest of Allen R. McCowan and wife, Minnie I. McCowan in and to the part of Fort Loudon Reservoir bounded on the East by the West line of Lot 22 and on the North by the North line of Lot 22 extended and on the South by the South line of Lot 22 extended and on the West by the centerline or thread of the embayment of said Reservoir to the West.

THIS CONVEYANCE IS MADE TOGETHER WITH AND SUBJECT TO a Flowage Easement granted USA on that part of subject property below the 820 foot contour line, as shown in Deed Book 43, page 140, Register's Office, Loudon County, Tennessee, said Easement being Fort Loudon Reservoir Tract No. FL 303-F as shown on TVA Map No. 10MS421KE Fort Loudon Reservoir.

BEING the same property conveyed to Martin R. Baker and wife, Darlene K. Baker from Allen R. McCowan and wife, Minnie I. McCowan by a Warranty Deed dated April 28, 1999 of record in Deed Book 245, page 483, in the Register's Office, Loudon County, Tennessee.

THIS conveyance is made subject to all applicable easements, restrictions, and building setback liens of record in Loudon County, Tennessee.

This sale is subject to all matters shown on any applicable recorded plat; ad valorem taxes (whether delinquent, for the current year [regardless of whether or not presently payable], or for subsequent years); any other taxes of any nature, whether current or delinquent; any delinquent, current or future assessments; any restrictions, reservations, covenants, restrictive covenants, easements, conditions, covenants, rights-of-way or setback lines that may be applicable; any statutory rights of redemption of any governmental entity or agency; any prior liens or

encumbrances; any matter that an accurate survey of the premises might disclose; and any other matter disclosed in the public records.

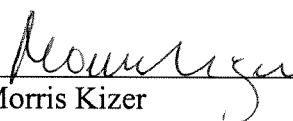
In the event a high bidder fails to close a sale, the Successor Trustee shall have the option of making the sale to the next highest bidder.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The Successor Trustee may, from time to time, adjourn the sale to another day, time and/or place certain without further publication, upon announcement at the time and place for the sale as set forth above, or at any date and time fixed by a preceding postponement. Alternatively, at his option, the Successor Trustee may give a new notice of sale.

The other interested parties are the Estate of Martin R. Baker, Jr. and Communications Resources, Inc.

The address of the above described property is 746 Twin Coves Circle, Lenoir City, Tennessee.

This 9th day of December, 2008.


W. Morris Kizer
Successor Trustee
P.O. Box 1990
Knoxville, Tennessee 37901
865-525-5300

PUBLISH ON: December 15,
December 22 and December 29, 2008
FOR SALE INFORMATION, CONTACT:
Glynis DeLoach
Vice President
GreenBank
403 Foothills Mall Drive
Maryville, Tennessee 37801
865-981-5116