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 August 11, 2021, executed by MINNIE FRANCIS HATLEY and WILLIAM DAVID HATLEY conveying certain real property therein described to YALE RILEY, as Trustee, as same appears of record in the Register's Office of McNairy County, Tennessee recorded August 17, 2021, in Deed Book 8, Page 2330-2347, at Instrument Number 122699; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Rocket Mortgage, LLC f/k/a Quicken Loans, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of McNairy County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, 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 January 14, 2026 at or about 2:00 PM at the Southwest Door of the McNairy County Courthouse, 170 West Court Avenue, Selmer, TN 38375, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in McNairy County, Tennessee, to wit:

LAND SITUATED IN THE COUNTY OF MCNAIRY IN THE STATE OF TN BEING LOT #1 OF THE BILLY BROWN SUBDIVISION, A PLAT OF WHICH IS IN PLAT CABINET "B", AT SLIDE 63B, AND THE DISTANCES, DIRECTIONS, MEASUREMENTS AND CALLS CONTAINED THEREIN ARE INCORPORATED HEREIN BY REFERENCE AS FULLY AND COMPLETELY AS IF COPIED IN FULL HEREIN.

Parcel ID: 091 01527 000000

PROPERTY ADDRESS: The street address of the property is believed to be 53 AMELIA BREANN LN, SELMER, TN 38375. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): MINNIE FRANCIS HATLEY, WILLIAM DAVID HATLEY OTHER INTERESTED PARTIES:

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid 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; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. 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. 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 Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rlselaw.com/property-listing

Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices.com