

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 14, 2026, at or about 2:00 PM, local time, at the southwest door of the McNairy County Courthouse, 170 West Court Avenue, Selmer, TN 38375, pursuant to the Deed of Trust executed by Mitchell Ingle, Unmarried Man, to Susan Voss, as Trustee for Regions Bank d/b/a Regions Mortgage dated June 21, 2017, and recorded in Book 423, Page 2119, in the Register's Office for McNairy County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the McNairy County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: REGIONS

**Other interested parties: RURAL HOUSING SERVICE AND ITS
SUCCESSORS; McNairy County, Tennessee**

The hereinafter described real property located in McNairy County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: BEGINNING AT AN IRON PIN LOCATED IN THE SOUTHWEST CORNER OF THAT TRACT OF RECORD IN DEED BOOK 106, PAGE 174. REGISTER'S OFFICE OF MCNAIRY COUNTY, TENNESSEE. THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT; THENCE NORTH 79 DEGREES 45 MINUTES EAST 145.2 FEET TO AN IRON PIN LOCATED IN THE WEST MARGIN OF WILLOW BEND COVE; THENCE WITH THE MEANDERS OF THE WEST MARGIN OF SAID WILLOW BEND COVE AS FOLLOWS: SOUTH 04 DEGREES EAST 77.3 FEET TO AN IRON PTN; SOUTH 33 DEGREES 25 MINUTES EAST 23.3 FEET TO AN IRON PIN; SOUTH 50 DEGREES 15 MINUTES EAST 100.00 FEET TO AN IRON PIN; THENCE SOUTH 79 DEGREES 45 MINUTES WEST PASSING AN IRON PIN AT 105.00 FEET, IN ALL 210.00 FEET TO AN IRON PIN; THENCE NORTH 10 DEGREES 15 MINUTES WEST 174.5 FEET TO THE POINT OF

BEGINNING AND CONTAINING .65 ACRES MORE OR LESS.

Being the same property conveyed to Mitchell Ingle by deed appearing of record in Deed Book 243, Page 41 in the Register's Office of McNairy County, Tennessee.

Street Address: The street address of the property is believed to be 62 Quail Run Road, Selmer, TN 38375, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 069-025.34

Current owner(s) of Record: Mitchell Ingle

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

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 Notice of Sale has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

Padgett Law Group, Substitute Trustee

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