

NOTICE OF SUBSTITUTE TRUSTEE'S SALE STATE OF TENNESSEE, McNairy COUNTY WHEREAS, Marcurio A. Hobson, an unmarried man, as borrower(s), executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Equity Prime Mortgage LLC, Lender, and Ken Seaton Trust Account, Trustee(s), which was dated 12/20/2024, and recorded on 12/26/2024, as Instrument No. 138310 in Book 28 Page 1857, securing the payment of a Note in the amount of \$139,191.00 in McNairy 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; Equity Prime Mortgage LLC, (the "Holder"), appointed the undersigned, Vylla Solutions – Tennessee, LLC, 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, Vylla Solutions – Tennessee, LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on 6/4/2026, at or about 12:00 PM at the usual and customary location at the At the front door of McNairy County Courthouse, 170 West Court Avenue, Selmer 38375, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in McNairy County, Tennessee, to wit: Land situated in McNairy County, Tennessee: BEGINNING AT A STAKE IN THE RIGHT-OF-WAY LINE OF US. HIGHWAY NO. 64 AT ITS INTERSECTION WITH THE WEST RIGHT-OF-WAY LINE OF BURKE DRIVE, SAID POINT BEING THE NORTHEAST CORNER OF THE PROPERTY HEREIN DESCRIBED; THENCE LEAVING THE SAID HIGHWAY 64 AND RUNNING WITH THE WEST RIGHT-OF-WAY LINE OF BURKE DRIVE, SOUTH 29 DEGREES 44 MINUTES 20 SECONDS EAST, 120.89 FEET TO A STAKE; THENCE LEAVING THE SAID BURKE DRIVE AND RUNNING WITH THE NORTH BOUNDARY OF THE REMAINING PORTION OF BOBBY KINCHEN, ET UX., PROPERTY, AS DESCRIBED IN DEED BOOK 112, PAGE 357, OF WHICH THE HEREIN DESCRIBED IS A PART, RUNNING SOUTH 57 DEGREES 56 MINUTES 52.7 SECONDS WEST, 148.33 FEET TO A POINT IN THE CENTER OF A BRANCH, SAID BRANCH BEING THE EAST LINE OF RICHARD THOMPSON PROPERTY; THENCE RUNNING WITH THE CENTER OF SAID BRANCH AND THE EAST LINE OF THE SAID THOMPSON, NORTH 24 DEGREES 48 MINUTES 17.8

SECONDS WEST, PASSING THE CENTER OF A CONCRETE HEADWALL AT 100 FEET, AND CONTINUING 9.65 FEET, IN ALL, 109.65 FEET TO A STAKE IN THE SOUTH RIGHT-OF-WAY LINE OF US. HIGHWAY NO. 64; THENCE RUNNING WITH THE SOUTH RIGHT-OF-WAY LINE OF THE SAID HIGHWAY, NORTH 53 DEGREES 01 MINUTES 12.2 SECONDS EAST, 139.90 FEET TO THE POINT OF BEGINNING, CONTAINING 0.3778 ACRES. THERE IS LOCATED ON THE ABOVE DESCRIBED LOT A ONE-STORY 30 FEET BY 34 FEET FRAME HOUSE. SOURCE OF TITLE: BEING THE PROPERTY MARCURIO A. HOBSON OBTAINED BY WARRANTY DEED OF TRACEY CARROLL, ET AL DATED DECEMBER 20, 2024 AND BEING OF RECORD AS INSTRUMENT NO. 138309 IN RECORD BOOK 28 AT PAGE 1855 IN THE REGISTER'S OFFICE OF MCNAIRY COUNTY, TENNESSEE. Tax Parcel ID: 05-090-J -090-J -A -013.01- -000 Address/Description: 1135 E POPLAR AVE, SELMER, TN 38375 Current Owner(s): Marcurio A. Hobson Other Interested Party(ies): None If the Internal Revenue Service and/or U.S. Department of Treasury is listed as Other Interested Party above, then the notice required under 26. U.S.C. 7425(b) was timely provided and the sale of the land advertised will be subject to the right of the U.S. to redeem the land as provided in 26 U.S.C. 7425(d) (1). If the Tennessee Department of Revenue and/or the Tennessee Department of Labor and Work Force Development is listed as Other Interested Party above, then the notice required under TCA 67-1-1433(b) was timely provided and for each lien identified, the sale of the land advertised will be subject to the right of The State of Tennessee to redeem the land as provided for in TCA 65-1-1420. 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. 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/postpone the day of the sale to another day, time, and place certain, by verbal announcement at the time and place for the sale set forth above; if the postponement is for five (5) days or more, the postponement announcement will also be posted on website of [www.foreclosure-postings.com](http://www.foreclosure-postings.com) Except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the

Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied. All sales are “as is”, “where is”. The entire purchase price is due and payable at the conclusion of the auction in the form of certified funds. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser. This property is being sold with express reservation that the sale is subject to confirmation by lender or Substitute Trustee. This office is attempting to collect a debt. Any information obtained will be used for that purpose. Please be advised that the trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a Substitute trustee’s deed will be issued for covered transfers. The Buyer may be required to pay charges associated with the gathering and reporting of information to FinCEN. Additional information regarding these regulations and the required transferee information and certifications can be found at: <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and [https://www.fincen.gov/rre-faqs#D\\_5](https://www.fincen.gov/rre-faqs#D_5) Vylla Solutions - Tennessee, LLC, Substitute Trustee P.O. Box 3309 Anaheim, California 92803 Phone: (888) 313-1969 TS#: 26-39528 Publication Dates: 4/16/2026, 5/14/2026, 5/21/2026 5/28/2026 Online Posting Website and Date of Posting: [www.foreclosure-postings.com](http://www.foreclosure-postings.com) Posting begin date: 4/16/2026 Posting end date: 5/28/2026