

Notice of Default and Foreclosure Sale

WHEREAS, on November 3, 2011, a certain Home Equity Conversion Deed of Trust (“Reverse Mortgage”) was executed by INA GARRETT, as trustor(s) in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY ONE LENDING, ITS SUCCESSORS AND ASSIGNS, as beneficiary and Placer Title Company, as trustee, and was recorded on November 10, 2011 under Clerk`s Instrument Number 79665, Book 404, Page 1215-1227 in the real property records of McNairy County, Tennessee.

WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the “Secretary”) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated February 27, 2020, and recorded on March 23, 2020, under Clerk`s Instrument Number 115166, Book 432, Page 2530-2533 in the real property records of McNairy County, Tennessee; and

WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that for a period of longer than twelve (12) consecutive months, a Borrower fails to physically occupy the Property because of physical or mental illness and the Property is not the principal resident of at least one other Borrower; and

WHEREAS, the entire amount delinquent as of June 25, 2006, is \$38,154.04.

WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the appraised value to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in Mackie Wolf Zientz & Mann, P.C. by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary`s designation of Mackie Wolf Zientz & Mann, P.C. as Foreclosure Commissioner, recorded in the real property records of McNairy County, Tennessee under Book 33, Page 1533,

Instrument number 142038, notice is hereby given that on June 25, 2026, on or about 12:00PM local time, all real property at or used in connection with the following described premises (“Property”) will be sold at public auction to the highest bidder:

THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF TENNESSEE, COUNTY OF MCNAIRY, AND IS DESCRIBED AS FOLLOWS:

ONE-HALF OF LOT NO. 9 AND ALL OF LOT NO. 10 IN THE HOUSTON WEST SIDE ADDITION TO THE TOWN OF SELMER, TENNESSEE, SAID LOTS FACE COURT AVENUE, THE SAID LOT THAT IS HALF OF LOT NO. 9 AND ALL OF LOT NO. 10 HAVE A COMBINED FRONTAGE OF 75 FEET AND ABOUT 200 FEET LONG. THIS INCLUDES AND SMALL AMOUNT CONVEYED ALL OF THE BACK OF THE LOTS TO STATE HIGHWAY AND TO DANIEL MOORE, THAT AMOUNT ACROSS THE HIGHWAY, AND GOING THE SAME LOTS CONVEYED TO ROSCOE STEELE AND WIFE, BY CHANDLER HAYNES AND WIFE, AND RECORDED IN DEED BOOK 32, PAGE 76, ALL IMPROVEMENTS THEREON BEING A BRICK RESIDENCE AND OTHER OUT BUILDINGS.

BEING THE SAME PROPERTY CONVEYED TO TYRONE GARRETT AND INA GARRETT BY DEED FROM EDDIE L. ANTHONY AND NANCY J. ANTHONY DATED MARCH 19, 1993 AND RECORDED MARCH 25, 1993 IN DEED BOOK 139 PAGE 464, IN THE REGISTER’S OFFICE OF MCNAIRY COUNTY, TENNESSEE. TYRONE GARRETT AND INA GARRETT WERE MARRIED ON JANUARY 24, 1983 IN VANDERBERG COUNTY, INDIANA. AT THE TIME OF THEIR MARRIAGE NEITHER WAS A PARTY TO ANOTHER MARRIAGE, THEIR MARRIAGE CONTINUED UNINTERRUPTED UNTIL THE DEATH OF TYRONE GARRETT IN MADISON COUNTY, TENNESSEE. INA GARRETT NOW HOLDS TITLE AS SURVIVING TENANT BY THE ENTIRETY.

PARCEL NUMBER(S): 089C-A-007.00

Commonly known as: 463 Circle Hill Drive, Selmer, TN 38375.

Tax ID: 089C-A-007.00

The sale will be held in McNairy County, Tennessee at the following location: at the East door of the McNairy County Courthouse located in Selmer, Tennessee.

The Secretary of Housing and Urban Development will bid \$16,566.50.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$1,656.65 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$1,656.65 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed

pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

Other interested Parties: SECRETARY OF HOUSING AND URBAN DEVELOPMENT AND 1ST HERITAGE CREDIT OF MS., MS.

If applicable, the notice requirements of T.C.A. §35-5-101 have been met.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C. A. §67-1-1433.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be paid in full prior to the scheduled sale is \$16,566.50, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: May 6, 2026

By Andrew Jensen, Attorney at Law, Bar No. 043120

Mackie Wolf Zientz & Mann, P.C.

Foreclosure Commissioner

Park East

725 Cool Springs Blvd, Suite 140

Franklin, TN 37067

(615) 238-3630

(615) 777-4517 Fax

MWZM File: 26-000008-430-1

TN INVESTORS PAGE: [HTTP://MWZMLAW.COM/TN_INVESTORS.PHP](http://mwzmlaw.com/tn_investors.php)