

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 25, 2025**, executed by **Caitlin Switzer, a single woman and Owen Switzer, a single man**, to **Fidelity National Title** as Trustee, for **Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for ZILLOW HOME LOANS, LLC, its successors and assigns**, and appearing of record on **September 2, 2025**, in the Register's Office of **McNairy** County, Tennessee, at Record Book 33, Page 201, and Instrument Number 141745.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to **Lakeview Loan Servicing, LLC**, the party entitled to enforce said security interest; and having appointed Clear Recon LLC, the undersigned, as Substitute Trustee by instrument filed or being filed for record in the Register's Office of **McNairy** County, Tennessee, with all of the rights, powers, and privileges of the original Trustee named in said Deed of Trust.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust, and that the undersigned, Clear Recon LLC, 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 **October 21, 2026, at 2:00 PM**, local time, at the Southwest Door of the McNairy County Courthouse, located in Selmer, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, paid at the conclusion of the sale, the following described property situated in **McNairy** County, to wit:

The land referred to herein below is situated in the County of McNairy, State of Tennessee, and is described as follows:

EXHIBIT "A"

PROPERTY DESCRIPTION:

Being Lot 36 of Oak Hill Subdivision, a plat of which is in Plat Cabinet A at Slide 33, and reference is here made to said plat of OAK HILL SUBDIVISION for the description there given and said plat is made a part hereof, and all of the distances and directions contained therein are incorporated herein by reference.

**This conveyance is made and accepted subject to subdivision restrictions set forth in Deed Book
90 page 305.**

This being the same property conveyed to Owen Switzer and Caitlin Switzer by deed of Lennis Lorial of record in Record Book 33, page 198 in the Register's Office of McNairy County, Tennessee

Parcel ID: **056F-A-018.00**

Commonly known as **120 Oakview Drive Adamsville, TN 38310**

The street address and parcel number(s) of the above described property are believed to be correct; however, such references are not a part of the legal description of the property sold herein, and, in the event of any discrepancy, the legal description herein shall control

This sale is subject to tenant(s)/occupant(s) rights in possession.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; 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. In addition, the following parties may claim an interest in the above-referenced property: **Caitlin Switzer and Owen Switzer**.

Notice of Sale Published On-line at [HTTPS://BetterChoiceNotices.com](https://BetterChoiceNotices.com)

If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433.

All right and equity of redemption, statutory and otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good; however, the undersigned will sell and convey only as Substitute Trustee.

The transfer shall be AS IS, WHERE IS, AND WITH ALL FAULTS, and without warranties of any kind, express or implied, as to the condition of the Property and the improvements located thereon, including merchantability or fitness for particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only.

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.

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 OFFICE IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Clear Recon LLC
Substitute Trustee
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Chattanooga, Tennessee 37403
Phone: (877) 319-8840
File No: 1006-2230A

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