

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 Sheri Franks and Justin Franks, wife and husband, to John O. Windsor, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Caliber Home Loans, Inc. dated March 29, 2019, and recorded on April 3, 2019, in Book 429, Page 1406, Instrument No.111111, 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: Secretary of Housing and Urban Development; Justin Franks

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 a spike found in the centerline of Falcon Road, which point is the Southeast corner of Daphene Gray as recorded in Deed Book 176, Page 620 Register's Office of McNairy County, Tennessee; Thence, from the point of beginning, and with lines of Gray, the following calls; North 01 degree 19 minutes 24 seconds West 259.56 feet to an iron pin found; North 02 degrees 39 minutes 55 seconds East 445.32 feet to an iron pin found at the Southwest corner of Maxedon; Thence, with the lines of Maxedon, the following calls; South 73 degrees 06 minutes 36 seconds East 293.35 feet to a metal post found; North 16 degrees 40 minutes 07 seconds East 444.31 feet to a metal post found; Thence, with Maxedon and then Hurst, South 53 degrees 05 minutes 24 seconds East 198.00 feet to an iron pin set; Thence, with Hurst, South 14 degrees 49 minutes 41 seconds West 684.10 feet to an iron pin set; Thence, on new lines through Butler, the following calls; North 75 degrees 10 minutes 19 seconds West 144.04 feet to an iron pin set; South 14 degrees 49 minutes 41 seconds West 153.33 feet to an iron

pin set; South 75 degrees 10 minutes 19 seconds East 94.04 feet to an iron pin set; South 14 degrees 49 minutes 41 seconds West 408.04 feet to a mag. nail set in the centerline of Falcon Road; Thence, with the centerline of Falcon Road, the following calls; North 35 degrees 00 minutes 58 seconds West 123.78 feet; North 40 degrees 21 minutes 55 seconds West 74.20 feet; North 41 degrees 28 minutes 23 seconds West 143.44 feet to the point of beginning, containing 8.06 acres, as surveyed by Advanced Land Surveying, R.L.S. No. 2127 on July 29, 2015.

This is a part and parcel of the real estate conveyed to Perry Butler from Judy Clayton by Quit-Claim Deed dated May 8, 2014, of record in the Register's Office of McNairy County, Tennessee in Deed Book 230, page 173. Perry Butler created an estate by entireties with his wife, Betty Butler by Quit-Claim Deed Establishing Tenancy by the Entireties dated May 9, 2014, of record in the Register's Office of McNairy County, Tennessee in Deed Book 230, page 175. SOT 249/712

Street Address: The street address of the property is believed to be 120 Falcon Street, 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: 089-081.00-000

Current owner(s) of Record: Sheri Franks

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.

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