

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on June 3, 2026 on or about 2:00PM local time, At the Southwest Door of the, McNairy County Courthouse, 170 West Court Avenue, Selmer, TN 38375, conducted by the Co-Substitute Trustees as identified and set forth herein below, pursuant to Deed of Trust executed by AUTUMN B. KNIGHT, to FMLS. Inc., Trustee, on March 19, 2013, at Record Book 409, Page 104-119 as Instrument No. 85609 in the real property records of McNairy County Register's Office, Tennessee.

Owner of Debt: Regions Bank D/B/A Regions Mortgage

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

Commencing at a P/K Nail in the intersection of the centerline of Selmer-Ramer Road and Wayne Elam Road; thence with the center of Wayne Elam Road as follows: Thence South 85 degrees 00 minutes 59 seconds East for a distance of 635.63 feet; thence South 85 degrees 25 minutes 12 seconds East for a distance of 1081.16 feet; thence South 79 degrees 30 minutes 28 seconds East a distance of 131.47 feet; thence South 10 degrees 30 minutes 25 seconds East for a distance of 24.94 feet leaving said road to an iron pin for a true point of beginning of the subject tract; thence South 86 degrees 13 minutes 40 seconds East for a distance of 268.27 feet with the Southern right of way of Wayne Elam Road to an iron pin; thence South 12 degrees 53 minutes 40 seconds East for a distance of 207.70 feet to an iron pin in the Northern boundary of Lonnie Oakes; thence North 86 degrees 43 minutes 57 seconds West for a distance of 317.49 feet with the Northern boundary of Oakes to an iron pin; thence North 00 degrees 49 minutes 53 seconds East for a distance of 202.04 feet to the point of beginning. The foregoing legal description is based upon a plat of survey of James A. Martin, Registered Land Surveyor, Tennessee Certificate Number 1469, which plat is dated October 5, 1998.

Being the same property conveyed to Autumn Knight by Warranty Deed from Jayte Chapman dated March 19, 2013, and recorded March 21, 2013 in Book 226, at Pages 39-40, Register's Office for McNairy County, Tennessee.

Source of Title: Deed Book 226, page 39.

Tax ID: 120 028.44

Current Owner(s) of Property: AUTUMN B. KNIGHT

The street address of the above described property is believed to be 391 Wayne Elam Road, Ramer, TN 38367, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

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. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES.

OTHER INTERESTED PARTIES: None

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Co-Substitute Trustee(s).

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.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or co-trustee(s). If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Trustor, the Trustee or the Trustee's attorney.

MWZM File No. 23-000017-625-15

For additional sale information visit: <https://www.tnforeclosurenotices.com>

Mackie Wolf Zientz & Mann, P.C., Co-Substitute Trustee
PARK EAST
725 COOL SPRINGS BLVD, SUITE 140
FRANKLIN, TN 37067

AVT Title Services, LLC, Co-Substitute Trustee
PARK EAST
725 COOL SPRINGS BLVD, SUITE 140
FRANKLIN, TN 37067

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