Substitute Trustee's
Notice of Sale
of Real Estate

Default having been made in the payment of the debts and obligations secured to be paid in a certain Deed of Trust, executed the 20th day of May, 2021, by Jessy L. Graham and Kayla Graham, to H. McCall Wilson, Jr., as Trustee as the same appears of record in the Office of the Register of McNairy County, Tennessee, at Record Book 6, Page 2889. Thomas M. Minor was thereafter appointed Substitute Trustee of record at Record Book 39, Page 2075 in the said Register's Office of McNairy County, Tennessee.

Whereas, The Bank of Fayette County, being the owners of the debt secured by said Deed of Trust, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by a default in the payment of the debt and obligations secured, at the option of the Owner, after being authorized to proceed with a sale under the aforesaid Deed of Trust in the event of a default there under, this is to give notice that the undersigned will on the 19th day of November, 2026, commencing at 12:00 noon, at the main door of the Courthouse in Selmer, McNairy County,

Tennessee, 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:

> Lying and being in the Sixth Civil District of McNairy County, Tennessee and more particularly described as follows: Beginning at a stake at the intersection of the South boundary line of the right of way of the gravel road leading East from Guys, Tennessee and the North line of the Roy Sharp home place, runs East with the said Roy Sharp line 32 poles to a stake; thence North approximately 14 degrees West 36 poles to the South boundary line of the said gravel road; thence South approximately 34 degrees West with the South boundary line of said gravel road 43.2 poles to the beginning and containing 3.28 acres, more or less. Together with and including all buildings and improvements located on said tract of land.
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> Being the same property conveyed to Jessy L. Graham and wife, Kayla Graham, by Warranty Deed from Carolyn Littlejohn, of record in Record Book 6, Page 2887, in the Register's Office for McNairy County, Tennessee, dated May 20, 2021 and recorded on May 21, 2021.
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> Owner of Property: Jessy L. Graham and wife, Kayla Graham
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> The street address of the property is believed to be 1410 Guys Chewalla Road, Guys, McNairy County, Tennessee 38339, 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 refereed herein shall control.

The sale of the above-described property shall be subject to unpaid property taxes, assessments, subdivision restrictions, building lines, easements and all other prior liens and encumbrances of record superior in right to the Deed of Trust. In

addition, the following parties may claim an interest in the above referenced property: 1.) 1st Franklin Financial Corporation, c/o Jamie L. Davis, Attorney at Law, 121 E Main Street, Adamsville, TN 38310; 2.) Capital One, NA, c/o Nathan & Nathan PC, P. O. Box 1715, Birmingham, AL 35201

All rights and equities of redemption, statutory right of redemption, homestead and dower and all other rights or exemptions of every kind are expressly waived and title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The sale held pursuant to this notice may be rescinded at the Substitute Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day certain without further publication, upon announcement of the time and place for the sale set forth herein.

WITNESS MY HAND, this the 26th day of October, 2026.

Thomas M. Minor
Substitute Trustee

Minor & Johnston, PLLC
Attorneys for Substitute Trustee
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Somerville, TN 38068
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This notice is submitted and posted to foreclosuretennessee.com for third-party website posting pursuant to Tennessee Code Annotated §35-5-101.