

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TENNESSEE, McNairy COUNTY WHEREAS, John Lawrence Handy III, unmarried man, as borrower(s), executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Equity Prime Mortgage LLC., Lender, and Creasy & Jones Attorneys at Law, P.C., Trustee(s), which was dated 1/31/2024, and recorded on 2/2/2024, as Instrument No. 134352 in Book 23 Page 1248, securing the payment of a Note in the amount of \$121,111.00 in McNairy County, Tennessee Register of Deeds. WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust; Equity Prime Mortgage LLC, (the "Holder"), appointed the undersigned, Vylla Solutions – Tennessee, LLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Vylla Solutions – Tennessee, LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on 5/21/2026, at or about 12:00 PM at the usual and customary location at the At the front door of McNairy County Courthouse, 170 West Court Avenue, Selmer 38375, 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: Land situated in McNairy County, Tennessee: LYING AND BEING IN THE LAWTON COMMUNITY OF THE SECOND CIVIL DISTRICT OF MCNAIRY COUNTY, TENNESSEE, AND BEING LOCATED JUST SOUTHWEST OF THE INTERSECTION OF OLD LAWTON ROAD AND LAWTON ROAD, WHICH WAS OLD U.S. 64, AND BEING A PORTION OF THE PROPERTY CONVEYED TO JOHN R. HARRIS AND WIFE EARLINE HARRIS BY DEED OF J.C. TAYLOR OF RECORD IN DEED BOOK 63 PAGE 287 IN THE REGISTER OF DEEDS OFFICE OF MCNAIRY COUNTY, TENNESSEE, ROBERT MICHAEL (MIKE) HARRIS OBTAINED TITLE TO SUBJECT PROPERTY AS THE SOLE SURVIVING HEIR OF THE SAID JOHN R. HARRIS WHO DIED SEPTEMBER 30, 1981, AND THE SAID EARLINE HARRIS WHO DIED AUGUST 23, 2003, AND BEGINNING AT AN IRON PIN SET BACK OF A 6x6 CONCRETE RIGHT OF WAY MONUMENT IN THE NORTHERN RIGHT OF WAY OF LAWTON ROAD AND BEING A SOUTHWEST CORNER OF THE CRANE PROPERTY OF RECORD IN DEED BOOK 236 AT PAGE 591 IN THE REGISTER OF DEEDS OFFICE OF MCNAIRY COUNTY, TENNESSEE; THENCE SOUTH 67 DEGREES 31 MINUTES 13 SECONDS WEST, A DISTANCE OF 136.77 FEET WITH THE NORTHERN RIGHT OF WAY OF LAWTON ROAD TO AN IRON PIN SET FLUSH TO GRADE JUST SOUTHWEST OF A POWER POLE; THENCE NORTH 2 DEGREES 50 MINUTES 47 SECONDS EAST, A DISTANCE OF 272.38 FEET WITH A SEVERANCE LINE THROUGH THE HARRIS PROPERTY TO AN IRON PIN SET PROTRUDING 6 INCHES ABOVE GRADE; THENCE SOUTH 87 DEGREES 34 MINUTES 51 SECONDS EAST, A DISTANCE OF 102.46 FEET WITH A SEVERANCE LINE THROUGH THE HARRIS PROPERTY TO AN IRON PIN SET IN THE WESTERN

BOUNDARY OF THE SAID CRANE PROPERTY; THENCE SOUTH 2 DEGREES 47 MINUTES 12 SECONDS EAST, A DISTANCE OF 215.67 FEET WITH THE WESTERN BOUNDARY OF THE CRANE PROPERTY TO THE TRUE POINT OF BEGINNING, SAID PARCEL BEING 0.639 ACRES MORE OR LESS, SUBJECT TO COVENANTS, EASEMENTS AND RESTRICTIONS OF RECORD. SITUATE ON THE ABOVE PROPERTY, AND CONSIDERED AS A PART OF THIS REALTY, IS THAT CERTAIN 2022 DOUBLE-WIDE MOBILE HOME, VIN RUS081922AL, TITLE NUMBER 15500025934, AND THE OWNERSHIP OF THE SAME IS TRANSFERRED TO THE GRANTEE BY THIS INSTRUMENT. THIS BEING THE SAME PROPERTY CONVEYED TO JOHN LAWRENCE HANDY, III BY DEED OF BARRY F. PINION, DATED JANUARY 31, 2024 AND OF RECORD IN RECORD BOOK 23, PAGE 1246 IN THE REGISTER'S OFFICE OF MCNAIRY COUNTY, TENNESSEE. Tax Parcel ID: 055072 02001 Address/Description: 2410 LAWTON RD, SELMER, TN 38375 Current Owner(s): John Lawrence Handy III Other Interested Party(ies): None If the Internal Revenue Service and/or U.S. Department of Treasury is listed as Other Interested Party above, then the notice required under 26. U.S.C. 7425(b) was timely provided and the sale of the land advertised will be subject to the right of the U.S. to redeem the land as provided in 26 U.S.C. 7425(d)(1). If the Tennessee Department of Revenue and/or the Tennessee Department of Labor and Work Force Development is listed as Other Interested Party above, then the notice required under TCA 67-1-1433(b) was timely provided and for each lien identified, the sale of the land advertised will be subject to the right of The State of Tennessee to redeem the land as provided for in TCA 65-1-1420. The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn/postpone the day of the sale to another day, time, and place certain, by verbal announcement at the time and place for the sale set forth above; if the postponement is for five (5) days or more, the postponement announcement will also be posted on website of www.foreclosure-postings.com Except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied. All sales are "as is", "where is". The entire purchase price is due and payable at the conclusion of the auction in the form of certified funds. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser. This property is being sold with express reservation that the sale is subject to confirmation by lender or Substitute Trustee. This office is attempting to collect a debt. Any information obtained will be used for that purpose. Please be advised that the trustee may require entity or trust bidders at this

trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a Substitute trustee's deed will be issued for covered transfers. The Buyer may be required to pay charges associated with the gathering and reporting of information to FinCEN. Additional information regarding these regulations and the required transferee information and certifications can be found at: <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5 Vylla Solutions - Tennessee, LLC, Substitute Trustee P.O. Box 3309 Anaheim, California 92803 Phone: (888) 313-1969 TS#: 25-36053-A Publication Dates: 4/2/2026, 4/30/2026, 5/7/2026 5/14/2026 Online Posting Website and Date of Posting: www.foreclosure-postings.com Posting begin date: 4/2/2026 Posting end date: 5/14/2026
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