

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 September 24, 2010, executed by ANNETTE PRATHER conveying certain real property therein described to CLEVELAND HOME TITLE AGENCY, as Trustee, as same appears of record in the Register's Office of McNairy County, Tennessee recorded October 4, 2010, in Deed Book 400, Page 2748; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Mortgage Assets Management, LLC who is now the owner of said debt; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of McNairy County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, 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 30, 2025** at or about 3:00 PM at the Side Entrance of the McNairy County Courthouse, Selmer, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in McNairy County, Tennessee, to wit:

LAND SITUATED IN MCNAIRY COUNTY, TENNESSEE, TO-WIT:
TRACT NO. 1: BEGINNING AT AN IRON STAKE IN THE EASTERN
MARGIN OF
CEMETARY ROAD, SAID STAKE BEING FIVE FEET SOUTH OF
THE NWC OF
LOT# 7 IN HOUSTON WEST SIDE ADDITION TO THE TOWN OF
SELMER,
TENNESSEE, RUNS IN A SOUTHERN DIRECTION, WITH THE
EAST MARGIN OF
SAID CEMETARY ROAD 45 FEET TO AN IRON STAKE IN THE
EAST MARGIN OF
SAID ROAD, THE SOUTHWESTERN CORNER OF SAID LOT #7;
THENCE IN AN
EASTERN DIRECTION, WITH THE SOUTHERN BOUNDARY OF
SAID LOT #7 TO A

STAKE, THE SWC OF THE HARRIS JOHNSON LOT; THENCE IN A NORTHERN DIRECTION, WITH THE WESTERN BOUNDARY OF SAID HARRIS JOHNSON LOT, 45 FEET TO A STAKE BEING 5 FEET SOUTH OF THE NORTH BOUNDARY LINE OF SAID LOT #7; THENCE IN A WESTERN DIRECTION, PARALLEL WITH THE SOUTHERN BOUNDARY LINE OF SAID LOT #7, TO THE POINT OF BEGINNING.

TRACT NO. 2: BEING A PART OF LOT #7 AND IS THE EAST HALF OF LOT #7 AND MAKING A LOT 50 FEET FACING COURT AVENUE AND RUNS BACK 95 FEET.

TRACT NO. 3: ALSO ONE LOT 5 FEET FACING ON THE HIGHWAY AND RUNNING BACK 95 FEET AND THIS STRIP OF 5 FEET IS OFF OF LOT #6 OF THE HOUSTON WEST ADDITION AND JOINS THE ABOVE LOT, MAKING A TOTAL IN THE TWO LOTS OF 55 FEET FRONTING ON COURT AVENUE AND BOTH RUNNING BACK 95 FEET.

Parcel ID: 0800-A-005.00

PROPERTY ADDRESS: The street address of the property is believed to be **464 PEACH ST., SELMER, TN 38375**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): ANNETTE PRATHER

OTHER INTERESTED PARTIES:

SECRETARY OF HOUSING AND URBAN DEVELOPMENT ,
REPUBLIC FINANCE, LLC

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid 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; and to

any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. 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. 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 Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN, PLLC, Substitute Trustee
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
rlselaw.com/property-listing
Tel: (877) 813-0992
Fax: (470) 508-9401
A copy of this notice is being published at
www.BetterChoiceNotices.com