

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TENNESSEE, McNairy COUNTY

WHEREAS, Tamika Hunt, single woman, as borrower(s), executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Community Mortgage, Inc., Lender, and Megan K. Trott, Trustee(s), which was dated 12/14/2017, and recorded on 12/15/2017, as Instrument No.

105807 in Book 425 Page 859, securing the payment of a Note in the amount of \$75,756.00 as corrected by that Scrivener's Affidavit recorded on 06/13/2019 as Instrument No. 111962, Book 15, Page 2834, correcting an error within the legal description of the Deed of Trust, 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; Carrington Mortgage Services, 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 10/1/2026, 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:

ALL THE HEREINAFTER DESCRIBED REAL PROPERTY, LYING AND BEING IN MCNAIRY COUNTY, TENNESSEE, AND BEING BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF THE PROPERTY DESCRIBED IN DEED BOOK 63, PAGE 306, REGISTER'S OFFICE OF MCNAIRY COUNTY, TENNESSEE, SAME BEING AT AN IRON STAKE IN THE EASTERN EDGE OF OLD NO. 5 HIGHWAY AND AT THE NORTHWEST CORNER OF BARNES PROPERTY, RUNS THENCE NORTH WITH OLD NO. 5 HIGHWAY 14 FEET TO A STAKE IN THE NORTH MARGIN OF A DRIVEWAY,

THE TRUE POINT OF BEGINNING OF THIS CONVEYANCE; THENCE NORTH WITH SAID OLD NO. 5 HIGHWAY 200 FEET TO A STAKE, POST OAK POINTER, SOUTHWEST CORNER OF JOHNSON; THENCE EAST WITH JOHNSON AND THE NORTH LINE OF PROPERTY DESCRIBED IN DEED BOOK 63, PAGE 306, 110 FEET TO A STAKE; THENCE IN A SOUTHERN DIRECTION PARALLEL TO OLD NO. 5 HIGHWAY 200 FEET TO A STAKE;
THENCE WEST 110 FEET TO THE POINT OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO TAMIKA HUNT BY SPECIAL WARRANTY DEED FROM SOUTHWEST HUMAN RESOURCE AGENCY,
DATED DECEMBER 14, 2017 OF RECORD IN DEED BOOK 244, PAGE 785, REGISTER'S OFFICE OF MCNAIRY COUNTY, TENNESSEE.

THE REAL PROPERTY IS SUBJECT TO THE NEIGHBORHOOD STABILIZATION PROGRAM DECLARATION OF RESTRICTIVE COVENANTS AS MORE PARTICULARLY DESCRIBED IN DEED BOOK 216, PAGE 95, REGISTER'S OFFICE OF MCNAIRY COUNTY, TENNESSEE.

Tax Parcel ID: 080B E 01201 000

Address/Description: 1123 CIR HILL DR, SELMER, TN 38375

Current Owner(s): Tamika Hunt

Other Interested Party(ies): Southwest Human Resource Agency

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

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TS#: 26-41185

Publication Dates: 8/13/2026, 9/10/2026, 9/17/2026 9/24/2026

Online Posting Website and Date of Posting: www.foreclosure-postings.com

Posting begin date: 8/13/2026 Posting end date: 9/24/2026