

## NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, MCNAIRY COUNTY

**WHEREAS**, SPENCER MCCAUGHAN 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 December 1, 2023, and recorded on December 1, 2023, in Book 22, at Page 2131 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, Tennessee Housing Development Agency, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, 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, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **August 11, 2026**, at **10:00 AM** at the usual and customary location at the McNairy County Courthouse, Selmer, 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:

MAP 139 PARCEL 008.48

BEING LOT #10 of the SOUTH CHRIS LANE DEVELOPMENT, a plat of which is found of record in Plat Cabinet B, Slide 84B, in the Office of the Register for McNairy County, Tennessee, and reference is here made to said plat of the South Chris Lane Development for the description and references as there given, and said plat is made a part hereof by reference thereto as fully and to the same extent as if copied in full herein.

The real property is conveyed subject to the following restrictive covenants which are to run with the land and shall be binding upon all parties hereinafter:

(1) No noxious or offensive activity shall be carried on upon the lot, nor shall anything be done or placed thereon which may be or may become an annoyance or nuisance to the neighborhood, or which may diminish the value of the neighborhood.

(2) The lot shall be used for residential purposes only. No business shall be operated on the lot or out of a residence on the lot which involves clients, customers, or members of

the general public entering or exiting from the property.

(3) No manufactured home, mobile home, trailer, camper, structure of a temporary character, garage, shack, barn or other outbuilding shall be used on the lot at any time as a residence either temporarily or permanently.

(4) No Junk cars or other inoperable vehicles shall be allowed on the lot.

(5) No animals, livestock, or poultry of any kind shall be raised, bred, or kept on the lot, except for dogs, cats, or other household pets may be kept provided that they are not kept, bred, or maintained for commercial purposes.

(6) Any fence erected on the lot shall be erected in the back yard only and shall not extend forward past the back corners of the house located on the lot. Any fence erected on a vacant lot shall also be limited to the back part of the lot and shall not extend forward toward Erin Lane past one- half the depth of the lot.

(7) Any outbuilding or storage building built or put upon the lot shall be no more than 300 square feet in size and shall be built in similar quality, style, color, etc. as the house located on said lot. Further, any outbuilding or storage building built or put upon the lot shall be built of materials and built in a manner so that it does not diminish the value of the neighborhood.

Being the same property conveyed to Spencer McCaughan, an unmarried man, by Warranty Deed of Frank Galatioto and wife, Jamie L. Clayton, dated December 1st, 2023 of record in Record Book 22, Page 2128 Register's Office of McNairy County, Tennessee.

Parcel ID Number:	<b>139 008.48</b>
Address/Description:	<b>483 CHRIS LN S, Ramer, TN 38367</b>
Current Owner(s):	<b>Spencer McCaughan, an unmarried man</b>
Other Interested Party(ies):	<b>First Community Mortgage, Inc.</b>

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; and

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 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 website of the third-party internet posting company that is posting this advertisement pursuant to §35-5-101(a)(2) is: [WWW.BetterChoiceNotices.com](http://WWW.BetterChoiceNotices.com)

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee  
c/o Tennessee Foreclosure Department  
4360 Chamblee Dunwoody Road, Suite 310  
Atlanta, GA 30341  
PH: 404-789-2661 FX: 404-294-0919  
**File No.: 25-10136 FC02**