

NOTICE OF SUBSTITUTE TRUSTEE'S SALE  
STATE OF TENNESSEE, MCNAIRY COUNTY  
THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION  
GATHERED IN CONNECTION HEREWITH WILL BE UTILIZED FOR THAT  
PURPOSE.

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust Note dated April 4, 2006, and the Deed of Trust of even date, securing said Deed of Trust Note recorded on April 10, 2006 in Record Book 381, at Page 59 as Instrument No. 50439, in the Register's office of McNairy County, Tennessee, executed by Vern Mehr and Vina Mehr, conveying certain property described therein to Arnold M. Weiss, ESQ., Shelby County, as Trustee, for the benefit of Wells Fargo Bank, N.A. (the "Holder") and to Mickel Law Firm, P.A., having been appointed as Substitute Trustee by instrument of record in the Register's office for McNairy County, Tennessee.

WHEREAS, the owner and holder of the Deed of Trust Note has declared the entire indebtedness due and payable and demanded that the hereinafter described real property be advertised and sold in satisfaction of indebtedness and costs of foreclosure in accordance with the terms and provisions of the Deed of Trust Note and Deed of Trust.

NOW, THEREFORE, notice is hereby given that an agent of Mickel Law Firm, P.A., as Substitute Trustee, pursuant to the power, duty and authority vested in and conferred upon said Substitute Trustee, by the Deed of Trust, will on Wednesday, February 25, 2026, at or about 02:00 PM at 170 W Court Ave., McNairy County Courthouse - Southwest Door, Selmer, Tennessee, 38375, or the sale will be held in the place at said venue where foreclosure sales are customarily advertised and/or conducted, offer for sale to the highest bidder for cash, and free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, certain real property located in McNairy County, Tennessee, described as follows:

Beginning at the Southwest corner of that tract of land described in deed of record in the Office of the Register for McNairy County, Tennessee, in Deed Book No. 69,

Page 333; runs thence in an Easternly direction along the line of G. F. Tull 200 feet to a stake; thence in a Northernly direction 200 feet to a stake; thence in a Westernly direction 200 feet to a stake in the East margin of a county gravel road; thence in a Southernly direction along the East margin of said county gravel road, 200 feet to the point of beginning.

Being that property conveyed to Vina Mehr by Quitclaim Deed of LaSalle Bank National Association as Trustee for Certificateholders of EMC Mortgage Loan Pass-Through Certificates, Series 2003-A, which Deed is dated December 16, 2005, and is of record in Deed Book 197, Page 883, Register's Office of McNairy County, Tennessee. Thereafter, Vina Mehr conveyed unto her husband, Vern Mehr, a sufficient interest in and to said real property to create an estate as tenants by the entirety, by Warranty Deed dated April 4, 2006, of record in Deed Book 199, Page 316, Register's Office of McNairy County, Tennessee.

Parcel ID: 029-007.01-000

More Commonly Known As: 178 Tull Garner Road, Bethel Springs, TN 38315.

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 an-other day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. Beneficiary has appointed the substitute trustee prior to the first notice of publication as required by T.C.A. § 35-5-101 and ratifies and confirms all actions taken by the substitute trustee subsequent to the date of substitution and prior to the recording of this substitution.

The sale is subject to Occupants(s) rights in possession, if applicable.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Grantor, the Grantee or the Substitute Trustee.

To the best of the Trustee's knowledge, information, and belief, there are no Federal or State tax lien claimants or other claimants upon the subject property which would require notice pursuant to the terms and provision of T.C.A. § 35-5-104, T.C.A. § 67-1-1433 or 26 U.S.C. § 7425.

If a high bidder fails to close a sale, the Substitute Trustee shall have the option of making the sale to the next highest bidder. The sale held pursuant to this Notice may be rescinded at the Substitute Trustee's option at any time.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust. This property is being sold "as is." Additionally, no representation as to the condition of any structure(s) thereon or the accuracy of the above legal description is being or has been made. Transfer taxes and recording fees are the responsibility of the purchaser.

The following individuals or entities have an interest in the above-described property: Vern Mehr, Vina Mehr, Tenants and/or Occupants of 178 Tull Garner Road, Bethel Springs, TN 38315.

DATED this 29th day of December, 2025.

James H. Swindle, Jr.

TN Bar No. 038244

MICKEL LAW FIRM, P.A., SUBSTITUTE TRUSTEE

1501 NORTH UNIVERSITY, SUITE 764 LITTLE ROCK

ARKANSAS 72207-5238

PHONE: 888-217-5535

FAX: (501)664-0631

File No. 109817-1

INSERTION DATES:

01/29/2026; 02/05/2026

This sale can be viewed at [www.trustee-foreclosuresalesonline.com](http://www.trustee-foreclosuresalesonline.com)