

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 6, 2025, at or about 11:00 AM, local time, at the north door of the Dyer County Courthouse, 101 W Court Street, Dyersburg, TN 38024, pursuant to the Deed of Trust executed by Monty G Essary, Jr and Shannon S Essary, husband and wife, to FMLS, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Regions Bank d/b/a Regions Mortgage dated December 16, 2010, and recorded on December 21, 2010, in Book 733, Page 96, Instrument No. 20105718, in the Register's Office for Dyer County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Dyer County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: REGIONS

Other interested parties: Secretary of Housing and Urban Development

The hereinafter described real property located in Dyer County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Lying and being situated in the Seventeenth (17th) Civil District of Dyer County, Tennessee, and being located on the south side of the Springhill-Lenox Road, and being more particularly described as follows: Beginning at a point in the centerline of the Springhill-Lenox Road, said point being the northeast corner of that property conveyed unto David Seaton by deed recorded in Deed Book 178, page 372 in the Register's Office for Dyer County, Tennessee; runs thence with the centerline of the Springhill-Lenox Road as follows: South 87 degrees 20 minutes 00 second East a distance of 239.25 feet to a point; thence South 86 degrees, 53 minutes 00 second East a distance of 678.14 feet to a point; thence South 87 degrees 38 minutes 05 seconds East a distance of 190.40 feet to a point in said centerline, said point being the point of beginning of the tract herein conveyed; runs thence with the centerline of the Springhill-Lenox South 87 degrees 38 minutes 05 seconds East a distance of 230 feet to a point; runs thence South 02 degrees 21 minutes 55 seconds West a distance of 953.50 feet to a point; runs thence South 89 degrees 27 minutes 56 seconds West a distance of 230.30 feet to point; runs thence North 02 degrees 21 minutes 55 seconds East a distance of 965.15 feet to the point of beginning, containing 5.0653 acres, more or less.

Tax Map 051, Parcel 074.04 (Property Address: 775 Harris Road, Dyersburg, TN 38024)

Being the same property conveyed to Monty G. Essary, Jr., and wife, Shannon S. Essary by deed from Leon Seaton and wife, Christine Seaton recorded in Deed Book 297, page 621, in the Register's Office for Dyer County, Tennessee.

Street Address: The street address of the property is believed to be 775 Harris Road, Dyersburg, TN 38024, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 051-074.04

Current owner(s) of Record: Monty G. Essary, Jr. and Shannon Essary

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another time certain or to another specified date, time, and

location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announcing on the date, time, and location of each sale set forth above or any subsequent postpone or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee.

This sale may be rescinded by the Substitute Trustee at any time.

This Notice of Sale can be viewed online by Capital City Posting at capitalcitypostings.com.

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