

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 22, 2025, at or about 11:00 AM, local time, at the north door of the Dyer County Courthouse, 101 W Court Street, Dyersburg, TN 38025, pursuant to the Deed of Trust executed by Jessie Ann Cook, an unmarried woman, to G W Hampton, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Security Bank dated May 17, 2021, and recorded in Book 976, Page 817, 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: Planet Home Lending, LLC

Other interested parties: FHLB CINCINNATI

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 Fourth (4th) Civil District of Dyer County, Tennessee, and being on the south side of East Court Street, on State Highway No. 104, and on the east side of Auburn Avenue in the corporate limits of the City of Dyersburg, and being Lot No. 31 of the Cotton Villa Subdivision I, as shown by a plat of said Subdivision of record in Plat Book 2, Page 82, in the Register's Office for Dyer County, Tennessee, reference to which is hereby made for a more complete description of and to said real estate. Said lot faces 180 feet on the south side of East Court Street or State Highway No. 104 and extends in a southerly direction a distance of 140 feet along the east side of Auburn Avenue.

Tax Map 098J Control Map 0985 Group D Parcel 017.00

Property Address: 2519 E. Court St., Dyersburg, TN 38024

This being the same property conveyed unto Jessie Ann Cook by Warranty Deed from John L. Fine and wife, Reba Fine recorded in Book 976, Page 813 in the Register's Office for Dyer County, Tennessee.

Street Address: The street address of the property is believed to be 2519 East Court Street, 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: 098J-D-017.00

Current owner(s) of Record: Jessie Ann Cook

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 specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed 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 has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

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