

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on February 19, 2026, at or about 10:00 AM, local time, at the southwest door of the Shelby County Courthouse, 140 Adams Avenue, Memphis, Tennessee 38103, pursuant to the Deed of Trust executed by Georgia L Hales, single, to First American Title Insurance Company, as Trustee for JPMorgan Chase Bank, N.A. dated February 17, 2012, and recorded on March 9, 2012, as Instrument No. 12026732, in the Register's Office for Shelby County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Shelby 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: Selene Finance, LP

Other interested parties: Spring Oaks Capital SPV LLC

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

Legal Description: Situated in the County of Shelby and State of Tennessee:

5.00 acre parcel being part of a 16.34 acre tract, being part of a 51.08 acre tract as recorded in Book 3699, Page 5 in the Shelby County Register's Office located in Shelby County, Tennessee and more particularly described as follows:

Beginning at a point in the East line of N. Watkins St. (Great River Road), at a point opposite the Intersection of N. Watkins St. And Sylvan Rd.; thence along said East line North 4 degrees 06 minutes 40 seconds West a distance of 375.50 feet to a point; thence North 85 degrees 53 minutes 18 seconds East a distance of 511.75 feet to a point; thence South 3 degrees 59 minutes 20 seconds East a distance of 502.32 feet to a point; thence North 77 degrees 04 minutes 04 seconds West a distance of 454.91 feet to a point; thence South 80 degrees 57 minutes 55 seconds West a distance of 76.03 feet to the point of beginning containing 5.00 acres more or less.

Being all of that certain property conveyed to Georgia L. Hales from Walter D. Goodman by deed dated 06/13/95 and recorded 06/26/95 in Instrument No. FD3963, in the Land Records of Shelby County, Tennessee.

Street Address: The street address of the property is believed to be 6392 North Watkins, Millington, TN 38053, 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: D0124 00568

Current owner(s) of Record: Georgia L. Hales

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.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com