

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 8, 2026, at or about 12:00 PM, local time, at the McNairy County Courthouse, 170 West Court Avenue, Selmer, TN 38375, pursuant to the Deed of Trust executed by Nicholas Harris and Lauralynn Harris, husband and wife, to Wood Law Offices, PC, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Southwest Stage Funding, LLC dba Cascade Financial Services dated December 7, 2021, and recorded on December 27, 2021, in Book 11, Page 802, Instrument No. 124505, and modified on June 9, 2022, in Book 14, Page 250, Instrument No. 126885, in the Register's Office for McNairy County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the McNairy 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: Southwest Stage Funding, LLC dba Cascade Financial Services

Other interested parties: None

The hereinafter described real property located in McNairy 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 First Civil District of McNairy County, Tennessee and being more particularly described as follows:

Map 39 Parcel 031.00

Beginning on a P.K. nail found in the center of Sewell Bottom Road at the Northwest corner of the herein described tract and the Northeast corner of Lisa Garner (Deed Book 253, page 376); thence, with the center of said road South 77 degrees 23 minutes 36 seconds East 42.88 feet to a point; thence, South 80 degrees 51 minutes 18 seconds East 60.99 feet to a point; thence, North 89 degrees 28 minutes 31 seconds East 95.79 feet to a point; thence, leave said road, South 05 degrees 13 minutes 58 seconds East passing a steel fence post found at 10.57 feet and continuing on for a total distance of 431.62 feet to an iron rod set (1/2 inch in diameter by 18 inches in length with a plastic identification cap stamped "PLS 2929, RLS 2148"); thence, with new severance lines, North 82 degrees 57 minutes 07 seconds West 592.80 feet to an iron rod set in the east boundary line of Lisa Garner; thence, North 43 degrees 05 minutes 46 seconds East 513.91 feet to the Point of Beginning. Containing 3.77 acres as surveyed by Superior Land Surveying, Inc. "RLS-2148.

This being the same property conveyed to Nicholas Harris and wife, Lauralynn Harris, by Warranty Deed of Gary Jones, dated July 1, 2021, recorded July 1, 2021, in Deed Book 7, Page 2432, Register's Office of McNairy County, Tennessee.

Included to-wit is a CMH 72x28 Manufactured Home with Serial No. CS2028482TN-AB.

Street Address: The street address of the property is believed to be 525 Sewell Bottom Road, Adamsville, TN 38310, 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: 039 031.00

Current owner(s) of Record: Nicholas Harris and Lauralynn Harris

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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