

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on May 27, 2026, at or about 11:00 AM, local time, at the north door of the Dyer County Courthouse, 101 W Court Street, Dyersburg, TN 37036, pursuant to the Deed of Trust executed by William E Nichols, Married Man, to Susan Voss, as Trustee for Regions Bank d/b/a Regions Mortgage dated July 8, 2020, and recorded in Record Book 950, Page 115, Instrument Number 20202952, 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 Bank DBA Regions Mortgage

Other interested parties: Estate/Unknown Heirs of William E Nichols

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 LOT 17-A of the RESUBDIVISION OF LOTS 17 - 18 - 19 FOSTER SUBDIVISION (Plat Book 1, page 61), as shown by minor subdivision plat recorded in Record Book 731, page 196, in the Register's Office for Dyer County, Tennessee, reference to said plat being made for a more particularly description of said property.

Being further identified as Map 62, Parcel 77.00, in the records of the Tax Assessor's Office for Dyer County, Tennessee.

Being the same property conveyed to William E. Nichols by deed recorded in Record Book 950, page 113, in the Register's Office for Dyer County, Tennessee.

Street Address: The street address of the property is believed to be 3566 McCullough Chapel 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: 062-077.00

Current owner(s) of Record: William E Nichols

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.

The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof. 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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