SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 24, 2026, at or about 2:00 PM, local time, at the south front door of the Fayette County Courthouse, 16755 Hwy 64, Somerville, TN 38038, pursuant to the Deed of Trust executed by Marilyn Burtis, an unmarried woman, to Nations Title, as Trustee for Mortgage Electronic Registration Systems Inc., as beneficiary, as nominee for MILA, Inc., its successors and assigns, dated March 25, 2005, and recorded in Book D771, Page 17, in the Register's Office for Fayette County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Fayette 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: Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Mortgage Loan Trust 2005-5AR, Mortgage Pass-Through Certificates, Series 2005-5AR

Other interested parties: None

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

Legal Description: Situated, lying and being the lst Civil District of Fayette County, Tennessee and more particularly described as follows, to wit: BEING LOT NO. 4, Collins Subdivision, a plat of which appears of recorded in Plat Book 5, Page 56, Register`s Office, Fayette County, Tennessee. BEGINNING at a point in the South margin of Flippen Street, said point is the northwest corner of Lot No. 3 of the Collins Subdivision, Section 1, as recorded in Plat Book 5, page 56 in the Register`s Office, Fayette County, Tennessee; thence south 1 degree 30 minutes west with the west line of Lot No. 3 a distance of 155.0 feet to a point; thence north 89 degrees 44 minutes west a distance of 80.00 feet to the southeast corner of Lot No. 5; thence north 1 degree 30 minutes east with the east line of Lot No. 5 a distance of 155.0 feet to a point in the south margin of Flippen Street; thence south 89 degrees 44 minutes east with the south margin of Flippen Street as dedicated a distance of 80 feet to the point of beginning, according to survey made by W. Cooper McRae, P.E., R.L.S., Tennessee No. 430 on January 13, 1987. Being the same property conveyed to Victor Burtis and wife, Marilyn Burtis, as tenants by the entirety, by Warranty Deed from Willard L. Collins and wife, Delma T. Collins, dated 4-20-87 and recorded 4-22-87 in Book 294, page 958, Register`s Office for Fayette County, Tennessee. Said property being further conveyed to Marilyn Diane Smith Burtis, by Court Order filed in the Chancery Court of Fayette County, Tennessee, Case No. 10700, from Victor Karl Burtis, dated 3-9-01 and recorded 2-18-05 in Book D764, page 96, Register`s Office for Fayette County, Tennessee. The said Marilyn Burtis and Marilyn Diane Smith Burtis are one and the same person.

Street Address: The street address of the property is believed to be 407 Flippin Street, Somerville, TN 38068, 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: 090J-C-004.00-000

Current owner(s) of Record: Marilyn Burtis aka Marilyn Diane Smith Burtis

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