SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 17, 2026, at or about 2:00 PM, local time, at the front door of the Decatur County Courthouse, 22 West Main Street, Decaturville, TN 38329, pursuant to the Deed of Trust executed by KAYLA RENEE MAYS, UNMARRIED, to Craig R Allen of Hamilton County, Tennessee, as Trustee for Green Tree Servicing LLC dated January 28, 2015, and recorded in Book 299, Page 444, Instrument Number 15070017, in the Register's Office for Decatur County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Decatur 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: U.S. Bank National Association, not in its individual capacity but solely as Trustee of the NRZ Pass-Through Trust XI

Other interested parties: Decatur County General Hospital

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

Legal Description: BEING the Northern most portion of Lots No. Eleven (11) and Twelve (12) of Block 37 of the Henry Myracle Subdivision, the Town of Parsons, and being more particularly described as follows:

BEGINNING at a point located in the Western margin of Carolina Avenue, the same point being 100 feet North of the intersection of Carolina Avenue and 7th Street, runs thence West by severance line with the remaining portion of Lots No. Eleven (11), and Twelve (12) a distance of 100 feet to the Eastern margin of Lot Ten (10); thence North 50 feet with the Eastern margin of Lot Ten (10) to an alley; thence East with the Southern margin of said alley 100 feet to the Western margin of Carolina Avenue; thence South with the Western margin of Carolina Avenue 50 feet to the point of beginning,

This being the same property conveyed to Debra K. Jones from Sonny Austin Rice by deed dated 4/29/95 and recorded in DB 127 page 735 in the Register`s Office of Decatur County, TN.

Being the same property conveyed to Green Tree Servicing LLC by Substitute Trustee Deed recorded 4/24/2014 in Bk 292 pg 589-591

Being the same property conveyed by deed dated January 28th, 2015 from Green Tree Servicing LLC to Kayla Renee Mays which is being recorded simultaneously herewith.

Street Address: The street address of the property is believed to be 208 Carolina Avenue, Parsons, TN 38363, 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: 052D E 006.01 000

Current owner(s) of Record: Kayla Renee Mays

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