

**IN THE CHANCERY COURT OF DYER COUNTY, TENNESSEE**

CIVIL ACTION NO. 25CV197  
BANK OF AMERICA, N.A.,

Plaintiff,

vs.

KRISTI S. MINES, WILLIAM E. MINES  
JR., FORD MOTOR CREDIT COMPANY  
LLC AND THE UNITED STATES OF AMERICA,

Defendants

Filed May 27, 2026 CINDY ROSE CHANCERY CLERK
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**AMENDED NOTICE OF JUDICIAL FORECLOSURE**

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By virtue of the Amended Order on Plaintiff's Motion for Default Judgment and Order for Publication of Foreclosure entered in the above cause on April 23, 2026, I will sell at the North Door of the Dyer County Courthouse, 101 W Court Street, Dyersburg, TN 38024, on July 9, 2026, at 11:00 a.m., the following described real property municipally known as 54 Dozier Lane, Dyersburg, Tennessee 38024, and more particularly described as follows:

Land situated in Dyer County, Tennessee, to wit:

POINT OF BEGINNING BEING THE SOUTHEAST CORNER OF HARRY BROWN'S LOT AND THE MOST NORTHEAST CORNER OF SAID LOT AND A POINT IN THE CENTER OF THE MCCULLOUGH CHAPEL ROAD OR THE OLD DYERSBURG-LENOX ROAD; THENCE SOUTH 23 DEGREES 59 MINUTES 00 SECONDS EAST ALONG THE CENTER OF THE MCCULLOUGH CHAPEL ROAD OR THE OLD DYERSBURG-LENOX A DISTANCE OF 6.50 FEET; THENCE SOUTH 32 DEGREES 42 MINUTES 00 SECONDS EAST ALONG THE CENTER OF THE MCCULLOUGH CHAPEL ROAD OR THE OLD DYERSBURG-LENOX ROAD A DISTANCE OF 30.20 FEET THIS BEING THE MOST SOUTHEAST CORNER OF SAID LOT AND THE NORTHEAST CORNER OF GIBSON'S LOT; THENCE SOUTH 73 DEGREES 50 MINUTES 41 SECONDS WEST A DISTANCE OF 228.34 FEET, THIS BEING AN INTERIOR CORNER OF SAID LOT AND THE NORTHWEST CORNER OF GIBSON'S LOT; THENCE SOUTH 00 DEGREES 23 MINUTES 06 SECONDS WEST A DISTANCE OF 47.00 FEET, THIS BEING A SOUTHEAST CORNER OF SAID LOT AND THE SOUTHWEST CORNER OF GIBSON'S LOT AND A POINT IN HADDOCK'S NORTH LINE; THENCE SOUTH 60 DEGREES 44 MINUTES 00 SECONDS WEST A DISTANCE OF 50.19 FEET; THIS BEING AN INTERIOR CORNER OF SAID LOT AND THE NORTHWEST CORNER OF THE HADDOCK'S LOT; THENCE SOUTH 32 DEGREES 30 MINUTES 00 SECONDS EAST A DISTANCE OF 51.50 FEET, THIS BEING A SOUTHEAST CORNER OF SAID LOT AND THE NORTHEAST CORNER OF REAGON'S LOT AND A POINT IN THE WEST LINE OF HADDOCK'S LOT, THENCE SOUTH 58 DEGREES 17 MINUTES 00 SECONDS WEST A DISTANCE OF 135.00 FEET, THIS BEING A SOUTHWEST CORNER OF SAID LOT AND THE NORTHWEST CORNER OF REAGON'S LOT AND THE NORTHEAST CORNER OF BURN'S LOT; THENCE SOUTH 72 DEGREES 03 MINUTES 00 SECONDS WEST A DISTANCE OF 249.30 FEET, THIS BEING THE SOUTHWEST CORNER OF SAID LOT AND THE NORTHWEST CORNER OF BURN'S LOT AND A POINT IN THE EAST LINE OF PAUL REED'S PROPERTY; THENCE NORTH 07 DEGREES 02 MINUTES 00 SECONDS WEST A DISTANCE OF 395.00 FEET, THIS BEING THE NORTHWEST CORNER OF SAID LOT AND THE NORTHEAST CORNER OF PAUL REED'S PROPERTY AND A POINT IN THE SOUTH LINE OF OTIS REED'S PROPERTY; THENCE NORTH 89 DEGREES 50 MINUTES 14 SECONDS EAST A DISTANCE OF 331.12 FEET. THIS BEING A NORTHEAST CORNER OF SAID LOT AND THE NORTHWEST CORNER OF DOZIER'S LOT AND A POINT IN THE SOUTH LINE OF OTIS REED'S PROPERTY; THENCE SOUTH 20 DEGREES 20 MINUTES 39 SECONDS EAST A DISTANCE OF 120.00 FEET, THIS BEING AN INTERIOR CORNER OF SAID LOT AND THE SOUTHWEST CORNER OF DOZIER'S LOT; THENCE NORTH

83 DEGREES 41 MINUTES 00 SECONDS EAST A DISTANCE OF 100.00 FEET. THIS BEING AN INTERIOR CORNER OF SAID LOT AND THE SOUTHEAST CORNER OF DOZIER'S LOT AND THE SOUTHWEST CORNER OF BROWN'S LOT, THENCE NORTH 65 DEGREES 27 MINUTES 00 SECONDS EAST A DISTANCE OF 159.35 FEET TO THE POINT OF BEGINNING, CONTAINING 2.8824 ACRES, MORE OR LESS. BEING THE SAME PROPERTY CONVEYED TO WILLIAM E. MINES, JR. AND KRISTI S. MINES, BY DEED FROM JOE MCGLAUGHLIN AND WIFE, MARIE MCGLAUGHLIN DATED 06-13-1986 AND RECORDED 06-13-1986 IN THE REGISTER OF DEED'S OFFICE FOR DYER COUNTY, TENNESSEE IN BOOK 243 AT PAGE 233. (the "Property").

All sales of real estate, unless otherwise expressly ordered, will be sold, pursuant to Section 26-5-101-116, T.C.A., subject to State and County taxes which are not due, though any such unpaid taxes may be a lien upon the real estate.

Terms of Sale: The Property shall be struck off and sold to the highest bidder for cash fully payable to the Clerk and Master not later than the close of business the day of said sale, and in bar of any and all equity and statutory right of redemption and homestead exemption, as provided for in said Deed of Trust.

Minimum bid for the property at auction shall be \$38,080.06. By terms of the Amended Order on Plaintiff's Motion for Default Judgment and Order for Publication of Foreclosure entered April 23, 2026, Plaintiff has been permitted a credit bid for the amount due and owing to them, listed in the Order at approximately \$38,080.06.

The following parties are identified by Plaintiff and Plaintiff's counsel as having or as potentially having an interest in the above-described property:

- Kristi S. Mines, 54 Dozier Lane, Dyersburg, TN 38024
- William E. Mines, Jr., 54 Dozier Lane, Dyersburg, TN 38024
- Ford Motor Credit Company LLC, c/o Lipsey, Morrison, Waller & Lipsey, P.C., 1430 Island Home Avenue, Knoxville, TN 37920

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, under 26 U.S.C. § 7425(d)(1) and/or Tenn. Code Ann. § 67-4-1433(c)(1), as applicable; 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.

Pursuant to Tenn. Code Ann. § 35-5-104, a copy of this notice has been issued this day to the United States of America and to the State of Tennessee, as applicable, if any lien or claim of lien of the United States or the State of Tennessee requires notice under 26 U.S.C. § 7425(b) or Tenn. Code Ann. § 67-4-1433(b).

In compliance with Tenn. Code Ann. § 35-5-101(a)(2) and § 35-5-104(a)(7), a copy of this notice shall be published for twenty (20) consecutive days on the website of the following third-party internet posting company as selected by Plaintiff from the list of such sites promulgated by the Tennessee Secretary of State: <https://capitalcitypostings.com>.

This the 27th day of May, 2026

CINDY ROSE, CLERK AND MASTER