

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 23, 2026, at or about 2:00 PM, local time, at the southwest door of the McNairy County Courthouse, 170 West Court Avenue, Selmer, TN 38375, pursuant to the Deed of Trust executed by Michael V Mormile Sr, a single man, to John E Talbott & Associates, PLLC, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Paramount Residential Mortgage Group, Inc., its successors and assigns dated July 11, 2025, and recorded on July 17, 2025, in Book 32, Page 700, Instrument No. 141116, 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: Planet Home Lending, LLC

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: BEGINNING at the southwest corner of a tract sold by John Harris to J.P. Clayton and recorded in the office of the Register of McNairy County, Tennessee, in Deed Book No. 19, page 532, and in Deed Book No. 75, pages 145-146; runs thence north with the Clayton line, 183 feet to a stake on the southeast corner of a lot owned by Shirley Ehlers and recorded in the Register's Office, in Deed Book No. 79, pages 837-838; thence west 123 feet, with the south boundary of Ehlers to a stake in the east margin of Mamie Hurst; thence south with Mamie Hurst, 183 feet, more or less, to a stake at the northwest corner of J.O. Massey lot; thence east 123 feet, with north margin of J.O. Massey, to point of beginning.

Being the identical real property conveyed to Michael V. Mormile Sr. from Jean A. Appelgate by Warranty Deed dated July 11, 2025 of record in Record Book 32, page 698 in the Register's Office of McNairy County, Tennessee.

Parcel ID(s): 012 01502 000

Street Address: The street address of the property is believed to be 22 Cox Street, Finger, TN 38334, 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: 012 01502 000

Current owner(s) of Record: Michael V. Mormile Sr.

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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