

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 29, 2026, at or about 12:00 PM, local time, at the McNairy County Courthouse, 170 Court Avenue, Selmer, TN 38375, pursuant to the Deed of Trust executed by Rachel West and Raymond West, wife and husband, to Yale Riley, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Quicken Loans, LLC, its successors and assigns, dated June 8, 2021, and recorded on June 9, 2021, in Book 7, Page 958, Instrument No. 121682, 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: Rocket Mortgage, LLC

Other interested parties: Richard Mullins; Secretary of Housing and Urban Development

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: MAP 090J GROUP A PARCEL 020.00

TRACT NO. 1: BEGINNING AT A STAKE ON THE SOUTHERN BOUNDARY OF THE RIGHT-OF-WAY OF U.S. HIGHWAY #64 AT THE NEC OF THE JOHN MCCANN PROPERTY; RUNS THENCE IN AN EASTERN DIRECTION, WITH SAID SOUTHERN BOUNDARY OF THE RIGHT-OF-WAY OF U.S. HIGHWAY #64, 100 FEET TO A STAKE; THENCE IN A SOUTHERN DIRECTION WITH OUR WESTERN BOUNDARY LINE, 258-1/2 FEET TO A STAKE; THENCE IN A WESTERN DIRECTION, 100 FEET TO A STAKE AT THE SEC OF THE SAID JOHN MCCANN PROPERTY; THENCE IN A NORTHERN DIRECTION WITH THE EASTERN BOUNDARY OF THE SAID JOHN MCCANN PROPERTY, 258-1/2 FEET TO THE BEGINNING.

TRACT NO. 2: BEGINNING AT A STAKE ON HIGHWAY 64, THE NEC OF A LOT NOW OWNED BY O. T. BLAKNEY; THENCE IN A SOUTHERN DIRECTION 258.5 FEET TO A STAKE; THENCE IN A WESTERN DIRECTION 100 FEET TO THE CORNER OF A LOT OWNED BY JOHN MCCANN; THENCE IN A SOUTHERN DIRECTION 250 FEET, WITH THE LINE OF MCCANN TO THE CANAL; THENCE IN AN EASTERN DIRECTION 250 FEET TO A POPLAR TREE; THEN IN A NORTHERN DIRECTION 500 FEET TO A CULVERT ON HIGHWAY NO. 64; THENCE IN A WESTERN DIRECTION 10 FEET AND 6 INCHES TO THE BEGINNING CORNER.

BEING THE SAME PROPERTY CONVEYED TO RACHEL WEST AND RAYMOND WEST, WIFE AND HUSBAND, BY WARRANTY DEED OF RANDY LITTLEJOHN, CATHY LITTLEJOHN TAYLOR, JOEL KEITH LITTLEJOHN, LISA LITTLEJOHN HOVATER, RONNIE LITTLEJOHN, AND VIRGIL M. LITTLEJOHN HARRIS DATED JUNE 8TH, 2021 OF RECORD IN RECORD BOOK 7, PAGE 954, REGISTER'S OFFICE OF MCNAIRY COUNTY, TENNESSEE.

Street Address: The street address of the property is believed to be 1375 East Poplar Avenue, Selmer, TN 38375, 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 A 020.00

Current owner(s) of Record: Rachel West and Raymond West

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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