

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated **NOVEMBER 21, 2016**, executed by **BETTY LOU DOTSON, UNMARRIED**, to **FMLS, INC.**, Trustee, of record in **BOOK W-33, PAGE 272**, for the benefit of **REGIONS BANK**, in the Register's Office for **MONROE County, Tennessee** and to **J. PHILLIP JONES AND/OR JESSICA D. BINKLEY**, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for **MONROE County, Tennessee**, to secure the indebtedness described, the entire indebtedness having been declared due and payable by **REGIONS BANK**, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, **J. PHILLIP JONES/JESSICA D. BINKLEY**, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, APRIL 30, 2026 @ 1:00 P.M. (LOCAL TIME), AT THE FRONT DOOR OF THE MONROE COUNTY COURTHOUSE IN MADISONVILLE MONROE COUNTY, TENNESSEE**, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes if any, the following described property in **MONROE County, Tennessee**, to wit:

PROPERTY LOCATED IN THE COUNTY OF MONROE, TENNESSEE:

LYING AND BEING SITUATED IN THE SIXTH CIVIL DISTRICT OF MONROE COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON STAKE IN THE CENTER OF TOMOTLEY ROAD AND RUNNING IN AN EASTERLY DIRECTION APPROXIMATELY 449 FEET TO A CORNER; THENCE RUNNING BACK IN A SOUTH-WESTERLY DIRECTION WITH CARSON APPROXIMATELY 414 FEET TO AN IRON STAKE; THENCE RUNNING IN A NORTHERLY DIRECTION APPROXIMATELY 147 FEET TO THE POINT OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO HENRY DOTSON AND WIFE, BETTY LOU DOTSON BY WARRANTY DEED DATED JULY 21, 1971 OF RECORD IN DEED BOOK 120, PAGE 770, REGISTER'S OFFICE OF MONROE COUNTY, TENNESSEE. SAID HENRY DOTSON HAVING SINCE DIED ON OR ABOUT SEPTEMBER 4, 2016 LEAVING BETTY LOU DOTSON AS THE SURVIVING TENANT BY THE ENTIRETY UNTIL HER DEATH ON OR ABOUT OCTOBER 30, 2024 BEING SURVIVED BY HER SON, DAVID DOTSON AND HER GRANDDAUGHTER, MEGAN BUTLER.

THIS IS IMPROVED PROPERTY KNOWN AS 8110 TOMOTLEY ROAD, MARYVILLE, TN 37801

MAP 029 PARCEL 008.00

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/ RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO THE APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425 AND T.C.A. 67-1-1433. THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET SEQ. HAVE BEEN MET.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE

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/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. 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.

Non-bank successful bidders will be required to provide information required by the Financial Crimes Enforcement Network (FinCen) before the deed will be delivered. The information includes, but is not limited to, full legal name, a tax identification number, date of birth, complete current residential street address for the beneficial owner(s) of the foreclosed property.

OTHER INTERESTED PARTIES: ESTATE/HEIRS OF BETTY LOU DOTSON; DAVID DOTSON; MEGAN BUTLER; CAVALRY SPVI, LLC; DISCOVER BANK

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This is improved property known as 8110 TOMOTLEY ROAD, MARYVILLE, TN 37801.

THIRD-PARTY INTERNET POSTING WEBSITE: www.foreclosurestn.com

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