

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 **AUGUST 3, 2006**, executed by **JAMES R. DECKER (A/K/A JAMES RUFUS DECKER) AND SABRINA E. DECKER (A/K/A SABRINA ELAINE DECKER), HUSBAND AND WIFE, to FMLS, INC., Trustee, of record in DEED OF TRUST BOOK 848, PAGE 529, AS MODIFIED IN DEED OF TRUST BOOK 1351, PAGE 664**, for the benefit of **AMSOUTH BANK**, in the Register's Office for **MCMINN** 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 **MCMINN** County, Tennessee, to secure the indebtedness described; the entire indebtedness having been declared due and payable by **REGIONS BANK, SUCCESSOR BY MERGER TO AMSOUTH 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 **WEDNESDAY, MAY 27, 2026 AT 1:00 P.M. (LOCAL TIME), INSIDE THE FRONT DOOR OF THE MCMINN COUNTY COURTHOUSE, ATHENS, MCMINN 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 **MCMINN** County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF MCMINN, STATE OF TENNESSEE:
SITUATED IN THE SECOND (FORMERLY FIRST) CIVIL DISTRICT OF MCMINN COUNTY, TENNESSEE, IN THE TOWN OF NIOTA AND MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

BEING LOT SIX (6),FRONTING ON FARRELL STREET, IN THE SCHULTZ ADDITION TO NIOTA, TENNESSEE, AS SAME APPEARS ON THE MAP OR PLAT OF RECORD IN DEED BOOK 3-C, PAGE 257, IN THE REGISTER'S OFFICE FOR MCMINN COUNTY, TENNESSEE, TO WHICH REFERENCE IS HERE MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO JAMES RUFUS DECKER AND WIFE, SABRINA ELAINE DECKER BY WARRANTY DEED DATED OCTOBER 17, 2005, RECORDED IN WARRANTY DEED BOOK 17G, PAGE 112, REGISTER'S OFFICE FOR MCMINN COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 401 E. FARRELL STREET, NIOTA, TN 37826. PARCEL ID: 033L E 027.00

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 ALL APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425, T.C.A. 67-1-1433, AND 28 U.S.C. 2410 (C). 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: TENNESSEE VALLEY FEDERAL CREDIT UNION; U.S. BANK NATIONAL ASSOCIATION

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

This is improved property known as 401 E. FARRELL STREET, NIOTA, TN 37826.

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

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