NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, CARROLL COUNTY

WHEREAS, Virginia J. Payne executed a Deed of Trust to Regions Bank d/b/a Regions Mortgage, Lender and Emmett James House or Bill R. McLaughlin, Trustee(s), which was dated March 20, 2006, and recorded on March 21, 2006 in Book 53, Page 198, in Carroll County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, Regions Bank DBA Regions Mortgage, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on January 9, 2020, at 1:00PM at the usual and customary location at the Carroll County Courthouse, Huntingdon, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Carroll County, Tennessee, to wit:

BEGINNING at a set iron pin at the intersection of the north right-of-way of Carter Lane (30.0 feet wide) with the east right-of-way of East Paris Street (35.0 feet wide) and being a southwest corner of the herein described tract; thence North 18 degrees 48 minutes 24 seconds West along the east right-of-way of East Paris Street 255.15 feet to a set iron pin at the west base of a concrete post; thence North 69 degrees 54 minutes 13 seconds East along the south line of a Wesley J. Williams lot (Deed Book 204, page 256) 183.42 feet to a found iron pin at the northwest corner of the Howard Williams lot (Deed Book 133, Page 320); thence South 18 degrees 33 minutes 43 seconds East along the Williams line 255.48 feet to the north right-of-way of Caner Lane; thence South 70 degrees 00 minutes 00 seconds West along said right-of-way, crossing a concrete fence post at 25.00 feet and continuing for a total distance of 182.32 feet to the point of beginning and containing 46,675.9 square feet Bearings are magnetic as of August, 1997. This legal description was taken from a survey of Aaron F. Edwards. Tennessee Registered Land Surveyor #366. Dated 8/20/1997. The above description is the same as in the previous deed of record. For source of title, see Deed Book 338, page 125. Register's Office of Carroll County. Tennessee.

Parcel ID Number: 073F C 021.00 and 021.01 Address/Description: 13180 Paris St, Huntingdon, TN 38344. Current Owner(s): The Estate of Virginia J. Payne. Other Interested Party(ies): REGIONS BANK.

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. 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.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Ste 310, Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919

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