

# NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated **January 27, 2004**, executed by **John Michael Millsap and Mistee La-Dawn Millsap, as tenants by the entirety**, to **Mike Reece**, Trustee, for **Washington Mutual Finance Group, LLC**, its successors and assigns, and appearing of record on **January 29, 2004**, in the Register's Office of Carroll County, Tennessee, at Trust Deed Book 515, Page 1124, and Instrument Number 99795.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST A**, the party entitled to enforce said security interest; and having appointed Clear Recon LLC, the undersigned, as Substitute Trustee by instrument filed or being filed for record in the Register's Office of **Carroll County**, Tennessee, with all of the rights, powers, and privileges of the original Trustee named in said Deed of Trust.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust, and that the undersigned, Clear Recon LLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty, and authority vested and imposed upon said Substitute Trustee will, on **February 6, 2020**, at **11 a.m.**, local time, at the front steps of the Carroll County Courthouse, located in Huntingdon, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds **ONLY**, paid at the conclusion of the sale, the following described property situated in Carroll County, to wit:

The land referred to herein below is situated in the County of Carroll, State of Tennessee, and is described as follows:

**All that certain property situated in the County of CARROLL, and State of TENNESSEE, being described as follows:**

**BEGINNING at a point in the West margin of Linden Street at the Northeast corner of this lot and the Southeast corner of Bobby Mann property as recorded in Deed Book 156, Page 349, in the Register's Office of Carroll County, Tennessee; thence from the Point of Beginning and with the West margin of Linden Street, South 03 degrees 37 minutes 09 seconds East, 83.00 feet to the Southeast corner of this lot and the Northeast corner of Dan Bumine property as recorded in Deed Book 233, Page 34, Register's Office of Carroll County, Tennessee; thence, leaving Linden Street and with the North line of Bumine, South 84 degrees 59 minutes 36 seconds West 207.00 feet the East line of L.C. Bledsoe; thence, with the East line of Bledsoe, North 05 degrees 00 minutes 00 seconds West 83.00 feet to the Southwest corner of Bobby Mann, thence, with the South line of Mann, North 85 degrees 00 minutes 00 seconds East 209.00 feet to the Point of Beginning**

**Being the property conveyed in Warranty Deed from Donald L. Shrum and wife, Chriss A. Shrum to Mistee La-Dawn Millsap and husband John Michael Millsap, dated 1/3/2002, recorded 1/3/2002, in Deed Book 311, Page 313, in the Register's Office of Carroll County, Tennessee.**

Parcel ID: **012M F 018.00 000**

Commonly known as **225 Linden Street, McKenzie, TN 38201**

The street address and parcel number(s) of the above described property are believed to be correct; however, such references are not a part of the legal description of the property sold herein, and, in the event of any discrepancy, the legal description herein shall control

Current Owner(s) of Property: **Mistee La-Dawn Millsap and John Michael Millsap**

Other Interested Parties: **West Tennessee Bone and Joint Clinic**

This sale is subject to tenant(s)/occupant(s) rights in possession.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: **John Michael Millsap and Mistee La-Dawn Millsap; West Tennessee Bone and Joint Clinic.**

If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433.

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

The transfer shall be **AS IS, WHERE IS, AND WITH ALL FAULTS**, and without warranties of any kind, express or implied, as to the condition of the Property and the improvements located thereon, including merchantability or fitness for particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only.

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 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 OFFICE IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Clear Recon LLC, Substitute Trustee  
651 East 4th Street Suite 200  
Chattanooga, Tennessee 37403  
Phone: (877) 319-8840  
File No: 2191-1674A