

## **SUBSTITUTE TRUSTEE'S SALE**

Sale at public auction will be held on April 8, 2020, at or about 2:30pm local time, at the usual and customary location of the Carroll County Courthouse, pursuant to Deed of Trust executed by John Roberts Sr. and wife, Nellie Roberts, to Johnny V. Crow, as Trustee, and the United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, Beneficiary, executed June 6, 1990, of record in TD Book 311, Page 445, in the Register's Office for Carroll County, Tennessee ("Deed of Trust"), conducted by Stephens Millirons, P.C., having been appointed Substitute Trustee, all of record in the Carroll 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: The United States of America, acting by and through the United States Department of Agriculture

The hereinafter described real property located in Carroll County will be sold to the highest call bidder, for cash, subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Carroll-22nd Civil District, Within the city limits of McKenzie more particularly described as follows: BEGINNING at a stake on the North margin of Richardson Street, the same being the Southeast corner of Lot No. 12; running in a Northwardly direction 143 feet to a stake, the same being the Northeast corner of Lot No. 12; running thence East with the South margin of Lot No. 18, 102 feet to a stake, the same being the Southeast corner of Lot No. 18; thence Southwardly 130 feet to a stake in the North margin of Richardson Street; thence with the North margin of Richardson Street 105 feet to the point of beginning, being Lot No. 13 of Highland Subdivision as shown by plat recorded in Deed Book 118, Page 423, Register's Office of Carroll County, Tennessee.

Being the same property conveyed to John Roberts, Sr. and wife, Nellie Roberts by Deed from M.M Hopper, and wife, Faye Hopper, Barbara Blackburn and husband, Boyd H. Blackburn, Jr., Valda Olds and Jerry Hopper and wife, Carol Hopper, recorded in Book 243, Page 52, Carroll County, Tennessee.

Street Address: The street address of the property is believed to be 110 Richardson Avenue, McKenzie, TN 38201-2651, 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: 016D-E-015.00-000

Current owner(s) of Property: John Roberts, Sr. and wife, Nellie Roberts

Other interested parties: None

If applicable, the notice requirements of T.C.A. 35-5-101 have been met.

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 governmental 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 right is reserved to adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale. The right is reserved to sell the Property to the next highest bidder in the event any higher bidder does not comply with the terms of the sale.

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.

The successful bidder must tender a non-refundable deposit of Five Thousand Dollars (\$5,000.00) in certified funds made payable to Stephens Millirons, P.C. at the time and place of sale. The balance of the purchase price must be paid in certified funds by noon on the second business day following the sale at the law firm of Stephens Millirons, P.C. at 120 Seven Cedars Drive, Huntsville, Alabama 35802.

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

Stephens Millirons, P.C., Substitute Trustee

120 Seven Cedars Drive

Huntsville, AL 35802

PH: (256) 382-5500

FX: (256) 536-9388

SMPC# 2019-19731

The McKenzie Banner

March 17, 2020, March 24, 2020, March 31, 2020