

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **April 27, 2023 on or about 2 p.m.** local time, at the East Door, Carroll County Courthouse, 99 Court Square, Huntingdon, TN 38344, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by JERUNA COZART AND REGGIE COZART, to Premier Title and Escrow Co., Inc., Trustee, on April 6, 2006, at Record Book 547, Page 1099-1120 as Instrument No. 113750 in the real property records of Carroll County Register's Office, Tennessee.

Owner of Debt: U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-RM3

The following real estate located in Carroll County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

A certain tract or parcel of land located in the 5th Civil District of Carroll County, State of Tennessee, bounded and described as follows:

Located in the Town of McMoresville on the west side of Church Street and beginning on a stake the same being the southeast corner of Vennie M. Brown formerly Hudkins Barker lot, and runs thence west 200 feet to a stake, the same being Nell Chandler's line, thence south 75 feet to a stake, the same being the northwest corner of Austin Bush and wife, Agnes Bush, formerly Connie Lewis lot; thence east 200 feet to the Bush (formerly Lewis) northeast corner; thence north 75 feet to the beginning, containing 1/2 acre, more or less.

Statement required by T.C.A. 66-24-121: the foregoing legal description is the same contained in the previous deed of record.

This being the same real estate conveyed to Jeruna L. McCullough, by warranty deed from Billy Norris Joyner, dated June 15, 1992, of record in Deed Book 253, Page 616, Register's Office of Carroll County, Tennessee. Jeruna L. McCullough is now known as Jeruna Cozart.

Tax ID: 081B A 00900 000

Current Owner(s) of Property: JERUNA COZART AND REGGIE COZART

The street address of the above described property is believed to be 175 Church Street, McMoresville, TN 38235, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

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 TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: DISCOVER BANK AND HARPETH FINANCIAL SERVICES, LLC, DBA ADVANCE FINANCIAL

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

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

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce 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 as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

MWZM File No. 17-001225-670-3

Mackie Wolf Zientz & Mann, P.C., Substitute Trustee(s)

Cool Springs Commons, Suite 273

7100 Commerce Way, Brentwood, TN 37027

TN INVESTORS PAGE: [HTTP://MWZMLAW.COM/TN_INVESTORS.PHP](http://mwzmlaw.com/tn_investors.php)