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 March 8, 2007, executed by JANETTE B HARRINGTON and THOMAS A HARRINGTON conveying certain real property therein described to PRLAP, INC., as Trustee, as same appears of record in the Register's Office of Carroll County, Tennessee recorded March 27, 2007, in Deed Book 561, Page 224 (also see Judgment of record in Book 695, Page 795); and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Carroll County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, 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 **May 4**, 2023 at 12 p.m. at the Carroll County Courthouse, 99 Court Street, Huntingdon, TN, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Carroll County, Tennessee, to wit:

TRACT NO. 1: LYING AND BEING SITUATED IN THE TWO OF MCKENZIE, TENNESSEE, AND FURTHER DESCRIBED AS FOLLOWS: BEING ON WHAT IS KNOWN AS PARIS STREET OR PARIS STREET EXTENDED WITHIN THE CORPORATE LIMITS OF THE CITY OF MCKENZIE, TENNESSEE, CARROLL COUNTY, AND BEING LOTS NOS. 56, 57, AND 58 OF WHAT IS KNOWN AS THE CATES ADDITION TO THE CITY OF MCKENZIE AND AS SHOWN ON PLAT OF SUCH ADDITION APPEARING IN BOOK 53, PAGE 92, REGISTER'S OFFICE OF CARROLL COUNTY, TENNESSEE.

TRACT NO. 2: BEING WHAT IS KNOWN AS LOT 59 OF THE CATES ADDITION TO THE CITY OF MCKENZIE, TENNESSEE AS SHOWN ON PLAT OF SAID ADDITION, AS OF RECORD AT THE REGISTER'S OFFICE AT HUNTINGDON, TENNESSEE, AND BOUNDED AS FOLLOWS: ON THE NORTH BY BESSIE W. WINSTON, ON THE EAST BY JOE CUNNINGHAM, ON THE SOUTH BY ISHAM ALLEN, AND ON THE WEST BY AN ALLEY.

Parcel ID: 0111-D-001.00

PROPERTY ADDRESS: The street address of the property is believed to be **394 PARIS ST, McKENZIE, TN 38201**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): ESTATE AND/OR HEIRS-AT-LAW OF JANETTE B HARRINGTON

OTHER INTERESTED PARTIES:

Internal Revenue Service (TN), Midland Funding LLC, MSW Capital, LLC, as assignee of chase bank USA, N.A., Shoreline Funding LLC, FIA CARD Services NA, LVNV Funding LLC, Midland Funding LLC as successor in interest to capital one, N.A./GM, Synchrony Bank

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid 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; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. 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. 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 Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

In addition this sale shall be subject to the right of redemption by the UNITED STATES OF AMERICA, pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Book 19, Page 270. Notice of the sale has been given to the UNITED STATES OF AMERICA in accordance with 26 U.S.C. 7425(b).

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN, PLLC, Substitute Trustee 1661 International Drive, Suite 400, Memphis, TN 38120 rlselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401

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