

NOTICE OF SUBSTITUTE TRUSTEE'S SALE OF REAL ESTATE

WHEREAS, on January 10, 2023, HANNAH CARNES AND HUSBAND, CHARLES CARNES, by Deed of Trust of record in Trust Deed Book 727, at Page 287, in the Register's Office of Carroll County, Tennessee, conveyed the following described property in trust to secure the payment of a Promissory Note in the original principal amount of Ninety-Two Thousand Seven Hundred Twenty-One and 84/100 Dollars (\$92,721.84) payable to CENTENNIAL BANK; and

WHEREAS, the undersigned was appointed Substitute Trustee by Centennial Bank, the legal owner and holder of the said Note, by appointment executed on November 3, 2023, and recorded in Trust Deed Book 736, at Page 141, in the Register's Office of Carroll County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and other provisions of the Deed of Trust have been violated, and Centennial Bank, the lawful owner and holder of the said indebtedness, has declared the entire amount due and payable as provided by the Deed of Trust in accordance with the terms thereof, and instructed the undersigned to foreclose.

NOW, THEREFORE, the public is hereby notified that the undersigned Substitute Trustee will sell the hereinafter described real estate at public auction, to the highest and best bidder, for cash in hand paid in certified funds paid at the conclusion of the sale, or upon a credit bid from a bank or other lending entity pre-approved by the Substitute Trustee. The auction shall occur at the east door of the Courthouse at Huntingdon, Carroll County, Tennessee, on Tuesday, December 12, 2023, at 10 o'clock a.m., said property to be sold in bar of the equity of redemption and subject to the lien of all special assessments against it.

Lying, and being situate in the 2nd Civil District of Carroll County, Tennessee, bounded and described as follows; to-wit:

Beginning at an iron stake in the easterly margin of the Old Trezevant Road, which point is South 41 yards from the Northwest corner of a 1-acre tract conveyed to grantors in Deed Book 202, Page 582; runs thence in a Northeasterly direction with grantor's new South line, 52 yards to an elm tree; runs thence in a southerly direction, 25 yards to a sweet gum tree and being Bobby Walker's North line; runs thence in a Southwesterly direction and with the North line of Walker, 52 yards to a point in the East margin of the Old Trezevant Road; runs thence in a Northwesterly direction with the East margin of said road, 25 yards to the point of beginning.

The above description is the same as in the previous deed of record.

For source of title, see Warranty Deed Book 407, at Page 465, in the Register's Office of Carroll County, Tennessee.

Map 056, Parcel 020.06

The street address of the above-described property is believed to be 3450 Republican Grove Rd., Atwood, Tennessee 38220, 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 herein shall control.

SALE IS SUBJECT TO TENANT(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. Other interested parties: None.

Title to said property is believed to be good, but the undersigned will sell as Substitute Trustee only and will assign to the purchaser all covenants of warranty contained in said Deed of Trust.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. Said sale may be adjourned to another time or may be postponed to another date by public announcement at the appointed time of sale without readvertisement.

This office is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

WITNESS my signature, this the 21st day of November, 2023.

KIZER, BONDS, HUGHES & BOWEN, LLC

BY: STEPHEN L. HUGHES, Substitute Trustee
P. O. Box 320, Milan, TN 38358 (731) 686-1198