

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, CARROLL COUNTY

WHEREAS, Lacey Dawn Prater executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for FirstBank, Lender and Wilburn J. Evans, Trustee(s), which was dated February 18, 2022, and recorded on February 22, 2022, in Book 715, at Page 662 in Carroll County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, Citizens Bank NA f/k/a RBS Citizens NA, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **August 27, 2024, at 10 a.m.** at the usual and customary location at the Carroll County Courthouse, Huntingdon, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Carroll County, Tennessee, to wit:

Located in the Town of Huntingdon and beginning on a stake in the West margin of Spring Street, the same being Ben Cockrill's Southeast corner, and runs South with the West margin of Spring Street 85 feet to a ditch; thence West with the ditch 130 feet to a post; thence in a Northern direction 73 feet to a stake and Cockrill's Southwest corner; thence East with Cockrill's South line 131 feet to the point of beginning.

Being that property known as 185 Spring Street, Huntingdon, TN 38344.

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

For source of title, see Warranty Deed Book 402, page 971, Register's Office of Carroll County, Tennessee. Map 73-E, Group P, Parcel 8.00, Assessor of Property's Office for Carroll County, Tennessee.

Parcel ID Number: **11-073-E-073-E-P-008.00**

Address/Description: **185 SPRING ST, Huntingdon, TN 38344**

Current Owner(s): **Lacey Dawn Prater**

Other Interested Party(ies):

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property 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; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

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 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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
4360 Chamblee Dunwoody Road, Suite 310
Atlanta, GA 30341
PH: 404-789-2661 FX: 404-294-0919
File No.: 24-15547 FC01