



SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on January 17, 2023 on or about 11:00AM local time, at the East door of the Hardin County Courthouse, Savannah, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by CHARLES JUSTIN FARRIS, to Lakeside Title & Escrow LLC, Trustee, on February 2, 2018, at Record Book 682, Page 55-71 as Instrument No. 134280 in the real property records of Hardin County Register's Office, Tennessee.

Owner of Debt: U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee for RMTP Trust, Series 2021 BKM-TT-V The following real estate located in Hardin County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

A lot or parcel of land, lying and being situated in the Ninth (9th) Civil District of Hardin County, Tennessee being Lot 10, of the George L. Johnson Subdivision, recorded in Plat Cabinet 2, Slide 112-A, conveyed to Carter Timber & Land Development, Inc. by deed recorded in record Book 277, Page 394, in the Registers Office of said Hardin County, Tennessee (R.O.H.C.) and being more particularly described as follows:

BEGINNING on a P-K nail set in the centerline of Bruton Branch Road. Being the northeast corner of Lot 9 of the said George L. Johnson Subdivision, conveyed to Arthur Richie and wife, Lisa Richie by deed recorded in Record Book 227, Page 653 (R.O.H.C.) and the southeast corner of the herein described Lot (Lot 10).

RUNS THENCE South 88 degrees 47 minutes 00 seconds West passing an 18-inch poplar at a distance of 26.24 feet, continuing a distance of 484.42 feet, for a total distance of 510.66 feet along and with the north boundary of said Lot 9, being the south boundary of the herein described lot, to an iron rod found, being the northwest corner of said Lot 9. A point in the east boundary of a tract conveyed to the State of Tennessee and the southwest corner of the herein described lot:

RUNS THENCE North 10 degrees 28 minutes 39 seconds West, a distance of 84.59 feet, along and with the east boundary of said State of Tennessee tract, being the west boundary of the herein described tract, to an iron rod set, being a point in the east boundary of said State of Tennessee tract, the southwest corner of Lot 11, of said George L. Johnson Subdivision, and the northwest corner of the herein described Lot.

RUNS THENCE North 88 degrees 40 minutes 29 seconds East, passing an iron rod set, at a distance of 453.68 feet continuing a distance of 35.00 feet, for a total distance of 488.68 feet, along and with the south boundary of said Lot 11, being the north boundary of the herein described lot, to a P-K nail set, in the, centerline of the aforementioned Bruton Branch Road, being the southeast corner of said Lot 11 and the northeast corner of the herein described lot:

RUNS THENCE along and with the centerline of said Bruton Branch Road, being the east boundary of the herein described lot as follows: South 28 degrees 11 minutes 00 Seconds East a distance of 45.00 feet, South 17 degrees 21 minutes 00 seconds East, a distance of 55.00 feet to the POINT OF BEGINNING, containing 1.020 acres of land, More or less and is subject to any legal right-of-way of said Bruton Branch Road.

As surveyed by O.H. Shorty Freeland, Surveyor Number 1018, on August 17, 2006.

BEING THE SAME PROPERTY conveyed to Charles Justin Farris from Donald Montgomery and Angela Montgomery, husband and wife, by Warranty Deed dated February 2, 2018, and recorded February 8, 2018, in Record Book 682, Page 52, as Instrument Number 134279 in the Register's Office of Hardin County, Tennessee.

ALSO BEING THE SAME PROPERTY conveyed to Donald Montgomery and Angela Montgomery, husband and wife, from Carrington Mortgage Services LLC by Special Warranty Deed dated July 22, 2016, and recorded August 22, 2016 in Record Book 649, Page 507, as Instrument Number 126053 in the Register's Office of Hardin County, Tennessee.

ALSO BEING THE SAME PROPERTY conveyed to Carrington Mortgage Services, LLC from Shapiro & Ingle, LLP, as Substitute Trustee, by Substitute Trustee's Deed dated January 5, 2016 and recorded January 7, 2016, in Record Book 636, Page 303, as Instrument Number 122740, in the Register's Office of Hardin County, Tennessee.

ALSO BEING THE SAME PROPERTY conveyed to Kimberly Plunk from Carter Timber & Land Development, by Warranty Deed dated October 14, 2008, and recorded October 17, 2008, in record Book 482, Page 172, as Instrument Number 81589, in the Register's Office of Hardin County, Tennessee.

Property commonly known as 2040 Bruton Branch Road Savannah, TN 38372

Tax Map and Parcel ID: 145BA/7
Tax ID: 145B-A-007.00

Current Owner(s) of Property: CHARLES JUSTIN FARRIS The street address of the above described property is believed to be 2040 Bruton Branch Road, Savannah, TN 38372, 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 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 Mortgagee, the Mortgagee or the Mortgagee's attorney.

MWZM File No. 21-00009-453-5
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.
PHF (12153tc)

NOTICE TO CREDITORS ESTATE OF EMMA J. PARKER

Notice is hereby given that on the 28th day of November, 2022, Letters Testamentary, in respect to the estate of EMMA J. PARKER, deceased, who died October 5, 2022, were issued to the undersigned by the Probate Court of Hardin County, Tennessee. All persons, resident and nonresident, having claims, matured or un-matured, against the estate are required to file the same with Martha S. Smith, Clerk of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1)(A); or

(2) Twelve (12) months from the decedent's date of death. All persons indebted to the above Estate must come forward and make proper settlement with the undersigned at once.

This the 28th day of November, 2022.

/s/ Deborah Roberts
/s/ Paul Kevin Carter, Attorney for the Estate
/s/ Martha S. Smith, Probate Court Clerk

(1282tp)

NOTICE OF SUBSTITUTE TRUSTEES SALE

WHEREAS, Gregory A. Scott, a single man, by Deed of Trust (the "Deed of Trust"), dated April 11, 2008, and recorded on May 1, 2008, in Record Book 470, Pages 191-208, or as Instrument or Document Number 78092 in the Register of Deeds Office of Hardin County, Tennessee, conveyed to Kathy Winstead, Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to, JPMorgan Chase Bank, N.A., which was subsequently assigned to LAKEVIEW LOAN SERVICING, LLC, dated and recorded on 09/27/2018 in Record Book 696, Pages 236-237 or as Instrument or Document Number 137991, and;

WHEREAS, Kent McPhail & Associates, LLC has been duly appointed Substitute Trustee by the owner and holder of the Note by instrument recorded in Record Book 815, Pages 191-193 or as Instrument or Document # 165701 Hardin County, Tennessee

WHEREAS, default has been made in the payment of the Note; and WHEREAS, the owner and holder of the Note has demanded that the hereinafter described real property be advertised and sold in satisfaction of the indebtedness and costs of foreclosure in accordance with the terms and provisions of the Note and Deed of Trust.

NOW, THEREFORE, notice is hereby given that an agent of Kent McPhail & Associates, LLC, Substitute Trustee, pursuant to the power, duty, and authority vested in and conferred by the Deed of Trust, on 01/11/2023 at 2:00 PM at the Hardin County Courthouse located at 465 Main Street, Savannah, TN 38372, will be sold to the highest call bidder for cash free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, certain real property located in Hardin County, Tennessee, described as follows:

6.554 Acres

Beginning at a point in the centerline of Circle Road, said point being the Southwest corner of the subject and the Southeast corner of John Pickard property described in Record Book 405, Page 231, ROHC; thence leaving said road and running with the East line of Pickard, North 07 degrees 29 minutes 17 seconds East, passing a fence post in the North margin of Circle Drive at 17.51 feet, continuing with a fence, 354.91 feet, running in all, 372.42 feet to a fence post marking the Southwest corner of a remaining portion of Bank Of New York property described in Record Book 456, Page 607, ROHC, of which the herein described is a part; thence leaving said fence and running with a severance line and with the boundary of Bank of New York property, South 82 degrees 59 minutes 22 seconds East, 149.04 feet; thence South 40 degrees 07 minutes 34 seconds East, 199.30 feet; North 48 degrees 43 minutes 45 seconds East, 29.48 feet; North 39 degrees 53 minutes 37 seconds West, 155.28 feet; North 09 degrees 17 minutes 53 seconds East, 94.82 feet; and thence North 78 degrees 23 minutes 47 seconds West, 20.01 feet to a point in a fence and the East line of said John Pickard property; thence running with a fence and the East line of Pickard, North 08 degrees 54 minutes 12 seconds East, passing an 18 inch oak at 331.51 feet, leaving said fence and continuing 16.78 feet, running in all, 348.29 feet to a point in the centerline of a branch and the West line Brian Coln property described in Record Book 456, Page 529, ROHC; thence running with the centerline of said branch and the West line of Coln, South 37 degrees 59 minutes 25 seconds East, 362.75 feet; South 26 degrees 23 minutes 27 seconds East, 132.60 feet; South 43 degrees 57 minutes 52 seconds East, 133.47 feet; and thence South 19 degrees 43 minutes 29 seconds East, 56.60 feet to a point in the West line of Patty Davis property described in Record Book 267, Page 705, ROHC; thence leaving said branch and running with the West line of Davis, South 41 degrees 46 minutes 24 seconds West, passing a fence post 19.41 feet, continuing 318.26 feet, running in all, 337.67 feet to a 24 inch cedar in the North line of Susan Franklin property described in Deed Book 189, Page 532, ROHC; thence leaving said fence and running with the North line of Franklin, South 89 degrees 28 minutes 03 seconds West, 146.34 feet to an iron pin; thence North 47 degrees 06 minutes 44 seconds West, 146.29 feet to an iron pin; and thence South 06 degrees 26 minutes 15 seconds West, passing an iron pin in the North right-of-way line of Circle Drive at 123.73 feet, continuing 29.85 feet, running in all, 153.58 feet to a point in the centerline of said road, being a point in a curve having a radius of 586.60 feet; thence running in a counterclockwise direction with an arc of said curve and with the centerline of Circle Drive, 200.88 feet to the point of beginning containing 6.554 acres.

The street address of the above described property is believed to be 120 Circle Rd , Morris Chapel, Tn 38361 but if 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.

Owner of Property: Gregory A. Scott, a single man
Property ID: 033 033 058.00 000

This sale is subject to any unpaid taxes, if any, any prior liens or encumbrances, leases, easements and all other matters which take priority over the deed of trust under which this foreclosure sale is conducted, including but not limited to the priority of any fixture filing. If the U.S. Department of the Treasury/Internal Revenue Service, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor and 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, all as required by 26 U.S.C. 7425 and T.C.A. 67-1-1433. The notice requirements of T.C.A. 35-5-101 et seq. have been met.

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 trustee/substitute trustee reserves the right to rescind the sale.

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.

All right of equity of redemption, statutory and otherwise, and homestead 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.

Publication Dates: December 15, 2022, December 22, 2022 & December 29, 2022.

Kent McPhail & Associates, LLC, Substitute Trustee
126 Government Street
Mobile, AL 36602
251-438-2333 (12153tc)

NOTICE TO CREDITORS

ESTATE OF THELMA MARION JUNE BARLOW

Notice is hereby given that on the 2nd day of December, 2022, Letters Testamentary in respect to the estate of THELMA MARION JUNE BARLOW were issued to the undersigned by the Probate Division of the Chancery Court for Hardin County, Tennessee. All persons, resident and nonresident, having claims, matured or un-matured, against the estate are required to file the same in triplicate with the Clerk of the above-named court on or before the earlier of the dates prescribed in (1) or (2); otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1)(A); or

(2) Twelve (12) months from the decedent's date of death. This the 21st day of December, 2021.

/s/ Donna Finley, Personal Representative
/s/ Nicholas L. Surratt, Attorney for the Estate
/s/ Martha S. Smith, Clerk and Master

(12152tp)

PUBLIC NOTICE

The City of Saltillo is seeking to fill by appointment a vacancy on the Board of Mayor and Aldermen. Applicants must have been a resident of the city for at least the 12 prior months and adhere to any Tennessee state law regarding residency. The appointment is for the remainder of the 2020-2024 election cycle. To apply, submit a letter of interest to the city at P.O. Box 7888, Saltillo, TN 38370, or by email at Saltillo.gov@cityofsaltillo.org. Letters may also be delivered in person to City Hall at 160 Oak Avenue. All letters must be received by 3:00 p.m. on Dec. 30, 2022.

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HARDIN COUNTY

WHEREAS, Michelle Lewis, a married woman executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Preferred Plus Financial Corporation, Lender and J. Gilbert Parrish, Jr., Trustee(s), which was dated February 16, 2018, and recorded on February 20, 2018, in Book 682, at Page 636 in Hardin 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, Caliber Home Loans, Inc., (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 January 12, 2023, at 10:00 AM at the usual and customary location at the Hardin County Courthouse, Savannah, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Hardin County, Tennessee, to wit:

Lot No. 38, Phase IV, Gardens of Beech Forest Subdivision, a plat of which appears of record in Plat Cabinet 5, Slide 125, Register's Office of Hardin County, Tennessee, reference to which plat is hereby made for a more particular description of said lot showing its location and the length and direction of its boundaries. (Description according to prior deed.) Being the same property conveyed to Michelle Lewis by deed of Cameron Chase Qualls and Maegan Qualls f/k/a Maegan Robertson, dated February 16th, 2018 and recorded in Record Book 682, Page 634 in the Register's Office of Hardin County, Tennessee.

Parcel ID Number: 072K D 03400 000
Address/Description: 400 PRINCE PL, Savannah, TN 38372
Current Owner(s): Michelle Lewis
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 that 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.: 22-10845 FC01 (1213tc)

Community news

Childers Hill



Connie Willcutt
Community Writer
607-4120

I would like to thank the Courier for our Christmas lunch. We really enjoyed the food and fellowship.

I am so tired of all this rain,

Community news

Walker Graham



Mary Rose
Community Writer
926-2502

PatriciaShelbysendshappy birthday wishes to Chanda McFalls on Dec. 13; McKenna Weatherford on Dec. 14; J.W. Vanhooose on Dec. 15; Dylan McClain on Dec. 16; Tammy Jennings on Dec. 17; Pamela Stricklin on Dec. 19; and happy anniversary to Robert and Jordon Johnson on Dec. 16 as well as Joe and Dawn Wilkes on Dec. 19.

Out late brother-in-law Bill Smith will be gone 14 years on Dec. 17. He is still missed.

ScottandStarlaHarrisonwill have an anniversary on Dec. 14.

PUBLIC NOTICE

The meeting of the Hardin County Board of Commissioners will be on Monday, December 19, 2022 at 6:30 p.m. in the Circuit Courtroom at the Hardin County Courthouse. The public is invited to attend.

PUBLIC NOTICE

The Hardin County Board of Commissioners will hold their monthly Planning Session on December 15, 2022 at 6:30 p.m. in the Circuit Courtroom at the Hardin County Courthouse. The public is invited to attend.

PUBLIC NOTICE

There will be a meeting of the Hardin County Budget Committee on Thursday, December 15, 2022 at 6:15 p.m. in the Chancery Courtroom at the Hardin County Courthouse. The public is invited to attend.

ADVERTISEMENT FOR BIDS

ROLLER MOWER, CITY OF SAVANNAH

The City of Savannah will be accepting sealed bids on a three-point hitch roller mower with the following specifications. Weight not to exceed 690 pounds. Three (3) blade spindles. Capable of producing striped patterns on athletic fields. Must require less than 29hp to operate. Must be designed to guard against scalping turf surfaces. Forward sealed bids to: City of Savannah, Attn: City Manager, 140 Main St. Savannah, Tennessee 38372 Bids will be accepted through December 16th at 2:00 p.m., when they will be opened and read at City Hall. The city shall retain the right to waive any informalities or to reject all bids.

HOLIDAY CLOSING

The Hardin County Courthouse and Annex Building will close at 12 noon on December 22 and will reopen on December 27, 2022 in observance of Christmas.