



NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated June 13, 2018, and the Deed of Trust of even date securing the same, recorded June 19, 2018, in Book No. 689, at Page 873, and modified on August 16, 2022, in Book No. 807, at Page 511 in Office of the Register of Deeds for Hardin County, Tennessee, executed by Julia Dale, conveying certain property therein described to Carter, Stanfill & Associates, PLLC as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Preferred Plus Financial Corporation, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Freedom Mortgage Corporation. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Freedom Mortgage Corporation, will, on January 25, 2023 on or about 2:00 PM, at the Hardin County Courthouse 465 Main Street, Savannah, TN 38372, offer for sale certain property hereinafter described to the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hardin County, Tennessee, and being more particularly described as follows:

All that certain parcel of land in the Fourth Civil District, Hardin County, State of Tennessee and being known and designated as H-8 and H-9, West Hima Subdivision, as shown on the plat recorded in Plat Cabinet 2, Slide 75 in the Register's Office of Hardin County, Tennessee and more fully described in Book 236, Page 524, as follows: Beginning at the point of intersection of the west right-of-way line of Tennessee Highway 69 with the north right-of-way line of Riddle Road, said point being the southeast corner of the subject; thence running with the north right-of-way line of Riddle Road, south 71 degrees 28 minutes west 224.60 feet to an iron pin marking the southeast corner of J. H. Sevier property described in deed book 33, page 5, ROHC; thence leaving said road and running with the east line of Sevier, north 18 degrees 32 minutes west, 152.23 feet to an iron pin in the south line of Billy Spencer property described in deed book 165, page 214, ROHC; thence running with the south line of Spencer, north 58 degrees 11 minutes 16 seconds east, 193.58 feet to an iron pin in the west right-of-way line of Highway 69; thence running with said right-of-way line, south 28 degrees 57 minutes 33 seconds east, 200.00 feet to the point of beginning containing 0.836 acres, being Lots H-8 and H-9 in the West Hima Subdivision, a plat of which is recorded in plat cabinet 2, slide 75, ROHC. (Description according to survey of David B. Cagle RI S # 497, dated August 31, 2000).

ALSO KNOWN AS: 20085 Highway 69 South, Savannah, TN 38372
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. In addition, the following parties may claim an interest in the above-referenced property:
JULIA DALE TENANTS OF
USA RURAL HOUSING SERVICE

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. W&A No. 354526
DATED December 13, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee (12153tc)

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 April 17, 2017, executed by NICHOLAS LOPORTO conveying certain real property therein described to CARTER STANFILL & ASSOCIATES, PLLC, as Trustee, as same appears of record in the Register's Office of Hardin County, Tennessee recorded April 24, 2017, in Deed Book 665, Page 1; and
WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to FREEDOM MORTGAGE CORPORATION 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 Hardin 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 January 19, 2023 at 11:00 AM at the Hardin County Courthouse, 465 Main Street, Savannah, TN 38372, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Hardin County, Tennessee, to wit:

THE FOLLOWING TRACT OR PARCEL OF REAL ESTATE LOCATED IN THE 4TH CIVIL DISTRICT OF HARDIN COUNTY, TENNESSEE, MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT A RAILROAD SPIKE LYING IN THE CENTERLINE OF MT. HERMAN ROAD, THE NORTHWEST CORNER OF THIS TRACT, THE PROPERTY OF JOHNNY WAYNE SMITH, RECORDED IN DEED BOOK NO. 147, PAGE NO. 580 IN THE REGISTER'S OFFICE OF HARDIN COUNTY, TENNESSEE AND THE SOUTHWEST CORNER OF THE EDDIE SHAYNE DENNIS AND PATTY MARIE BLACKWELDER PROPERTY RECORDED IN DEED BOOK NO. 155, PAGE NO. 715; RUNS THENCE SOUTH 70 DEGREES 18 MINUTES 00 SECONDS EAST LEAVING THE ROAD WITH THE NORTH BOUNDARY OF THIS TRACT AND THE SOUTH BOUNDARY DENNIS-BLACKWELDER BEING MARKED BY THE REMAINS OF AN OLD FENCE LINE AND HEDGEROW FOR A PORTION OF THE WAY, 517.98 FEET TO A NO. 4 REBAR LYING IN THE OLD FENCE LINE AT A FENCE INTERSECTION, THE NORTHEAST CORNER OF THIS TRACT, A POINT IN THE SOUTH BOUNDARY OF DENNIS-BLACKWELDER, AND THE NORTHWEST CORNER OF THE CECIL ROBINSON AND WIFE, DORIS JOYDEL ROBINSON PROPERTY RECORDED IN DEED BOOK NO. 135, PAGE NO. 454; RUNS THENCE SOUTH 19 DEGREES 12 MINUTES 47 SECONDS WEST WITH A FENCE LINE MARKING THE EAST BOUNDARY OF THIS TRACT AND THE WEST BOUNDARY OF ROBINSON, 403.94 FEET TO A P-K NAIL LYING IN THE CENTERLINE OF MT. HERMAN ROAD, THE SOUTHEAST CORNER OF THIS TRACT AND THE SOUTHWEST CORNER ROBINSON; RUNS THENCE WITH THE CENTERLINE OF THE ROAD MARKING THE WEST BOUNDARY OF THIS TRACT, NORTH 60 DEGREES 19 MINUTES 50 SECONDS WEST, 93.65 FEET; THENCE NORTH 47 DEGREES 47 MINUTES 51 SECONDS WEST, 121.55 FEET; THENCE NORTH 28 DEGREES 06 MINUTES 02 SECONDS WEST, 108.88 FEET; THENCE NORTH 21 DEGREES 41 MINUTES 18 SECONDS WEST, 357.30 FEET TO THE POINT OF BEGINNING, CONTAINING 3.05 ACRES MORE OR LESS. (DESCRIPTION ACCORDING TO THE PRIOR DEED). PROPERTY SUBJECT TO A ROAD EASEMENT FOR MT. HERMAN ROAD.
Parcel ID: 073-023.00
PROPERTY ADDRESS: The street address of the property is believed to be 1260 HARD ROCK RD, SAVANNAH, TN 38372. 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): NICHOLAS LOPORTO
OTHER INTERESTED PARTIES:
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

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.
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 (12153tc)

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 87 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 Mortgagor, the Mortgagee or the Mortgagee's attorney.
MWZM File No. 21-000009-453-5
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.
PHP (12153tc)

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 87 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 MORTGAGOR, THE MORTGAGEE OR THE MORTGAGEE'S ATTORNEY.
MWZM FILE NO. 21-000009-453-5
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.
PHP (12153tc)

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 87 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 MORTGAGOR, THE MORTGAGEE OR THE MORTGAGEE'S ATTORNEY.
MWZM FILE NO. 21-000009-453-5
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.
PHP (12153tc)

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 87 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.
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OTHER INTERESTED PARTIES: DISCOVER BANK
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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. 21-000009-453-5
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

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 November 9, 2020, executed by CODY J HILL conveying certain real property therein described to J. GILBERT PARRISH, JR. ATTORNEY AT LAW, as Trustee, as same appears of record in the Register's Office of Hardin County, Tennessee recorded November 12, 2020, in Deed Book 748, Page 731; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PennyMac Loan Services, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Hardin County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben 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 January 25, 2023 at 2:00 PM at the Front Door of the Hardin County Courthouse, 465 Main Street, Savannah, TN 38372, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Hardin County, Tennessee, to wit:

LAND SITUATED IN HARDIN COUNTY, TENNESSEE, TO-WIT: BEING LOT NO. 41 IN THE BROOKWOOD ACRES SUBDIVISION, SECTION B, AN ADDITION TO OVERBROOK ACRES SUBDIVISION, A PLAT OR PLAN OF WHICH IS OF RECORD IN SAID REGISTER'S OFFICE IN PLAT BOOK 2, PAGE 20 AND REFERENCE IS HEREMADE TO SAID PLAT AND TO THE BOOK AND PAGE WHERE RECORDED FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT NO. 41 IN THE BROOKWOOD ACRES SUBDIVISION, SECTION B, AND THE DESCRIPTIONS, LOCATIONS AND DESIGNATIONS AS THEREGIVEN AND SHOWN ARE INCORPORATED HEREIN BY THIS REFERENCE THERETO TO THE SAME EXTENT AS IF COPIED IN FULL HEREIN.

Parcel ID: 086F-B-004.00
PROPERTY ADDRESS: The street address of the property is believed to be 5 Brookwood Loop, Adamsville, TN 38310. 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): CODY J HILL
OTHER INTERESTED PARTIES:
1ST FRANKLIN FINANCIAL CORPORATION

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.

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
rselaw.com/property-listing
Tel: (877) 813-0992
Fax: (470) 508-9401 (12153tc)

**NOTICE TO CREDITORS
THE ESTATE OF WILLIE CARTER HORTON**

Notice is hereby given that on the 13th day of December, 2022, Letters Testamentary (or of administration as the case may be) in respect to the estate of WILLIE CARTER HORTON, who died on October 16, 2022, were issued to the undersigned by the Chancery 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 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 13th day of December, 2022.
/s/ Carla Michelle Horton Greenwood, Executrix
/s/ Brennan E. Parrish, Attorney for the Estate
/s/ Martha S. Smith, Clerk and Master (12222tp)

**NOTICE TO CREDITORS
ESTATE OF EDNA SNELLING**

Notice is hereby given that on the 13th day of December, 2022, Letters Testamentary (or of administration as the case may be) in respect to the estate of Edna Snelling, who died on April 11, 2022, 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 13th day of December, 2022.
/s/ Matt West, Personal Representative
/s/ Martha S. Smith, Clerk and Master (12222tp)

**On the Record
week of Dec. 22**

Savannah Police Dept.

The following items are derived directly from official Savannah Police Department reports and spokesmen.

Dec. 12

Cody A. Hardin, 31, 150 Lonesome Pine Road, was cited on a charge of driving on a revoked license after being stopped on Wayne Road for no headlights after dark.

Dec. 13

Scarlett Taylor, 365 Cravens Road, said she left her residence for an hour and when she returned, discovered the front door of the house was open and her purse containing \$22 was missing.

Police were dispatched to the Wayne Road area to be on the lookout for a gray sport utility vehicle with a Mississippi license plate regarding a driver who was acting very strangely and had reportedly made a threat to harm a local judge. The vehicle was found in the Piggly Wiggly parking g lot and the driver, Brooke E. Condon, 28, 200 Black Place, was arrested on a charge of driving on a revoked license. Condon told police she was

having a panic attack.

The Flock license plate reading camera system alerted to a possible stolen vehicle. Brenda Lowery, 41, Leoma, Tennessee, was arrested on charges of motor vehicle theft, possession of drug paraphernalia (spoon, syringes) and criminal impersonation (giving the name and date of birth of her daughter).

Dec. 14

An arrest was made for public intoxication.

Kristy Taylor, 39, 100 Monty Drive, Apt. D-1, was arrested on charges of domestic assault and simple possession of marijuana regarding an incident at 935 Wayne Road.

Dec. 15

James R. Pemberton, 60, Bath Springs, Tennessee, was involved in a motor vehicle crash on Florence Road and was cited on a charge of driving on a revoked license.

Mason A. Payne, 32, 730 Cravens Drive, was arrested on an active warrant for theft out of Hardin County and charged with a second offense of driving on a revoked license after being involved in a motor vehicle crash at the intersection of Patterson

Community news

Eureka



Patsy Gibbs
Community
Writer
731-925-3376

Christmas is the holiest of our holidays as we celebrate the birth of Jesus Christ more than 2000 years ago. The fourth candle of Advent was lit Sunday at Eureka United Methodist Church by Pam Dickerson and family. I am told it was a lovely ceremony as I was not present. I visited with my friends at First United Methodist to worship as the choir presented their Christmas Cantata "The Gift." My daughter Gaye is a member of the choir and bell ringer, who did a great job. Bob Brown, choir director, is a talented conductor. The narrators were Cinda and Andrew Waltz, who made the scriptures very clear and interesting.

Kimberlin Stanfill picked me up after worship to attend the annual Gibbs Christmas

reunion at the Marty in Adamsville. The building was decorated beautifully and they had a large crowd. The descendants of Tony and Harve Gibbs enjoyed a bountiful meal and lots of visiting. There were many children present and Santa made a visit with the group giving each child an early gift and special attention. Martha Gibbs Davey is the only surviving child of the 14 Gibbs children and makes an effort to get all the relatives together. We all say that she is the "glue" that holds the Gibbs bunch together.

A nice surprise was left on my porch Sunday afternoon. Thanks to my anonymous gift giver. It is nice to be treated so well.

We wish Peggy Pitts a speedy recovery following a fall last week. She has been a patient at HCMC and is doing much better. Her daughters are thankful she has no broken bones.

Christmas vacation is in progress for Hardin County school children. May everyone have a happy and safe vacation. The Christmas on Main has been well attended in spite of heavy rains at the beginning.

Community news

Bruton Branch



Pattie Barnes
Community
Writer
901-235-0642
bruton38372@gmail.com

Most of my friends and neighbors in Hardin County are from states other than Tennessee. Most are blooming well. I appreciate that they love to shop local, embrace our differences as well as our likenesses, and agree southern life is the best. Variety is the spice of life.

Temperatures in the low 40s, wind gusts at 25 miles per hour yet, many volunteers showed up at Shiloh National Military Park on Saturday for the short ceremony and to put wreaths on the graves of our fallen heroes. Standing in the group of about 80 people, I pledged allegiance to our flag and prayed for our military around the world. I said a special prayer of thanks for my son-in-law, Alan Jenkins, serving on the USS George H.W. Bush.

On my way home from the military park I stopped at a roadside table set up by two Amish ladies. They were selling homemade soaps, candles, candies, pies, and canned vegetables. I loaded up on some great stuff for myself and gifts.

This is a treat I did not have access to when living in

Shelby County, Tennessee. It kind of feels like going home to my Granny and stocking up on the homemade goodies she would make for family and friends.

The Courier front page story last week has a lot of folks in Bruton excited about the grant TVEC received to run fiber connections to all their service area south of Pyburn Road. That includes all Bruton and Pyburn area.

Crockpot cooking is high on my list this time of year. My neighbor, Jeff Wilson, shared some of his homemade venison chili with me. It was so delicious I begged for the recipe. He provided it along with some ground venison so I could make my own. I modified it for my crockpot. My next round I plan to use ground turkey.

Venison chili recipe

- Ingredients
- 2 pounds ground venison (beef or turkey)
- 1 quart tomato juice
- 1 15-ounce can puree tomato
- 1 can red kidney beans, drained
- 1 can pinto beans, drained
- medium onion, chopped
- 1/2 cup diced celery
- 1/4 cup diced bell pepper
- 1/4 cup chili powder
- 1 teaspoon salt
- 1/4 teaspoon black pepper
- 1/2 teaspoon oregano
- 1/2 teaspoon brown sugar
- 1/8 teaspoon cayenne pepper
- Directions
- Brown ground meat and

The weekend of Dec. 17 was dry and welcomed by groups of families to enjoy carriage rides, ice skating, and the visits with Santa in downtown Savannah. My great grandson, Rhett Parrish, with his mom, Kenlee, and some cousins enjoyed his first visit for the photo shoots Saturday.

The Christmas program at Eureka Church was presented December 18, at 5:00 p.m. Our youth and children presented the nativity story beautifully. Shelby Bonee welcomed the crowd and opened the program. Dennis Usner, pastor, led the opening prayer. The nativity characters were beautifully dressed in the presentation of the old, old story. Jackie Lyn Christopher served as narrator and the beautiful music was presented by Marcia Tedford, Geneva Mansell, and Magie Deshazier. An appearance of Santa concluded the program as the crowd made their way to the fellowship hall for yummy food and visiting. Thanks to Kathy Crofts and Cherry Lynn Sullivan for the work presenting the program, Bill Phillips for construction on the set and Vickie Lancaster for costumes.

We were saddened at the death of cousin Mary Jane Shutt Rainwater last week. Gaye and I attended the celebration of her life on Friday at First Cumberland Presbyterian Church. I saw many cousins present and was very glad to see Danny Williams of Covington, La. and several others who live far away.

My family will gather at my Plainview house this week as I am in the process of moving back home. Monday will be my first time to be home since August 9, 2021. There is still some work to finish, but the inside is livable and it is great to be home!

In this season of joy, I want to remember members of the Gibbs family who lost their mother, Earnestine Gibbs this week. She was the widow of Hoover Gibbs and mother of Tim Gibbs, Debbie Gibbs Shutt, and the late, David and Lisa Gibbs. Daughter-in-law, Cheryl Gibbs and children were present at the Gibbs reunion on Sunday.

Again I quote Tiny Tim from Charles Dickens' Christmas Story, "God bless us, every one!"

Merry Christmas to all!

drain. Add all ingredients to crockpot. Set on high for 3 hours. Reduce to low setting for 3 hours. Stir and serve with sour cream, cheddar cheese and chopped green onions for garnish.

"America without her soldiers would be like God without his angels."
- Claudia Pemberton

Community news

Walker Graham



Mary Rose
Community
Writer
926-2502

Patricia Shelby, Terry Sharon, Samantha Jaylen, and Isaiah Stricklin, Darrell, Dale, Emma, and Ellie Reynolds had their Christmas Sunday night.

Patricia sends happy birthday wishes to Anna Hardin Nicolas on Dec. 20; Leigh

Ann Geans on Dec. 22; Flora Delaney on Dec. 23; Gery Ford and Ben Gean on Dec. 24; Milo Pety on Dec. 25; Jeff Wilkes on Dec. 26; happy anniversary to David and Reba Sawner on Dec. 20. Leon and Betty Baugus on Dec. 21; Ricky and Susan Gean on Dec. 26.

My late brother and late sister-in-law Frances would have had an anniversary on Dec. 23.

My nephew Ricky Banks will have a birthday on Dec. 27 and niece Rhonda will have one on Dec. 30. I hope they have good ones.

BID NOTICE

The National Park Service is currently accepting bids now through Noon, January 12, 2023 to permit the growing and harvesting of hay on 7 fields within Shiloh National Military Park in Shiloh, TN and 2 fields in Corinth, MS. These fields vary from 5 to 27 acres. Interested parties may obtain a bid package by writing to: Agricultural Permit Bids, Shiloh National Military Park, 1055 Pittsburg Landing Rd., Shiloh, TN 38376. Bid packages are also available by calling the park at 731-689-5275

PUBLIC MEETING NOTICE #1

The Town of Crump will hold a Public Meeting on January 12, 2023, at 11:00 a.m. at the Crump Town Hall, 3030 Highway 64. The purpose of this meeting is to present information to the public on the FY 2023 Community Development Block Grant Program. Concerned citizens are encouraged to attend and comment on possible activities.

Persons with disabilities requiring special accommodations should contact Pam Hardy, City Recorder at (731) 632-4224. The Town of Crump is an Equal Opportunity Employer. In accordance with Title VI of the Civil Rights Act of 1964, related statutes and regulations, as amended, the Town of Crump prohibits discrimination on the basis of race, color, religion, sex, or national origin, in the admissions or access to, or treatment or employment in its programs or activities.

Ricky Tuberville
Mayor

Community news

Childers Hill



Connie Willcutt
Community
Writer
607-4120

Merry Christmas to all. I do hope everyone has a blessed weekend and enjoy the holidays.

Are we all ready for the really cold weather that's coming? I for one am not ready.

Schools are closed until Jan. 2. I'm sure all the kids were ready for a break.

Congratulations to Park Ranger Clark Walker. He worked his last shift Friday after working 30 years at Pickwick Landing State Park.

Happy birthday to Lynn Vickers, Mary Farris, Leon Milligan, Matt Meeks, Miranda Frankinmay and Diane Gibbs.

Jobie Davidson's son did a great job singing the song "Drummer Boy" at his play. Have a blessed week.

PICKWICK ELECTRIC COOPERATIVE
Pickwick Electric Cooperative will be closed on Friday, Dec. 23 and Monday, Dec. 26 to allow our employees to spend time with their families for Christmas. Standby crews will be available in case of emergency. Have a safe and Merry Christmas.