



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 (12223tc)

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 rselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 (12223tc)

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 Mortgageor, 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)

NOTICE TO CREDITORS ESTATE OF SHANE CAGLE

Notice is hereby given that on the 12th day of December, 2022, Letters Testamentary (or of Administration as the case may be) in respect to the estate of SHANE CAGLE, who died on November 13, 2022, were issued to the undersigned by 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 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 12th day of December, 2022.

/s/ Judith Ward, Executrix /s/ Joe L. Brown, Attorney for the Estate /s/ Martha S. Smith, Clerk and Master (12222tp)

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 06 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 MEDA LONG FALLS

Notice is hereby given that on the 19th day of December, 2022, Letters Testamentary (or of administration as the case may be) in respect to the estate of Meda Long Falls, who died on November 14, 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 19th day of December, 2022.

/s/ William Burnett Falls, III, Administrator /s/ Daniel L. Smith, Attorney for the Estate /s/ Martha S. Smith, Clerk and Master (12292tp)

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

HOLIDAY CLOSING

The Hardin County Courthouse and Annex Building will be closed on Monday, January 2, 2023 in observance of the New Years.

## 2022 Review

Continued from page 5A

•The Hardin County Board of Education approves a change in the grading scale that makes it easier for students to get good grades.

A new Tennessee law directs high schools to grade students on a 10-point scale, rather than the previous 4-9 point scale. The local school board chooses to expand on that by using the revised scale for all grades.

For instance, instead of a student earning an A for a score of 93-100 under the traditional scale, students will now get an A for scores between 90 and 100.

### July 14

•Weather and rising operational costs have many local farmers worried about their bottom lines this year.

Spring started off with higher than average rainfalls

and cooler temperatures, which meant a later than normal vegetable harvest for some farmers.

But now, dry weather coupled with hotter than average temperatures in June has farmers worried about their crop yields.

### July 15

•Adult and Teen Challenge of Savannah celebrates 10 years of offering drug counseling and ministry services to women at the Hardin County jail.

### July 18

•The Tennessee Bureau of Investigation says an undercover operation in McNairy County targeting human trafficking in West Tennessee resulted in multiple arrests, plus a Savannah man being cited on a charge of patronizing prostitution.

•Dollar General in Counce is burglarized and \$2,200 reported stolen.

The Hardin County Sheriff's Department says a hole was cut through the store's roof to enter the building, and the door was cut off a safe to get to the cash.

•The Hardin County Commission appoints Mary Martin to complete the term of county Property Assessor Calvin Hinton, who retired.

Martin is a long-time employee of the office.

### July 21

•Hardin County Schools has been awarded a \$187,200 state grant for equipment improving air quality for high school welding students.

•Two Savannah residents, Sherman Clendenin, 60, and Katie Skelton, 79, are facing multiple charges after officers conducting a parole home visit discover nearly a quarter pound of meth and other drugs during a parole home visit, according to the Hardin County Sheriff's Department.

partment.

### July 23

•Local community organization Sisters Impacting Savannah holds its fifth annual Back to School Bash, giving away more than 200 backpacks filled with school supplies, plus \$10 vouchers for middle school students for school supply fees.

### Aug. 4

•Former Hardin County Highway Superintendent Steve Cromwell has been charged with two felony offenses related to his elected position.

Cromwell, 58, of Savannah, is charged with forgery and destruction/tampering with government records stemming from two separate alleged incidents.

According to the state Comptroller's Office, Cromwell allegedly used county funds to pave a private driveway in exchange for half an acre of land the Highway Department needed to expand a bridge. Cromwell is also accused of falsifying invoices to purchase a truck for the department for \$18,170, splitting several invoices for the purchase to avoid complying with county bidding requirements that apply to purchases over \$10,000.

•Only 22% of Hardin County's 16,682 registered voters participate in the state and federal primary and the county general election.

The county general election included all 20 seats on the county commission. In six of the 10 districts there were three commission candidates running for the two seats in each district. Only two of the county-wide offices were contested. Jeanette Stricklin won in the race for county clerk, while Wesley Jerrolds emerged victorious as county road superintendent.

### Aug. 6

•A Hardin County teen is among three people killed when a boat crashes into a barge on the Tennessee River, three miles north of Saulto.

The Tennessee Wildlife Resources Agency subsequently identifies the dead as 57-year-old Cherie Denise Arnold from Bath Springs, 19-year-old Bryan Chayse Linton from Scotts Hill, and 18-year-old Chase Rushing Wulfert from Morris Chapel in Hardin County. The three were in a high-performance Baha boat that collides with the barge around 9 p.m.

### Aug. 11

•Some elementary school teachers in Hardin County are upset about a new state law that requires them to create a list of all of the reading materials available in their classroom to ensure that the materials are appropriate for the children they teach.

Hardin County teachers with classroom libraries were told they could not let their

— See 2022 Review, page 9A

## Correction

In the Dec. 22 article "Hardin County crafter gets big order for small baskets," the phone number listed is incorrect. The correct phone number to reach Laura Francis Rushing is 731-925-7586. The Courier regrets the error.

## In Education

William Forester of Savannah was named to the Union University President's List for the fall 2022 semester.

The President's List includes full-time students who achieve a 4.0 grade point average on a four-point scale.

Robert Adkisson of Savannah was named to the Union University Dean's List for the fall 2022 semester.

The Dean's List includes full-time students who achieve a 3.5 grade point average on a four-point scale.

## Hardin County High School senior wins big in Washington, D.C.

Jennifer Magie  
Staff Writer  
magie@courieranywhere.com

A Hardin County High School student topped competitors in Washington, D.C., this month.

HCHS senior Jude Bledsoe, 17, of Savannah, traveled to the nation's capital for the Jobs For Tennessee Graduates, or JTG, annual conference that also included competitions in public speaking and employment interview skills.

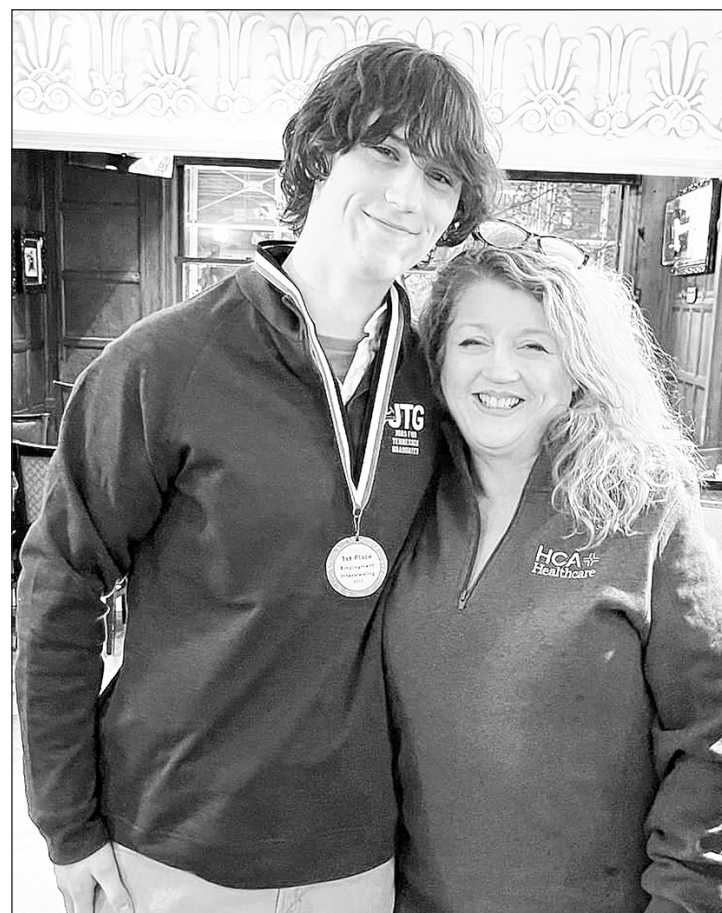
Bledsoe competed against 13 others and won the employment skills competition. He said he had to get calm before the interview portion of the competition.

"I was thrilled to win. I was nervous before being interviewed and was feeling all kinds of mixed emotions. Then I took a breath, cleared my mind for a minute and went in and did my best," shared Bledsoe.

In addition to showing off his interview skills, Bledsoe had to submit a written resume and cover letter seeking employment at the fictitious department store Smith Brothers.

JTG teacher Mary Grace Smith accompanied Bledsoe on the trip and said the interview ended up having an unexpected twist.

"We tailored all of his practice questions, resume and cover letter for him to apply as a salesperson. Then we go in for the interview and they threw a curve ball by asking him if he could apply for a healthcare position instead, so he really had to think on his feet," Smith explained.



Wearing his first place medal, HCHS senior Jude Bledsoe with Cherrad Barton of HCA Healthcare. Barton offered Bledsoe a job after he won the JTG employment interview skills competition.

Bledsoe however, said the change may have benefited him.

"I think the change of focus may have helped me more because I want to pursue a career in healthcare. So, I was more in my comfort zone to talk about healthcare than I was for sales because I could relate to it," he said.

The shift of focus really did work out for Bledsoe because not only did he win the competition, he was offered a job at HCA Healthcare, which he accepted.

"I will start as patient assistant, and then there are plans for me to rotate and serve different positions at

several of their different care facilities," Bledsoe said.

He plans to attend college for nursing at Middle Tennessee State University, during which he will rotate among HCA Healthcare's different service care centers.

"Receiving a job offer was also something I was not expecting and this will be a good first step in my future healthcare career goals," Bledsoe said with a smile.

HCA Healthcare is one of the nation's leading providers of healthcare services, with 182 hospitals and more than 2,300 sites of care, including surgery centers, freestanding ERs, urgent care centers, home health and hospice agencies, and physician clinics, in 20 states and the United Kingdom.

JTG is an affiliate of Jobs for America's Graduates (JAG) and operates in 31 schools in 20 counties throughout Tennessee. The goal of JTG is to guide Tennessee students toward post-secondary education, a meaningful career, and a productive adulthood.

JTG has been operating at Hardin County High School since 2018 and is an elective technical career skills class for seniors, but JTG educator Smith hopes to open the class to all who are interested in the future.

Thirty students across the state attended and participated in the JTG conference, which was held Dec. 1-3.

Bledsoe said the trip was an amazing opportunity.

"It was great to receive a job offer and to win the competition, but I also got to fly on a plane for the first time, network with a great group of students and career leaders, explore historical sites and the food was also incredible. I never knew cheese and steak could be so good together," he noted with a chuckle.



Jude Bledsoe with his JTG teacher Mary Grace Smith, at the Lincoln Memorial in Washington, D.C.

### 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, 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 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 THERE GIVEN 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

(12223tc)

### 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)

### NOTICE TO CREDITORS

#### ESTATE OF THOMAS JERROLD RUSSELL

Notice is hereby given that on the 16th day of December, 2022, Letters Testamentary (or of administration as the case may be) in respect to the estate of Thomas Jerrolds Russell, who died on December 8, 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 16th day of December, 2022.

/s/ Thomas Russell, Administrator

/s/ Joe L. Brown, Attorney for the Estate

/s/ Martha S. Smith, Clerk and Master

(12222tp)

## PUBLIC NOTICE

Saltito public utility district commissioners will meet on the first Tuesday at 6 p.m. for the months of January, April, July, and October.

## PUBLIC NOTICE

The City Commission will meet as follows:  
Study Session - Tuesday, January 2, 2023 at 6:30 p.m.  
Regular Monthly Meeting - Thursday, January 5, 2023 at 7 p.m.  
All meetings are held at Savannah City Hall,  
140 Main Street, Savannah, TN 38372.  
Any person with a disability needing special accommodations should call (731) 925-3300 prior to the above-mentioned time.