



NOTICE OF TRUSTEE'S FORECLOSURE SALE

Sale at public auction will be on January 10, 2024 at 2:00 p.m. local time at the usual and customary location at the Front Door, Hardin County Courthouse, 465 Main Street, Savannah, TN 38372, pursuant to the Deed of Trust executed by Penny M. Oakley for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Stockton Mortgage Corporation, dated September 17, 2019, of record in Book 717 Page 792 in the Register of Deeds Office for Hardin County, Tennessee, ("Deed of Trust"), conducted by James E. Albertelli, P.A. d/b/a ALAW, a Florida corporation duly authorized to conduct business in Tennessee, having been appointed Trustee, all of record in the Register of Deeds Office for Hardin County, Tennessee. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made, and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: Allied First Bank, SB dba Servbank

Other Interested Parties:

The hereinafter described real property located in Hardin County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

BEGINNING AT A POINT OF INTERSECTION OF THE CENTERLINES OF CARVER STREET AND WHITE STREET, SAID POINT BEING THE NORTHWEST CORNER OF THE PROPERTY HEREIN DESCRIBED; THENCE WITH THE CENTERLINE OF CARVER STREET SOUTH 87 DEGREES 30 MINUTES EAST 139.30 FEET TO A POINT; THENCE LEAVING CARVER STREET SOUTH 1 DEGREE 39 MINUTES WEST 221.84 FEET TO A STAKE; THENCE SOUTH 69 DEGREES 36 MINUTES WEST 46.24 FEET TO A STAKE IN A DITCH; THENCE SOUTH 86 DEGREES 31 MINUTES WEST 97.3 FEET TO A STAKE IN THE CENTERLINE OF A PROPOSED EXTENSION OF WHITE STREET; THENCE WITH THE CENTERLINE OF THE PROPOSED STREET NORTH 1 DEGREE 39 MINUTES EAST 249.8 FEET TO THE BEGINNING, CONTAINING 0.77 ACRES, MORE OR LESS.

BEING THE SAME PROPERTY CONVEYED TO PENNY M. OAKLEY BY LEE OAKLEY AND WIFE, PATRICIA OAKLEY BY WARRANTY DEED, DATED SEPTEMBER 17, 2019, RECORDED IN RECORD BOOK 717, PAGE 787 IN THE REGISTER'S OFFICE OF HARDIN COUNTY, TENNESSEE.

Street Address: The street address of the property is believed to be 145 Carver St., Savannah, TN 38372, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 072P F 005.05 000

Current owner(s) of the property: Penny M. Oakley

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of trust, including right of redemption of any governmental agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this foreclosure sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Trustee.

The right is reserved to adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

If you purchase the property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Albertelli Law Trust Account. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the Lender and any other bidders. Insufficient funds will not be accepted. Amounts received, in excess of the winning bid, will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the Lender or Trustee. This sale may be rescinded by the Trustee at any time.

THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

James E. Albertelli, P.A. d/b/a ALAW, Trustee
401 Commerce Street, Suite 150
Nashville, TN 37219
PH: (615) 265-0835
FX: (615) 265-0836
File No.: 23-012477 (1273tc)

NOTICE TO CREDITORS ESTATE OF PEGGY LAND

Notice is hereby given that on the 28th day of November, 2023, Letters in respect to the Estate of Peggy Land, who died on November 8, 2023, were issued to the undersigned by the Chancery Court for Hardin County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, 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 28th day of November, 2023
/s/ Robert M. Wood III
/s/ Suzanne Williams
/s/ John J. Ross, Attorney for the Estate
/s/ Martha S. Smith, Clerk and Master (1272tp)

NOTICE TO CREDITORS ESTATE OF MARY JULIA ADKISSON

Notice is hereby given that on the 22nd day of November, 2023, Letters Testamentary (or of administration as the case may be) in respect to the estate of Mary Julia Adkisson, who died on August 18, 2023, 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 unmatured, 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 22nd day of November, 2023
/s/ Julie Gail Adkisson, Executrix
/s/ Daniel L. Smith, Attorney for the Estate
/s/ Martha S. Smith, Clerk and Master (1272tp)

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 10, 2024, at or about 2:00 PM, local time, at the front door of the Hardin County Courthouse, 465 Main Street, Savannah, TN 38372, pursuant to the Deed of Trust executed by Adam Crittenden, a single man, to J. Gilbert Parrish, Jr., as Trustee for JPMorgan Chase Bank, N.A. dated March 14, 2005, and recorded in Book 369, Page 868, Instrument No. 52495, and modified in Book 641, Page 113, Instrument No. 124003, in the Register's Office for Hardin County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hardin County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: Lakeview Loan Servicing, LLC
Other interested parties: None

The hereinafter described real property located in Hardin County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Being Lot No. 62 in the Austin Subdivision, a plat or plan of which Subdivision is of record in said Register's Office in Plat Book 2, page 35, and reference is here and to said Plat and to the Book and page where recorded for a complete and accurate description of said Lot No. 62, and the description, location and designation as there given and shown are incorporated herein by this reference thereto as fully and to the same extent as if copied in full herein.

Being the same property conveyed to Adam Crittenden by deed of Aurora Loan Servicing, L.L.C., dated March 7, 2005 and recorded in Record Book 369, page 848 in the Register's Office of Hardin County, Tennessee.

Street Address: The street address of the property is believed to be 55 Jasmine Lane, Savannah, TN 38372, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 090B-E-006.00

Current owner(s) of Record: Adam Crittenden

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. 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 sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com
PLG# 23-011524-1 (12143tc)

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 October 22, 2015, and the Deed of Trust of even date securing the same, recorded October 23, 2015, in Book No. 632, at Page 194, in Office of the Register of Deeds for Hardin County, Tennessee, executed by Randal L Lowrance, conveying certain property therein described to Kelley Hinsley as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Fairway Independent 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 Fairway Independent Mortgage Corporation, will, on January 10, 2024 at 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:

Beginning at a stake with red oak and post pointers, the same being the northwest corner of the tract of which this is a part; runs thence east with the north boundary of the tract of which this is a part and the south boundary of the Booker and Deathridge 790 feet to a point in the center of a county road known as the Hamburg and Damon Road; runs thence south with the center of said road 125 feet to a point; runs thence west on a line parallel with the north boundary of the tract of which this is a part 790 feet to a stake in the west boundary of the tract of which this is a part; runs thence north 125 feet with the west boundary of the tract of which this is a part to the beginning, containing 2-1/4 acres, more or less. (Description according to prior deed)

ALSO KNOWN AS: 2850 Leath Road, Counce, TN 38326

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:

RANDAL L LOWRANCE TENANTS OF

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. 357755

DATED November 29, 2023
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee (1273tc)

NOTICE OF TRUSTEE'S FORECLOSURE SALE

Sale at public auction will be on January 9, 2024 at 11:00 a.m. local time at the usual and customary location at the Hardin County Courthouse, 465 Main Street, Savannah, TN 38372, pursuant to the Deed of Trust executed by Frances Allen for the benefit of the United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture, dated December 21, 1999, of record in Book 211 Page 783 in the Register of Deeds Office for Hardin County, Tennessee, ("Deed of Trust"), conducted by James E. Albertelli, P.A. d/b/a ALAW, a Florida corporation duly authorized to conduct business in Tennessee, having been appointed Trustee, all of record in the Register of Deeds Office for Hardin County, Tennessee. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made, and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: Secretary, United States Department of Agriculture, Rural Development

Other Interested Parties:

The hereinafter described real property located in Hardin County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

LYING AND BEING IN THE CITY OF SAVANNAH IN THE FOURTH CIVIL DISTRICT OF HARDIN COUNTY, TENNESSEE, AND BEING ALL OF LOT 60 OF THE ARMSTRONG AND WILLIAMS SUBDIVISION, PLAT OF WHICH IS OF RECORD IN DEED BOOK 41 PAGE 198 IN THE REGISTER'S OFFICE OF HARDIN COUNTY, TENNESSEE, AND AN ADDITIONAL SMALL LOT ALONG THE SOUTHERN BOUNDARY OF LOT 60, BEGINNING AT AN IRON PIN FOUND IN THE WESTERN RIGHT-OF-WAY OF WILLOW STREET (40' RIGHT-OF-WAY), THE SOUTHEAST CORNER OF LOT 57, THENCE SOUTH 05 DEGREES 11 MINUTES 31 SECONDS WEST FOR A DISTANCE OF 85.04 FEET, WITH THE WESTERN RIGHT-OF-WAY OF WILLOW STREET, TO AN IRON PIN FOUND; THENCE NORTH 82 DEGREES 49 MINUTES 57 SECONDS WEST FOR A DISTANCE OF 169.30 FEET TO AN IRON PIN FOUND; THENCE NORTH 05 DEGREES 58 MINUTES 04 SECONDS EAST FOR A DISTANCE OF 83.19 FEET, WITH THE EASTERN BOUNDARY OF LOT 61, TO AN IRON PIN FOUND, THE NORTHEAST CORNER OF LOT 61, THE SOUTHEAST CORNER OF LOT 56, THE SOUTHWEST CORNER OF LOT 57; THENCE SOUTH 83 DEGREES 27 MINUTES 13 SECONDS EAST FOR DISTANCE OF 168.12 FEET, WITH THE SOUTHERN BOUNDARY OF LOT 57, TO THE POINT OF BEGINNING.

TOGETHER WITH AND SUBJECT TO COVENANTS, EASEMENTS, AND RESTRICTIONS OF RECORD.

SAID PROPERTY CONTAINS 0.326 ACRES MORE OR LESS.

THE FOREGOING LEGAL DESCRIPTION IS BASED UPON A PLAT OF SURVEY OF JAMES A. MARTIN, REGISTERED LAND SURVEYOR, TENNESSEE CERTIFICATE NO. 1469, WHICH PLAT OF SURVEY IS DATED DECEMBER 17, 1999.

BEING THE SAME PROPERTY CONVEYED TO FRANCES ALLEN ON 12/21/1999, BY WARRANTY DEED FROM DAVID E. NEILL AND WIFE, DORIS KAY NEILL, FILED FOR RECORD ON 12/23/1999 IN OFFICIAL RECORD BOOK 211, PAGE 781, REGISTER'S OFFICE FOR HARDIN COUNTY, TENNESSEE.

Street Address: The street address of the property is believed to be 715 Willow St., Savannah, TN 38372, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 0830 D 008.00 000

Current owner(s) of the property: Frances Allen

This sale is subject to all matters shown on any applicable recorded Plat or Plan; and unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of trust, including right of redemption of any governmental agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this foreclosure sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Trustee.

The right is reserved to adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

If you purchase the property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Albertelli Law Trust Account. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the Lender and any other bidders. Insufficient funds will not be accepted. Amounts received, in excess of the winning bid, will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the Lender or Trustee. This sale may be rescinded by the Trustee at any time.

THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

James E. Albertelli, P.A. d/b/a ALAW, Trustee
401 Commerce Street, Suite 150
Nashville, TN 37219
PH: (615) 265-0835
FX: (615) 265-0836
File No.: 23-010185 (12143tc)

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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.