



SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms, conditions, provisions and payments made and provided for in a Deed of Trust dated April 13, 1999 executed by Sandra Ross and Louis Edward Ross, Jr., husband and wife, as joint tenants, to Jimmy S. Griffin, Trustee, and recorded in Book 194, Page 277 in the Register's Office for Hardin County, Tennessee, to secure the indebtedness therein described to Oakwood Acceptance Corporation, and most recently assigned to The Bank of New York Mellon f/k/a The Bank of New York with Vanderbilt Mortgage and Finance, Inc. as servicing agent, and the entire indebtedness having been called due and payable as provided in said deed of trust, and said payment not having been made, and the lawful owner and holder of said indebtedness having appointed the undersigned, David G. Mangum, as substitute trustee by written instrument dated December 12, 2023, recorded in Book 834, Page 651, in the above mentioned Register's Office, notice is hereby given that I, the undersigned substitute trustee, or my designated agent, under the power and authority vested in me by said deed of trust, and having been requested to do so by the lawful owner and holder of said debt, will on Thursday, January 25, 2024 at 3:45 p.m. at the main entrance of the Hardin County Courthouse located in Savannah, Tennessee, sell at public outcry to the highest and best bidder for cash, free from the equity of redemption, homestead and dower, and all other exemptions and rights of every kind, all of which are expressly waived in said deed of trust, the following described tract or parcel of land more particularly described as follows, to-wit:

Being Lot 5 in the Division of the Ike Herrin Land and the improved lot or property conveyed by this deed is more particularly described by metes and bounds as follows:

Beginning at the southeast corner of Lot No. 3 in said division which is 14 1/4 poles north of the southeast corner of the original tract of which this is a part; runs west 7 1/4 poles to the northwest corner of Lot No. 3 and the southeast corner of Lot No. 6 and the northeast corner of Lot No. 4 of the said division; thence north 7 4/5 poles to a stake at the southwest corner of Lot No. 7, the northeast corner of Lot No. 6 and the southeast corner of Lot No. 8; thence east 7 1/4 poles to a stake in the southeast corner of Lot No. 7; thence south 7 4/5 poles to the beginning.

Together with that certain 1999 Destiny 3519 (Serial No.: 67741AB).

DEED REFERENCE:

Being the same property conveyed from Elvada Simmons and Varice Dade to Louis Edward Ross, Jr. by deed dated August 31, 1973 and recorded October 2, 1973, Page 320 of the public records of Hardin County, Tennessee.

Subject to any and all existing ROW, easements, setback lines and restrictive covenants of record in said Register's Office.

This description was taken from the deed of trust being foreclosed on of record in Book 194, Page 277, said Register's Office.

TAX MAP-PARCEL NO.: 72J-E-2.00

PROPERTY ADDRESS: 55 Eleanor Street, Savannah, TN 38372, as shown on the tax maps for the Assessor of Property for Hardin County, TN.

This sale is subject to any and all unpaid real estate taxes; restrictive covenants, easements and setback lines; and any all redemption rights, including rights of redemption of any governmental agency, State or Federal, and any and all prior liens or encumbrances against said real property. Said sale is further subject to matters that an accurate survey of the property might disclose.

The property sold pursuant to this notice shall be sold "AS IS" and neither the Substitute Trustee nor the beneficiary of the Deed of Trust, nor any agent or attorney therefore, makes or shall make any warranty, whether express or implied, as to the condition, quality or quantity thereof, including, but not limited to, the enforceability of any lease affecting the property, the existence or absence of defaults under or the effect or this sale upon the rights of any party under such lease. The Substitute Trustee shall make no warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only.

The substitute trustee may adjourn or postpone the aforementioned sale of real property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time and place fixed by the preceding postponement or subsequently noticed sale, and without further notice make such sale at the time fixed by the last postponement, or may, in its discretion, give a new notice of sale. If applicable, the Notice requirements of T.C.A. § 35-5-117 have been met.

Pursuant to T.C.A. § 47-9-604, this sale may also include the manufactured home described as one (1) 1999 Destiny 3519 (Serial No.: 67741AB).

The failure of any high bidder to pay the purchase price and close the sale shall, at the option of the Substitute Trustee, be cause for rejection of the bid, and, if the bid is rejected, the Substitute Trustee shall have the option of making the sale to the next highest bidder who is ready, willing, and able to comply with the terms thereof. The proceeds derived from the sale of the property will be applied as provided for in said deed of trust.

Terms of sale: Cash
Substitute Trustee: David G. Mangum
Substitute Trustee
2303 8th Avenue South
Nashville, TN 37204
(615) 255-8690
Interested Parties: Hardin County Trustee
Hardin County Clerk & Master
Estate of Sandra Ross
Estate of Louis Edward Ross, Jr.
Publish Newspaper: The Courier
Editions dated: January 4, 2024, January 11, 2024, January 18, 2024
File #76121 (143tc)

PUBLIC NOTICE

There will be a meeting of the Hardin County Budget Committee on Thursday, January 11, 2024 at 5:45 p.m. in the Accounting/Finance Office at the Hardin County Courthouse. The public is invited to attend.

PUBLIC NOTICE

The Hardin County Board of Commissioners will hold their monthly Planning Session on January 11, 2024 at 6:30 p.m. in the Circuit Courtroom at the Hardin County Courthouse. The public is invited to attend.

NOTICE

The Board of Commissioners of Hardin Medical Center will meet on Thursday, January 25, 2024 at 6:00 p.m. in the Cafeteria for the January meeting.

SPECIAL MEETING OF THE BOARD

First Utility District of Hardin County will hold a special meeting on Thursday January 11, 2024 at 4:30pm at the office located at 7075 Highway 57, Counce, TN. This special meeting is to review and decide representation dealing with PFOA's and PFOS' (forever chemicals).

NOTICE OF TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by that certain Deed of Trust executed the 24th day of March, 2021 by RYAN MICHAEL HAUS and wife MICHELLE ANN HAUS to Leslie W. Creasy, Trustee, as same appears of record in Record Book 763 Page 46 in the Register's Office for Hardin County, Tennessee and which Deed of Trust conveyed certain property as therein described to the Trustee therein named to secure CHRISTOPHER G. KAPHERR and LAURA JANE LEWIS.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Owner and Holder, and that the undersigned, Leslie W. Creasy, as Trustee, by virtue of the power and authority vested in him, will on February 1, 2024 commencing at 10:00 AM at the east door of the Hardin County Courthouse in Savannah, Tennessee, offer for sale certain property hereafter described to the highest bidder FOR CASH, and free from the statutory rights of redemption, homestead, dower and all other 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:

MAP 138L, GROUP B, CONTROL MAP 138L, PARCEL 003.00

Beginning at an iron pin found on the north margin of Hamburg Loop (25 feet from centerline at right angles) at the southeast corner of Lot 11, Section D of the E.K. Churchwell Subdivision owned by Erwin Gagnon (Deed Book 528, Page 767); thence with the east line of Lot 11 North 26 degrees 20 minutes 34 seconds East a distance of 269.58 feet to an iron pin found at the southwest corner of a tract owned by Jerry Barham (Deed Book 153, Page 823); thence with the south line of the Barham tract South 71 degrees 24 minutes 54 seconds East a distance of 124.75 feet to a 1" pipe at the northwest corner of Lot 17, Section D of the E.K. Churchwell Subdivision owned by Wilbur Storey (Deed Book 264, Page 228); thence with the west line of Lot 17 South 26 degrees 27 minutes 40 seconds West a distance of 259.48 feet to a 1" pipe on the north margin of Hamburg Loop; thence with north margin of Hamburg Loop North 76 degrees 0 minutes 0 seconds West a distance of 125.98 feet to the point of beginning. Being Lots 12, 13, 14, 15 and 16, Section D of the E.K. Churchwell Subdivision and containing 0.75 acre. (Description from prior deed.)

This being the same property conveyed to Ryan Michael Haus and wife, Michelle Ann Haus by deed of Christopher G. Kapherr and Laura Jane Lewis dated March 19, 2021 and of record in Record Book 763, page 43, Register's Office of Hardin County, Tennessee.

ALSO KNOWN AS:

2215 Hamburg Loop, Savannah, TN 38372

The Sale of the above described property shall be subject to all matters shown on any recorded plan; any unpaid taxes; any restrictive covenants, easements or set-back 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 any matter that an accurate survey of the premises might disclose.

Other interested parties in the property are: NONE
Title is believed to be good, but the undersigned will only sell and convey only as Substitute Trustee and not further or otherwise. The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon announcement at the time and place for the sale set forth above.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED January 4, 2024
Leslie W. Creasy, Trustee
Creasy & Jones, Attorneys at Law, P.C.
60 Brazelton Street, Unit 5, Savannah, TN 38372
(731) 925-9118 (1113tc)

NOTICE TO CREDITORS ESTATE OF JOHN GLENN COLE

Notice is hereby given that on the 29th day of December, 2023, Letters Testamentary (or of administration as the case may be) in respect to the estate of John Glenn Cole, who died on November 26, 2023, were issued to the undersigned by the Chancery Court of Hardin County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, 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 29th day of December, 2023
/s/ Clyde Cole, Executor
/s/ Joe L. Brown, Attorney for the Estate
/s/ Martha S. Smith, Clerk and Master (142tp)

NOTICE OF REQUEST FOR BIDS

The Hardin County Board of Education School Nutrition Program is accepting bids for large and small equipment for use in Hardin County School cafeterias. Complete bid packets, instructions, and specifications are available from the School Nutrition Program Department, Hardin County Board of Education Office, 155 Guinn Street, Savannah, TN.

Bids must be received by 1:00 p.m. on Tuesday, January 23, 2024, at the Hardin County Board of Education Office. Bids are to be opened at the above address on Tuesday, January 23, 2024, at 1:00 p.m. The Hardin County Board of Education reserves the right to accept or reject any or all bids.

This institution is an equal opportunity provider.

NOTICE OF PUBLIC MEETING

There will be a public meeting on Thursday February 1, 2024 at 5:00 p.m. at the Saltillo Town Hall in Saltillo, TN. The purpose of this meeting is to discuss the town's intent to submit an application for a FY2024 Community Development Block Grant identifying community needs and how CDBG funds can be used.

Saltillo does not discriminate on the basis of race, color, religion, sex, handicap or national origin. The meeting place is handicap accessible.

Any person needing special accommodations should contact Mayor Greg Billings (731) 325-7002 prior to the above stated time.

Mayor Greg Billings

Community news Double Springs



Esther Godwin Community Writer 925-4618

Well, the new year brought cold weather, but not very much rain. Maybe it will come later, what we need is a big snow or that is what I hear people say and I guess that is right because it would soak in the ground. Oh well, I guess we will take what we get.

I am glad to report a little better attendance at church Sunday. Some who were sick last Sunday were back and others were out, I was still out myself, but maybe I will be back soon.

My neighbors, David and Helen Cope, spent the Christmas holidays in Florida with David's parents. Their son, Chris

flew down from New York to be with them and they all enjoyed preparing and eating family favorite meals., a few pool days mad some new friends and even met a lady whose best friend lived right here in Savannah. It was to spend time with family during the holidays.

My company last week was Pat Neill and also Cherry Lynn Sullivan.

Well, basketball has started now. Out of one and into the other. Alice Whitlow loves to watch her little great grandchildren play. She went Saturday to see Witt and Eliza Jane Franks play, she said they sure did do well.

So much sickness and not much going on. I pray things will get better soon.

"Blessed are they, which do hunger and thirst after righteousness, for they shall be filled." Matt. 5-6

Community news Childers Hill



Connie Willcutt Community Writer 607-4120

Nobody is talking much about any news now, there is sure not much happening on the hill that I know of.

The weather is so unpredictable. I want to wish our daughter, Estella Davidson, a very happy birthday. I am so proud of her getting a new promotion at her job.

Happy anniversary to our neighbor, Jesse and Bonnie Wright. Happy birthday to Vicki Wilkerson, Kimberly Williams, Wendell Jendoll, Taylor Shelby, and Alex Cowgill.

Our prayers for Shelia Meeks and all that are sick or have been.

We are still having bingo at the community

center in Counce at 10 a.m.

Julie Carroll is in Missouri visiting family.

Happy anniversary to Pat Dickerson and her heavenly husband Neil, I think they would have been married 53 years.

Happy birthday to Bryson Millender, the big 13.

Have a blessed week. Sympathies to the families of Duane Black, prayers for the family.

PUBLIC NOTICE

To whom it may concern I am filing for a new title for a 1987 Pontiac Firebird VIN#: 1G2FW21F8HL210920 Anyone with proof of claim should contact Mark King 140 Kerr Farms Ln Savannah, TN 38372 by certified mail, return receipt requested within 10 business days from this publication.



from this ad for a few seconds, then look at it again.

STILL HERE ISN'T IT?

The spoken word is like the air, but the printed word is always there. Newspaper advertising sells. THE COURIER www.courieranywhere.com

PUBLIC NOTICE

PUBLIC NOTICE IS HEREBY GIVEN that the County Commission of Hardin County, Tennessee will meet in regular, open and public session at the Hardin County Courthouse in the Circuit Courtroom at 465 Main Street, Savannah, Tennessee. The meeting will convene at 6:30 p.m. on Tuesday, January 16, 2024, for the purpose of considering all matters as may be properly presented to it. If a member of the public desires to speak at the meeting, he or she may do so by signing up before the meeting.



Pickwick Electric Cooperative HOLIDAY CLOSING

Pickwick Electric Cooperative will be closed Monday, January 15, 2024, to observe Martin Luther King, Jr. Day. Standby crews will be available in case of emergency.

Have a safe and happy holiday.