

NOTICE OF SUBSTITUTE TRUSTEE'S SALE OF REAL ESTATE

WHEREAS, on November 1, 2022, BILL M. CHANEY (now deceased), by Deed of Trust of record in Trust Deed Book 725, at Page 368, in the Register's Office of Carroll County, Tennessee, conveyed the following described property in trust to secure the payment of a Promissory Note in the original principal amount of One Hundred Seventeen Thousand Five Hundred and 00/100 Dollars (\$117,500.00), payable to CARROLL BANK & TRUST; and

WHEREAS, the undersigned was appointed Substitute Trustee by CARROLL BANK & TRUST, the legal owner and holder of the said Note, by appointment executed on June 12, 2025, and recorded in Trust Deed Book 754, at Page 1158, in the Register's Office of Carroll County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and other provisions of the Deed of Trust have been violated, and CARROLL BANK & TRUST, the lawful owner and holder of the said indebtedness, has declared the entire amount due and payable as provided by the Deed of Trust in accordance with the terms thereof, and instructed the undersigned to foreclose.

NOW, THEREFORE, the public is hereby notified that the undersigned Substitute Trustee will sell the hereinafter described real estate at public auction, to the highest and best bidder, for cash in hand paid in certified funds paid at the conclusion of the sale, or upon a credit bid from a bank or other lending entity pre-approved by the Substitute Trustee. The auction shall occur at the east door of the Courthouse at Huntingdon, Carroll County, Tennessee, on Tuesday, July 23, 2025, at 4:00 o'clock p.m., said property to be sold in bar of the equity of redemption and subject to the lien of all special assessments against it.

Lying, and being situate in the City of Atwood, 1st Civil District of Carroll County, Tennessee, bounded and described as follows; to-wit:

BEGINNING at a point in the north margin of Church Street, being the southeast corner of the subject property and the southwest corner of Steve Mays, (Parcel 6.03); runs thence North with the west margin of Steve Mays, to a stake, being the northwest corner of Steve Mays (Parcel 6.03); thence East to a point being the upper southeast corner of the subject property, the southwest corner of Susan Essary (Parcel 8.01) and the northwest corner of Steve Mays (Parcel 6.02); runs thence North with the west margin of Susan Essary (Parcel 8.01) and Bobby Essary (Parcel 9.00) to a stake, in Billy Lovett's south margin (Parcel 10) at the northwest corner of Bobby Essary (Parcel 9.00) and the northeast corner of the subject property; runs thence in a westerly-southwesterly direction with the south margin of Billy Lovett (Parcel 10) as it meanders to a stake in Billy Lovett's southwest corner and in the east line of Nathan Browning (Parcel 5.00); runs thence in southerly direction with the east margin of Nathan Browning as it meanders to a point in the north margin of Church Street, being the southwest corner of the subject property and the southeast corner of Nathan Browning; runs thence East with the north margin of Church Street, to the point of beginning. (Description taken from prior deed of record)

It being the same property as that described in a Warranty Deed from Bernice White to Bill M. Chaney, dated June 1, 2018, and of record in Deed Book 383, page 618, Register's Office of Carroll County, Tennessee. Bill M. Chaney died intestate on January 10, 2025, and at his death title to his property vested in his heirs at law under the laws of intestate succession.

Map 079J, Group F, Parcel 006.00

The street address of the above-described property is believed to be 13820 Church St., Atwood, TN 38220 but such address is not part of the legal description and in the event of any discrepancy, the legal description herein shall control.

SALE IS SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.

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. Other interested parties: None.

Title to said property is believed to be good, but the undersigned will sell as Substitute Trustee only and will assign to the purchaser all covenants of warranty contained in said Deed of Trust.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. Said sale may be adjourned to another time or may be postponed to another date by public announcement at the appointed time of sale without readvertisement.

This office is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

WITNESS my signature, this the 1st day of July, 2025.

KIZER, BONDS, HUGHES & BOWEN, LLC

BY: STEPHEN L. HUGHES, Substitute Trustee
P. O. Box 320, Milan, TN 38358 (731) 686-1198