

NOTICE OF SUBSTITUTE TRUSTEE'S SALE OF REAL ESTATE

WHEREAS, on September 15, 2020, ASHLEE M. YOUNG, by a Deed of Trust of record in Trust Deed Book 694, at Page 1143, 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 Three Hundred Forty-Six Thousand Seven Hundred Fifty and 00/100 Dollars (\$346,750.00), payable to CHRISTOPHER C. LUTZ AND MARY BESS TOOMBS; and

WHEREAS, the undersigned was appointed Substitute Trustee by CHRISTOPHER C. LUTZ AND MARY BESS TOOMBS, the legal owners and holders of the said Note, by appointment executed on November 12, 2025 and November 20, 2025, respectively, and recorded in Trust Deed Book 761, at Page 733 and Trust Deed Book 761, at Page 735, respectively, 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 CHRISTOPHER C. LUTZ AND MARY BESS TOOMBS, the lawful owners and holders of the said indebtedness, have 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, January 20, 2026, at 10:30 a.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 11th Civil District of Carroll County, Tennessee, bounded and described as follows; to-wit:

BEGINNING at a set iron pin in the south right-of-way of Maerebell Road (30.00 feet from centerline), said point being 313.00 feet as measured along said right-of-way from the intersection of said right-of-way with the west right-of-way of McAdoo Road (24.00 feet wide); Thence South 3 deg. 05' 00" W along the west line of an 8.359 acre tract in the Industrial Park property division, 842.00 feet to a set iron pin; Thence N 87 deg. 03' 00" W along a new division line, 258.70 feet, set iron pin as corner; Thence N 3 deg. 05' 00" E continuing along a new division line, 842.00 feet to a set iron pin in the south right-of-way of Maerebell Road; Thence S 87 deg. 03' 00" E along said right-of-way, 258.70 feet to the point of beginning and containing 5.00 acres.

There is an overhead power line across the north end of said property. Said property is vacant. Bearings refer to record bearing (S 87 deg. 03' 00" E). As surveyed by Aaron F. Edwards, Tennessee Licensed Surveyor, License No. 366, on the 1st day of April, 1990.

THERE IS INCLUDED, BUT TO BE EXCLUDED THEREFROM, a 0.084 acre tract of land conveyed to the County of Carroll as recorded in Deed Book 243, Page 435, Register's Office of Carroll County, Tennessee.

THERE IS INCLUDED, BUT TO BE EXCLUDED THEREFROM, a 0.060 acre tract of land conveyed to the Town of Huntingdon, Huntingdon, Tennessee as recorded in Deed Book 245, page 696, Register' Office of Carroll County, Tennessee.

The above description is the same as in the previous deed of record.

It being the same property as that described in a Warranty Deed from Christopher C. Lutz and Mary Bess Toombs, to Ashlee M. Young, dated September 15, 2020, and of record in Warranty Deed Book 394, page 860, Register's Office of Carroll County, Tennessee.

Map 061, Parcel 012.01

The street address of the above-described property is believed to be Industrial Access Rd., Huntingdon, Tennessee, 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 herein shall control.

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

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: Department of the Treasury – Internal Revenue Service.

This property is subject to Federal Tax Lien of record in Lien Book 23, at Page 314, in the Register's Office of Carroll County, Tennessee. Notice of said sale required by 26 U.S.C. § 7425(b) to be given to the Department of the Treasury Internal Revenue Service has been timely given, and said sale will be subject to the right of the Secretary of the Department of Treasury Internal Revenue Service to redeem such property as provided by 26 U.S.C. § 7425(d)(1).

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.

This Notice of Sale has been posted by ForeclosureTennessee.com and can be viewed online at ForeclosureTennessee.com.

WITNESS my signature, this the 30th day of December, 2025.

KIZER, BONDS, HUGHES & BOWEN, LLC

BY: STEPHEN L. HUGHES, Substitute Trustee

P. O. Box 320, Milan, TN 38358 (731) 686-119820, 2024