

NOTICE OF SUBSTITUTE TRUSTEE'S SALE OF REAL ESTATE

WHEREAS, on August 1, 2024, CACHENGO, INC., by a Deed of Trust of record in Trust Deed Book 743, at Page 904, 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 Fifty-Two Thousand and 00/100 (\$152,000.00), payable to CARLA MARIE HARVEY AND HEIDI VARELA; and

WHEREAS, the undersigned was appointed Substitute Trustee by CARLA MARIE HARVEY AND HEIDI VARELA, the legal owners and holders of the said Note, by appointment executed on December 29, 2025, and recorded in Trust Deed Book 763, at Page 120, 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 CARLA MARIE HARVEY AND HEIDI VARELA, 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, February 4, 2026, at 4:00 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 Huntingdon, 11th Civil District of Carroll County, Tennessee, bounded and described as follows; to-wit:

A tract or parcel of land lying and being situated in the 11th Civil District, Carroll County, State of Tennessee and being situated in the Town of Huntingdon and fronting on Main or Nashville Street and being our home place bounded on the North by N. C. and St. L. Railroad right of way on the East by Harold Hayes formerly W. H. Lassiter on the South by Main or Nashville Street and Iva Mae Williams on the West by Iva Mae Williams and Marshall Priest heirs and being a part of the Lot which was bought from the James Glizzrd heirs, a part of said Lot having been sold off to the Baptist Church of Huntingdon. And a tract or parcel of land lying and being situated in the 11th Civil District, Carroll County, State of Tennessee and being situated within the Corporate Limits of the Town of Huntingdon and being on the North side of East Main Street formerly Nashville Street and described as follows: Said Lot fronts 80 feet on East Main Street, formerly Nashville Street and 80 feet on the back, said Lot is also generally described as follows: Bounded on the West by Mrs. W. H. Lassiter (now Ramsey); on the North by N. C. and St. L. Railway, now the L&N Railway, on the East by Warc (now Graves) and on the South by the North Margin (sic) of East Main Street. (Description taken from prior deed of record)

It being the same property as that described in a Warranty Deed from Carla Marie Harvey and Heidi Varela, to Cachengo, Inc., dated August 1, 2024, and of record in Warranty Deed Book 416, at Page 196, in the Register's Office of Carroll County, Tennessee.

Map 073L, Group D, Parcel 013.00

The street address of the above-described property is believed to be 20065 Main St., Huntingdon, Tennessee 38344, 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: None.

This property is subject to the to the permanent telecommunications easement granted to U. S. Sprint Communications Company in Warranty Deed Book 364, at Page 579, in the Register's Office of Carroll County, Tennessee.

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 13th day of January, 2026.

KIZER, BONDS, HUGHES & BOWEN, LLC

BY: STEPHEN L. HUGHES, Substitute Trustee
P. O. Box 320, Milan, TN 38358 (731) 238-3199