

NOTICE OF SUBSTITUTE TRUSTEE'S SALE OF REAL ESTATE

WHEREAS, on October 8, 2021, JAMES STEPHEN ANDERSON, by a Deed of Trust of record in Trust Deed Book 710, at Page 933, 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 Twenty-Nine Thousand Two Hundred Fifty-Nine and 51/100 Dollars (\$29,259.51), payable to BANK OF GLEASON; and

WHEREAS, the undersigned was appointed Substitute Trustee by BANK OF GLEASON, the legal owner and holder of the said Note, by appointment executed on February 18, 2026, and recorded in Trust Deed Book 764, at Page 828, 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 BANK OF GLEASON, 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, March 31, 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 McKenzie, 22nd Civil District of Carroll County, Tennessee, bounded and described as follows; to-wit:

BEGINNING in the center of South Main Street, formerly Highway 76 and at Ray Crocker's southeast corner and runs thence West in line with and along the outside of the south wall of Ray Crocker's garage building, in all 202 feet to the east margin of an alley, Crocker's southwest corner; thence South along the east margin of said alley 60 feet to stake; thence East 202 feet to the center of said street or highway; thence North with the center of said street or highway 60 feet to the beginning. (Description taken from prior deed of record)

It being the same property as that described in a Warranty Deed from Dwayne Pierce and wife, Karen K. Pierce, to James Stephen Anderson, dated October 8, 2021, and of record in Warranty Deed Book 401, at Page 221, in the Register's Office of Carroll County, Tennessee.

Map 012M, Group J, Parcel 015.00

The street address of the above-described property is believed to be 215 W. Main St., McKenzie, 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: 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.

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

WITNESS my signature, this the 10th day of March, 2026.

KIZER, BONDS, HUGHES & BOWEN, LLC

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