

NOTICE OF FORECLOSURE SALE

WHEREAS, **PATRICK DI CARLO AND WIFE, MICHELA DI CARLO**, by Deed of Trust (the "Deed of Trust") dated **February 5, 2025**, of record in **Trust Deed Book 750, Page 199**, Register's Office for **Carroll County, Tennessee**, conveyed to **MICHAEL L. AINLEY**, Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to **CHERYL J. KETNER** (the "Lienholder"); and

WHEREAS, said **MICHAEL L. AINLEY**, Trustee, is unable to act as Trustee under said Deed of Trust; and

WHEREAS, I, **GEORGE ROBERT WHITFIELD III**, have been appointed Substitute Trustee by the owner and holder of the Note by an instrument of record in Trust Deed Book **769, Page 260**, Register's Office for **Carroll County, Tennessee**; and

WHEREAS, default has been made in the payment of the Note; and

WHEREAS, the owner and holder of the Note has demanded that the hereinafter described real property be advertised and sold in satisfaction of indebtedness and costs of foreclosure in accordance with the terms and provisions of the Note and Deed of Trust.

NOW, THEREFORE, notice is hereby given that I, **GEORGE ROBERT WHITFIELD III**, Substitute Trustee, pursuant to the power, duty and authority vested in and conferred upon me, by the Deed of Trust, will on **June 30, 2026, at 10 a.m. (local time) at the EAST door of the Carroll County Courthouse at 99 Court Square, Huntingdon, Tennessee**, offer for sale to the highest bidder for cash, and free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, certain real property located in **Carroll County, Tennessee**, described as follows:

22nd District of Carroll County, Assessed at Tax Map Map 017, Parcel 037.08

TRACT NO. 1: BEGINNING at a set iron pin on the west margin of Connie Allen Road at the NE corner of Willie Smith's (DB 159, page 388) N-E corner; thence S 68 deg. 43 min. 45 sec. W 346.4 feet along north line of Smith to an iron pin at SE corner of Lot #10; thence N 2 deg. 14 min. 06 sec. E 129.43 feet along east line of Lot #10 to an iron pin at south corner of Lot #8; thence N 41 deg. 47 min. 41 sec. E 243.48 feet to an iron pin on west margin of Connie Allen Road; thence along west margin of Connie Allen Road and these bearings and distances: S 53 deg. 00 min. E 100 feet; S 38 deg. 00 min. E 80 feet, and S 26 deg. 00 min. E 67.2 feet to the point of beginning.

THIS BEING LOT #9 OF CHARLESTON SQUARE SUBDIVISION AS RECORDED IN PLAT BOOK 3, PAGE 125, SLIDE 196B, REGISTER'S OFFICE OF CARROLL COUNTY, TENNESSEE.

TRACT NO. 2: BEGINNING at an iron pin on the west margin of Connie Allen Road and NE corner of Lot #9; thence S 41 deg. 47 min. 41 sec. W 243.48 feet to an iron pin; thence N 49 deg. 53 min. W 128.5 feet to an iron pin at SE corner of Lot #7; thence N 15 deg. 36 min. 47 sec. E 250.44 feet to an iron pin on west margin of Connie Allen Road; thence S 53 deg. 35 min. E 240 feet along west margin of Connie Allen Road to the point of beginning.

THIS BEING LOT #8 OF CHARLESTON SQUARE SUBDIVISION AS RECORDED IN PLAT BOOK 3, PAGE 125, SLIDE 196B, REGISTER'S OFFICE OF CARROLL COUNTY, TENNESSEE.

Subject to restrictive covenants as recorded in Deed Book 305, page 770, in the Register's Office of Carroll County, Tennessee.

This being the same real estate conveyed to **Patrick Di Carlo and wife, Michela Di Carlo** by Quitclaim Deed of **Patrick Di Carlo**, dated **July 22, 2022**, and of record in **Deed Book 405, page 536**, in the Register's Office of **Carroll County, Tennessee**.

The common address is **2167 Connie Allen Road, McKenzie**

Interested parties are: **CHERYL J. KETNER; PATRICK DI CARLO; MICHELA DI CARLO; DISCOVER BANK** (see judgment lien of record at Lien Book 24, p. 220 in the Register's Office of Carroll County, Tennessee); and **NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING** as successor in interest to **WELLS FARGO BANK, N.A.** (see Deed of Trust of record at Trust Deed Book, Page 679; Assignment of record at Trust Deed Book 745, page 47; and Modification Agreement of record at Trust Deed Book 745, page 47; all in the Register's Office of Carroll County, Tennessee).

The sale shall also be held subject to the following (in addition to matters referenced in above legal description, including any matter reflected on plats referenced therein):

1. Any unpaid city, county or state taxes which may be a lien against such property.
2. Rights of parties in possession (if any).
3. Any matters encumbering such property which have a priority over the Deed of Trust.
4. Materialmen's liens, if any, easements and restrictions of record and such matters as would be revealed by an accurate and complete survey.
5. **INDEBTEDNESS SECURED BY SENIOR/PRIORITY LIEN OF DEED OF TRUST held by NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING** (see Deed of Trust of record at Trust Deed Book, Page 679; Assignment of record at Trust Deed Book 745, page 47; and Modification Agreement of record at Trust Deed Book 745, page 47; all in the Register's Office of Carroll County, Tennessee). **The unpaid principal balance as of March 1, 2025, according to said Modification Agreement was \$308,584.08; however, THE CURRENT BALANCE OF INDEBTEDNESS SECURED BY SAID DEED OF TRUST IS UNKNOWN TO THE UNDERSIGNED.**

The sale may be postponed and reset at a later date without additional publication provided that an announcement to that effect be made at the scheduled time and place for sale.

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

I believe the title to the above property to be good, but make no warranties or representation thereto and sell as Substitute Trustee only.

The website of the third-party internet posting company that posts an advertisement pursuant to TCA § 35-5-101(a)(2) is <https://liveauctions.govease.com>

DATED at Paris, Tennessee this the 3rd day of June, 2026.

GEORGE ROBERT WHITFIELD III, Substitute Trustee
Greer, Greer & Whitfield, Attorneys, PLLC,
114 S Poplar Street, Paris, TN 38242

PLEASE PUBLISH ON THE FOLLOWING DATES: 06/9/2026; 06/16/2026