

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 25, 2008, executed by FRANKLIN FLATT and HAZEL FLATT conveying certain real property therein described to LARRY MCKENZIE ATTORNEY AT LAW, as Trustee, as same appears of record in the Register's Office of McNairy County, Tennessee recorded August 28, 2008, in Book 393, Page 2025-2035; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Tennessee Housing Development Agency who is now the owner of said debt; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of McNairy County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **September 3, 2026** at or about 3:00 PM at the Side Entrance of the McNairy County Courthouse, Selmer, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in McNairy County, Tennessee, to wit:

BEGINNING AT A STAKE IN THE NORTH MARGIN OF THE OLD STAGE ROAD, SAID STAKE BEING LOCATED 339 FEET WHEN MEASURED ALONG THE NORTH MARGIN OF SAID ROAD IN A WESTERLY DIRECTION FROM THE J.C. NICHOLS SOUTHWEST CORNER; RUNS THENCE IN A NORTHERLY DIRECTION 175 FEET TO A STAKE; THENCE IN A WESTERLY DIRECTION 233 FEET TO A STAKE; THENCE IN A SOUTHERLY DIRECTION 192 FEET TO A STAKE IN THE NORTH MARGIN OF SAID ROAD, SAID STAKE BEING LOCATED 233 FEET, WHEN MEASURED ALONG TH NORTH MARGIN OF SAID ROAD IN A WESTERLY DIRECTION FROM THE POINT OF BEGINNING; THENCE IN AN EASTERLY DIRECTION WITH THE NORTH MARGIN OF SAID ROAD 233 FEET TO THE POINT OF BEGINNING. SAID LEGAL DESCRIPTION IS THE SAME DESCRIPTION AS CONTAIN IN THE PREVIOUS ED OF RECORD.

THIS IS THE IDENTICAL REAL ESTATE CONVEYED TO FRANKLIN FLATT AND WIFE, HAZEL FLATT FROM PHILLIP A. THOMPSON BY WARRANTY DEED DATED AUGUST 25, 2008, OF RECORD IN THE REGISTER'S OFFICE OF MCNAIRY COUNTY, TENNESSEE IN DEED BOOK 209, PAGE 497.

Parcel ID: 056 02700 000

PROPERTY ADDRESS: The street address of the property is believed to be **2207 OLD STAGE ROAD, ADAMSVILLE, TN 38310**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): ESTATE AND/OR HEIRS-AT-LAW OF FRANKLIN FLATT , ESTATE AND/OR HEIRS-AT-LAW OF HAZEL FLATT

OTHER INTERESTED PARTIES:

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; 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. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. This sale is subject to purchaser's tendering to Rubin Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN, PLLC, Substitute Trustee
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