

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 February 9, 2022, executed by JAMES TODD FLATT conveying certain real property therein described to CARTER, STANFILL AND ASSOCIATES, PLLC, as Trustee, as same appears of record in the Register's Office of McNairy County, Tennessee recorded February 11, 2022, in Deed Book 11, Page 2956; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PennyMac Loan Services, LLC 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 **January 14, 2026** at or about 2:00 PM at the Southwest Door of the McNairy County Courthouse, 170 West Court Avenue, Selmer, TN 38375, 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:

LAND SITUATED IN MCNAIRY COUNTY, TENNESSEE, TO-WIT:
COMMENCING AT THE INTERSECTION OF MASSEYVILLE
ROAD WITH REFUGE ROAD AND THEN SOUTHERLY WITH
REFUGE ROAD 0.64 MILES TO A NAIL SET IN THE CENTER OF
REFUGE ROAD FOR THE POINT OF BEGINNING; THEN SOUTH
10 DEGREES 13 MINUTES 56 SECONDS WEST 318.08 FEET TO A
NAIL SET IN THE CENTER OF REFUGE ROAD; AND THEN
SOUTH 87 DEGREES 12 MINUTES 14 SECONDS WEST WITH A
SEVERANCE LINE 1573.24 FEET TO AN IRON PIN SET IN THE
EAST LINE OF FERGUSON; THEN WITH FERGUSON, NORTH 01
DEGREE 13 MINUTES 54 SECONDS WEST 377.23 FEET TO A

STEEL FENCE POST FOUND IN A ROCK PILE, A CORNER IN COMMON WITH FERGUSON AND ON THE SOUTH LINE OF FORSYTHE; THEN WITH FORSYTHE, NORTH 85 DEGREES 05 MINUTES 26 SECONDS EAST 1374.13 FEET TO AN IRON PIN FOUND IN A ROCK PILE, A CORNER IN COMMON WITH FORSYTHE AND THE REFUGE CHURCH OF CHRIST; AND THEN WITH A FENCE LINE ALONG THE PROPERTY USED BY SAID CHURCH, SOUTH 68 DEGREES 31 MINUTES 48 SECONDS EAST 286.79 FEET BACK TO THE POINT OF BEGINNING, CONTAINING 15.00 ACRES, MORE OR LESS, INCLUDING BUT EXCLUDING ALL ROAD RIGHTS-OF-WAY. ALL BEARINGS NOTED ARE MAGNETIC BEARINGS AS OF 1983. THE FOREGOING LEGAL DESCRIPTION IS BASED UPON A PLAT OF SURVEY OF DON HENDRIX, TENNESSEE REGISTERED LAND SURVEYOR, CERTIFICATE NUMBER 1266, WHICH PLAT OF SURVEY IS DATED JANUARY 22, 1985. BEING THE SAME PROPERTY CONVEYED TO JAMES TODD FLATT BY JOEL CRAIG CROUSE BY WARRANTY DEED EXECUTED FEBRUARY 9, 2022 AND OF RECORD IN RECORD BOOK 11, PAGE 2954, IN THE REGISTER'S OFFICE OF MCNAIRY COUNTY, TENNESSEE.

Parcel ID: 030-037.06

PROPERTY ADDRESS: The street address of the property is believed to be **3348 REFUGE RD, BETHEL SPRINGS, TN 38315**. 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): JAMES TODD FLATT

OTHER INTERESTED PARTIES:

CAPITAL ONE BANK (USA), N.A. , PORTFOLIO RECOVERY ASSOCIATES, LLC , MCNAIRY COUNTY, TENNESSEE

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. 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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Peachtree Corners, GA 30071
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