

SMITHVILLE

CLASSIFIEDS

October 3, 2018

SMITHVILLEREVIEW.COM

Public Notices

Foreclosures

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, DEKALB COUNTY WHEREAS, Joyce E. Bailey An Unmarried Woman executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., As Nominee For GreenPoint Mortgage Funding, Inc., Lender and M. Todd Jackson, Trustee(s), which was dated October 13, 2006 and recorded on October 18, 2006 in Book 252, Page 334, Dekalb County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on October 31, 2018, at 10:00AM at the usual and customary location at the Dekalb County Courthouse, Smithville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Dekalb County, Tennessee, to wit:

Situated in the Ninth Civil District of Dekalb County, Tennessee, and being more particularly described as follows: Bounded on the north by Cantrell; bounded on the west by Short Mountain Road; bounded on the south by Herman Stewart; bounded on the east by Cantrell, containing one acre. For prior reference, see a conveyance from Gary

R. Goff, et ux., Frances C. Goff, to Joyce E. Bailey of record in Record Book 235, page 311, Register's Office, Dekalb County, Tennessee. Parcel ID Number: 079 01100 000

Address/Description: 3477 Short Mountain Highway, Smithville, TN 37166.

Current Owner(s): Joyce E. Bailey. Other Interested Party(ies): LVNV Funding, LLC; Target National Bank/Target Visa; North Star Capital Acquisition, LLC; Capital One Bank (USA), N.A.; and Advantage Assets II, Inc., as assignee of Citibank (South Dakota) N.A..

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property 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; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

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 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.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Ste 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 18-11595 FC01 27644 W3t10-17

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 December 29,

2011, executed by WESLEY C. NOKES, conveying certain real property therein described to DONALD K. HOLSINGER, JR, as Trustee, as same appears of record in the Register's Office of Dekalb County, Tennessee recorded December 30, 2011, in Deed Book 338, Page 239; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nationstar Mortgage LLC d/b/a Mr. Cooper 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 Dekalb 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 October 17, 2018 at 10:00 AM at the West Side door of the Dekalb County Courthouse, 1 Public Square, Smithville, TN 37166, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Dekalb County, Tennessee, to wit: CERTAIN LANDS SITUATED IN THE OLD 9TH CIVIL DISTRICT OF DEKALB COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS: BEING LOT NUMBER 1 OF THE PUCKETT AND CATHCART SUBDIVISION AS SHOWN ON PLAT OF RECORD IN DEED BOOK G-3, PAGE 232, REGISTER'S OFFICE, DEKALB COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREIN MADE FOR A MORE ACCURATE DESCRIPTION. Parcel ID: 064K D 00300 PROPERTY ADDRESS: The street address of the property is believed to be 539 W MAIN ST, SMITHVILLE, TN 37166. 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): WESLEY C. NOKES 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. 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 119 S. Main Street, Suite 500 Memphis, TN 38103 rubinlublin.com / property-listingTel: (877) 813-0992 Fax: (404) 601-5846 Ad #144350 09/19/2018, 09/26/2018, 10/03/2018 27567 W3t10-3

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 22, 1997, executed by James T. Owen a/k/a James Owen and his wife Cheryl L. Owen a/k/a Cheryl Owen, for Ford Consumer Loan Corporation, its successors and assigns, and appearing of record on September 8, 1997, in the Register's Office of Dekalb County, Tennessee, at Book 79 Page 659.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred

and assigned to Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust A, the party entitled to enforce said security interest; and having appointed Clear Recon LLC, the undersigned, as Substitute Trustee by instrument filed or being filed for record in the Register's Office of Dekalb County, Tennessee, with all of the rights, powers, and privileges of the original Trustee named in said Deed of Trust.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust, and that the undersigned, Clear Recon LLC, 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 October 23, 2018, at 11:00 AM, local time, at the Dekalb County Courthouse, located in Smithville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, paid at the conclusion of the sale, the following described property situated in Dekalb County, to wit:

The land referred to herein below is situated in the County of Dekalb, State of Tennessee, and is described as follows:

Legal Description: Situated in the 5th (OLD 9th) Civil District of Dekalb County, Tennessee.

Beginning at an iron rod in the northeast corner of the lot herein conveyed and the southeast corner of a lot owned by Ray Stanley; Thence S 04 degrees 47' W 125.00 feet to an iron rod; thence N 83 degrees 53' W 175 feet to an iron rod; thence N 04 degrees 47' E 125.00 feet to an iron rod; thence S 83 degrees 53' E 175.00 feet with the line of Stanley to the point of beginning, and being a portion of the same described as Lot No. 7 of the Atnip Subdivision of record in Deed Book D-5, page 523, Register's office Dekalb County, Tennessee.

Being the same property conveyed from James Bass Colvert and his wife, Marie Y. Colvert and Bobby B. Colvert and his wife, Barbara Colvert to James T. Owen and his wife, Cheryl L. Owen by deed dated 8/31/84 and recorded in Book C6 page 657 of the Public records of Dekalb County, Tennessee. Tax ID: 0635/52.10 Parcel ID: 065 05210 000 Commonly known as 121 Twilla Lane, Smithville, TN 37166

The street address and parcel number(s) of the above described property are believed to be correct; however, such references are not a part of the legal description of the property sold herein, and, in the event of any discrepancy, the legal description herein shall control. Current Owner(s) of Property: James T. Owen and Cheryl L. Owen O t h e r

Interested Parties: Freddy Colvert and Linda Colvert This sale is subject to tenant(s)/occupant(s) rights in possession.

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. In addition, the following parties may claim an interest in the above-referenced property: James T. Owen; James Owen; Cheryl L. Owen; Cheryl Owen; Freddy Colvert and Linda Colvert. If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433.

All right and equity of redemption, statutory and otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good; however, the undersigned will sell and convey only as Substitute Trustee.

The transfer shall be AS IS, WHERE IS, AND WITH ALL FAULTS, and without warranties of any kind, express or implied, as to the condition of the Property and the improvements located thereon, including merchantability or fitness for particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only.

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.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

THIS OFFICE IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Clear Recon LLC Substitute Trustee 5751 Uptain Road Suite 514 Chattanooga, Tennessee 37411 Phone: (877) 319-8840 File No: 2191-498A Newspaper: Smithville Review Publication Dates: 9/26/2018, 10/3/2018, 10/10/2018 27607 W3t10-10

SUCCESSOR TRUSTEE'S

NOTICE OF SALE

JOSHUA R. HOLDEN, Successor Trustee of a Deed of Trust executed on October 2, 2006, by Ashley Eldridge Maxwell f/k/a Ashley Eldridge, which appears of record in the Register's Office of Dekalb County, Tennessee, at Record Book 251, Page 781 ("Deed of Trust"), as modified by a Modification Agreement dated July 8, 2011, recorded in Record Book 332, Page 56, and as further modified by a Modification and Extension Agreement dated October 20, 2014, appearing of record at Record Book 375, Page 607, all in the Register's Office for Dekalb County, Tennessee, to which instruments specific reference is hereby made, will sell for cash at a foreclosure sale requested by the current holder of the Deed of Trust and underlying indebtedness, SouthEast Bank, the property described below.

Sale Date and Location: October 26, 2018 at 1:30 p.m. at the front door of the Courthouse in Smithville, Dekalb County, Tennessee.

Property Description: Abbreviated description per T.C.A. § 35-5-104(a)(2) is the property referenced and described fully in that certain Deed at Record Book 251, Page 779, in the Dekalb County Register of Deeds Office and commonly known as 510 Austin Lake Drive, Baxter, TN 38544.

Property Address: 510 Austin Lake Drive, Baxter, Dekalb County, TN 38544.

Tax Map Identification No.: 0321-A-102.00 (However, the property description shall control in the event of any inconsistencies between the description and address or tax identification number).

Parties Interested: Middle Tennessee Federal Credit Union, Edward T. Gabel, Trustee

All sales of Property, both real and personal, are "AS IS" and "WHERE IS" without representation or warranty of any kind, express or implied, including warranty for a particular purpose. The sale of the described property is subject to all matters shown on any recorded plan, any unpaid taxes, any restrictive covenants, easements, set-back lines, prior liens, encumbrances, if any, and any other priority as may appear in the public records. The right is reserved to take or accept the next highest or best bid at such sale should the last and highest bidder fail or refuse to comply with the terms of sale for any reason. The Successor Trustee also reserves the right to reopen the bidding or republish and sell said Real Property at his option. The Beneficiary may become the purchaser at the sale. The Successor Trustee reserves the right to conduct the sale by or through his agents or attorneys acting in his place or stead, including the use of an auctioneer. The Successor Trustee may sell the above described real property together as a whole or in lots, parcels, or tracts, as announced at the

sale, and no such successive sales shall exhaust the power of sale. The aforesaid sale may be postponed to a later date by oral announcement at the time and place of the published sale or cancelled without further written notice or publication.

THE PURPOSE OF THIS COMMUNICATION IS TO COLLECT THE DEBT AND ANY INFORMATION OBTAINED AS A RESULT WILL BE USED FOR THAT EXPRESS PURPOSE ONLY. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

This the 1st day of October, 2018.

/s/ Joshua R. Holden Joshua R. Holden, Successor Trustee Winchester, Sellers, Foster & Steele, P.C. P.O. Box 2428 Knoxville, TN 37901 (865) 637-1980 Publication Dates: October 3, 10 and 17, 2018 27647 W3t10-17

TRUSTEE'S SALE

WHEREAS, on the 2nd day of June, 2006, by deed of trust of record in the Register's Office of Dekalb County, Tennessee in Record Book 244, Page 524, TONY PHILLIP TARPLEY and wife, TERRY FAYE TARPLEY, conveyed to RANDALL CLEMONS, Trustee, the hereinafter described real estate to secure payment of a promissory note which is fully described in said deed of trust; and,

WHEREAS, the holder of said note and renewal thereof has appointed JAMIE D. WINKLER, Substitute Trustee by instrument of record in Record Book 374, Page 429, in the Register's Office of Dekalb 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 WILSON BANK & TRUST, Lebanon, Tennessee, the holder of said indebtedness has declared the entire amount due and payable as provided in said deed of trust, and the trustee has been directed to foreclose the deed of trust in accordance with the terms thereof, the public is hereby notified that the undersigned trustee will sell the hereinafter described real estate at public auction, to the highest and best bidder, for cash in hand, at the west door of the Dekalb County Courthouse, located in Smithville, Tennessee at 10:00 A.M. prevailing time on Thursday, October 11, 2018, in bar of the equity of redemption.

The real estate to be sold is located in the Town of Alexandria, First (1st) Civil District of Dekalb County, Tennessee and being more particularly described as follows:

MAP: 0221 GROUP: A PARCEL: 008.00 Land in Dekalb County, Tennessee, being Lot No. 21, on the Plan of Hillwood Acres Subdivision, as of record in Plat Book I-3, Page 157, Register's Office of said county, to which reference is hereby made for a more

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CAREER OPPORTUNITY

Customer Service Representative

General Summary:

Twin Lakes is seeking three customer-centric and enthusiastic Customer Service Representatives to deliver an exceptional customer experience in our organization. These positions will provide sales support, complete service orders, assist with billing inquiries, answer phone calls, process payments, and provide courteous and friendly customer care to potential and existing customers. Customer Service Representatives promote and sell the services of Twin Lakes including Broadband, Video, Voice, and Home & Business Security in the Upper Cumberland area. The positions will require employees to rotate assignments between Customer Service offices as necessary.

The successful candidates will exude an understanding and knowledge of customer service, while maintaining customer satisfaction by providing problem-solving resources. The candidates must be team players within the organization, with a commitment to excellence, integrity, and driven by results.

Qualifications:

Successful candidates for this position should have a High School diploma or equivalent. Customer Service or Sales experience is recommended.

Job Locations:

- Position rotates duties between Gainesboro and Baxter Customer Service Offices.
- Position rotates duties between Jamestown and Byrdstown Customer Service Offices.
- Position rotates duties between Celina and Livingston Customer Service Offices.

We are committed to attracting talented and motivated individuals that possess the desire to help and serve co-workers and customers alike. Come and be a part of a growing company that has dynamic culture and team that rewards success with an exceptional pay and benefits package.

Applications for this position must be submitted on the Twin Lakes website at <https://careers.twlakes.coop/recruitmentApply/jobs.html>. A full job description may be viewed at that site.

Questions can be directed to careers@twinlakes.net.

Online applications and resumes will be accepted until October 5, 2018.

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