

CLASSIFIEDS

Public Notices

Debtors Creditors

DeKALB COUNTY CHANCERY COURT, PROBATE DIVISION

NOTICE TO CREDITORS
ESTATE OF NANCY FREEMAN ARMSTRONG, DECEASED
Notice is hereby given that on the 13th day of September, 2018, Letters Testamentary in respect to the estate of Nancy Freeman Armstrong, deceased, who died April 18, 2018, were issued to the undersigned by the Chancery Court of DeKalb County, Tennessee.

All persons, resident and non-resident, having claims, matured or not, against the estate are required to file the same with the clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred:

(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that

is four (4) months from the date of first publication as described in (1)(A); or (2) Twelve (12) months from the decedent's date of death.

This the 13th day of September, 2018,
CURTIS ARMSTRONG FOX, co-executor
THOMAS WALKER FOX, co-executor
GARY D. BEASLEY, Attorney
DEBRA MALONE, Clerk and Master

27582 W2t9-26

Foreclosures

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 00300PROPERTY 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-listing Tel: (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

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

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms, conditions, provisions and payments made and provided for in a Deed of Trust dated May 17, 2011, executed by Mark Wallace and spouse, Jennifer Wallace to Investors Title Company, A Tennessee Corporation, Trustee, recorded in Book 330, Page 22 and modified

in Book 371, Page 270 in the Register's Office for DeKalb County, Tennessee, to secure the indebtedness therein described to FirstBank, and the entire indebtedness having been called due and payable as provided in said deed of trust, and said payment not having been made, and the lawful owner and holder of said indebtedness having appointed the undersigned, David G. Mangum, as substitute trustee by written instrument dated August 31, 2018, recorded in Book 433, Page 136, in the above mentioned Register's Office, notice is hereby given that I, the undersigned substitute trustee, or my designated agent, under the power and authority vested in me by said deed of trust, and having been requested to do so by the lawful owner and holder of said debt, will on Thursday, October 4, 2018 at 3:45 p.m. at the front door of the DeKalb County Courthouse, One Public Square, Smithville, Tennessee, sell at public outcry to the highest and best bidder for cash, free from the equity of redemption, homestead and dower, and all other exemptions and rights of every kind, all of which are expressly waived in said deed of trust, the following described tract or parcel of land more particularly described as follows, to-wit: Situated in the 9th Civil District of DeKalb County, Tennessee, described as follows:

Beginning at the margin of State Highway #56, being A.F. VanHooser's corner and running with a fence and the said VanHooser's line South 82° 45' East 31 poles and 8 3/4 links to a fence post; thence running thru a field North 9° 30' East 25 poles and 23 links to a fence post; thence running with a board fence North 86° 30' West 31 poles and 12 3/4 links to the margin of said Highway South 9° 30' West 24 poles and 4 1/2 links to the beginning, containing by survey 4.92 acres, and the same being bounded generally this: On the North and East by lands of Evins; on the South by VanHooser; and on the West by South College Street.

DEED REFERENCE: Being the same lands described in a conveyance from Mark David Wallace to Mark David Wallace and wife, Jennifer L. Wallace by deed creating tenants by the entireties of record in Record Book 99, Page 264, Register's Office, DeKalb County, Tennessee.

This description was taken from the deed of trust being foreclosed on of record in Book 330, Page 22, said Register's Office. TAX MAP-PARCEL NO.: 073-E-C-007.00 PROPERTY ADDRESS: 940 South College Street, Smithville, Tennessee as shown on the tax maps for the Assessor of Property for DeKalb County, TN. This sale is subject to any and all unpaid real estate taxes; restrictive covenants, easements and setback

lines; any and all redemption rights, including rights of redemption of any governmental agency, State or Federal, and any and all prior liens or encumbrances against said real property. Said sale is further subject to matters that an accurate survey of the property might disclose.

The property sold pursuant to this notice shall be sold "AS IS" and neither the Substitute Trustee nor the beneficiary of the Deed of Trust, nor any agent or attorney therefore, makes or shall make any warranty, whether express or implied, as to the condition, quality or quantity thereof, including, but not limited to, the enforceability of any lease affecting the property, the existence or absence of defaults under or the effect of this sale upon the rights of any party under such lease. The Substitute Trustee shall make no warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only.

The substitute trustee may adjourn or postpone the aforementioned sale of real property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time and place fixed by the preceding postponement or subsequently noticed sale, and without further notice make such sale at the time fixed by the last postponement, or may, in its discretion, give a new notice of sale. If applicable, the Notice requirements of T.C.A. § 35-5-117 have been met.

The failure of any high bidder to pay the purchase price and close the sale shall, at the option of the Substitute Trustee, be cause for rejection of the bid, and, if the bid is rejected, the Substitute Trustee shall have the option of making the sale to the next highest bidder who is ready, willing, and able to comply with the terms thereof. The proceeds derived from the sale of the property will be applied as provided for in said deed of trust.

Terms of sale: Cash
Substitute Trustee: David G. Mangum
Substitute Trustee 2303 8th Avenue South Nashville, TN 37204 (615) 255-8690
Publish Newspaper: The Smithville Review
Editions dated: Wednesday, September 12, September 19 and September 26, 2018 File #75068 27535 W3t9-26

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

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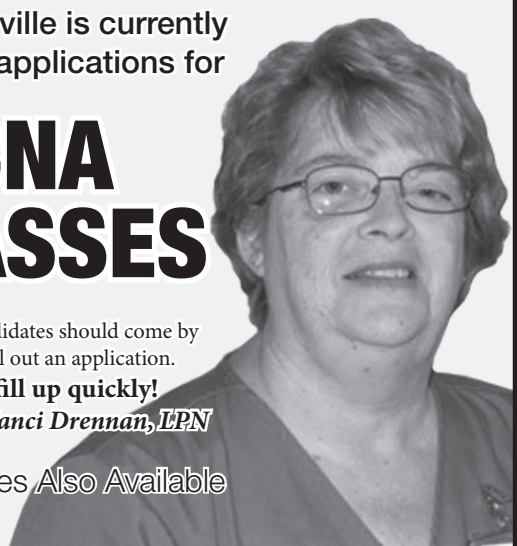
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CAREER OPPORTUNITY

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:

1. Position rotates duties between Gainesboro and Baxter Customer Service Offices.
2. Position rotates duties between Jamestown and Byrdstown Customer Service Offices.
3. 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.

Twin Lakes is an Equal Opportunity Provider and Employer.