

NOTICE OF SUCCESSOR TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 12, 2010, executed by CHARLES F. HOWARD AND WIFE, KATHY A. HOWARD, conveying certain real property therein described to JOE CARTER, Trustee for Citizens Bank. Said Deed of Trust is of record in Trust Deed Book 468, Page 277, Register's Office, Macon County, TN; and

WHEREAS, Citizens Bank is the true and lawful holder of the debt, has declared the entire indebtedness due and payable, has appointed the undersigned, A. RUSSELL BROWN, as Successor Trustee by instrument filed for record in the Macon County Register of Deeds, and has instructed the Successor Trustee to foreclose said Deed of Trust in accordance with its terms and provisions; and

WHEREAS, a search of the public records at the time of the initial publication revealed no lien filed by the United States or the State of Tennessee which affects the above described property;

NOW, THEREFORE, by the authority vested in me as Successor Trustee, I will on the 22nd day of May, 2014, at 11:00 o'clock a.m. at the Macon County Courthouse, Public Square, Lafayette, Tennessee, sell at public auction to the highest and best bidder for cash the following described property known as Map: 018 Parcel 016.37, situated in the 5th Civil District, Macon County, TN;

Tract #37 of the Hale Property – Being located in the 5th Civil District, Macon County, Tennessee, southeast of Green Valley Road and on the northwest side of Hale Gravel access road, and more particularly described as follows:

BEGINNING at an iron rod in the northwest margin of Hale gravel access road, same being the southeast corner of this tract and the southwest corner of Tract #38 of the Hale property (1.22 acres as per survey of same date); thence with said margin South 48 degrees 38 minutes 35 seconds West 179.29 feet to an iron rod in said margin; thence leaving road with line of Tract #36 of the Hale property (3.31 acres as per survey of same date) North 41 degrees 21 minutes 25 seconds West 285.69 feet to an iron rod; thence north 19 degrees 18 minutes 35 seconds West 110.07 feet to an iron rod; thence with line of Tract #39 of the Hale property (1.93 acres as per survey of same date) North 70 degrees 41 minutes 25 seconds East 180.00 feet to an iron rod; thence with line of said Tract #38 South 36 degrees 12 minutes 20 seconds East 321.43 feet to the point of beginning, containing 1.57 acres more or less by survey by Carroll Dean Carman, Registered Land Surveyor, TN #910, address 150 Middle Fork Road, Hartsville, TN

Notice of Trustee's Sale Charles Howard

Tuesday, April 22, 2014

37074, dated June 23, 1989.

Also being conveyed herein is a Horton 24x52 doublewide mobile home, serial number H81246GLR.

Being the property conveyed to Charles F. Howard and wife, Kathy A. Howard, from Joshua W. Copas and wife, Elizabeth Copas, by warranty deed, dated 11/24/98, recorded 12/4/98, of record in Deed Book 224, Page 197, Register's Office of Macon County, Tennessee.

The physical address of this property is thought to be 454 Sparrow Road, Lafayette, TN 37083, but the property is being sold pursuant to the legal description and reliance on the physical address should not be made.

Said sale shall be to the highest bidder for cash in bar of all rights and equities of redemption, statutory or otherwise, homestead, dower, and all other rights or exemptions of every kind, all of which are expressly waived in said Deed of Trust. The title is believed to be good, but the undersigned will convey and sell only as Successor Trustee. The property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. Said sale is subject to all matters shown on any recorded plat, any unpaid taxes, easements, covenants, any prior or superior liens or encumbrances, and to any matter that an accurate survey might disclose. This sale is also subject to the rights of any person in possession.

If a high bidder fails to close a sale, the Successor Trustee shall have the option of making the sale to the next highest bidder who is able, capable, and willing to comply with the terms thereof. The right is reserved to adjourn the sale to another day, place or time certain, without further publication, upon announcement of same at the time of adjournment.

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

A. Russell Brown, Attorney at Law

Successor Trustee

112 Public Square – P.O. Box 747

Lafayette, TN 37083

615-666-7595

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