

**SUBSTITUTE TRUSTEE'S SALE**

Sale at public auction will be on July 8, 2014 at 10:00AM local time, at the south door, Macon County Courthouse, 904 HWY. 52 Bypass East, Lafayette, Tennessee, pursuant to Deed of Trust executed by Robert J. Navickey, surviving joint tenant, to First American Title Company, Trustee, on August 24, 2012 at Book TD502, Page 9; all of record in the Macon County Register's Office.

Party entitled to enforce security interest: CitiMortgage, Inc., its successors and assigns  
The following real estate located in Macon County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

THE FOLLOWING DESCRIBED REAL ESTATE LYING AND BEING SITUATE IN MACON COUNTY, TENNESSEE, LYING AND BEING IN THE FIRST CIVIL DISTRICT, BEING LOT 7 OF THE FINAL PLAT OF STEVENS CIRCLE ESTATES, SECTION B, AS RECORDED IN PLAT CABINET 4 SLIDE 2-A.

TAX ID# 038 0 B 007.00

BEING THE SAME PROPERTY CONVEYED TO ROBERT J. NAVICKEY AND BRENDA C. NAVICKEY, HUSBAND AND WIFE, AS JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM LISA MANION, A MARRIED PERSON AND TRACEY TUCK, A MARRIED PERSON RECORDED 05/08/2009 IN DEED BOOK 295 PAGE 75, IN THE REGISTER'S OFFICE OF MACON COUNTY, TENNESSEE.

Street Address: 160 Leigh Anna Circle, Lafayette, Tennessee 37083

Parcel Number: 038 O B 007.00

Current Owner(s) of Property: Robert J. Navickey

The street address of the above described property is believed to be 160 Leigh Anna Circle, Lafayette, Tennessee 37083, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

**SALE IS SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.**

All right of equity of redemption, statutory and otherwise, and homestead 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.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to Shapiro & Kirsch, LLP. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

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 at any time.

Shapiro & Kirsch, LLP Substitute Trustee

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