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 July 20, 2000, executed by LYDIA A. DAVIS AND ROBERT L. PENDLEY, conveying certain real property therein described to ARNOLD M. WEISS, ATTORNEY, as Trustee, as same appears of record in the Register's Office of Macon County, Tennessee recorded August 20, 2007, in Deed Book TD428, Page 352-366 (see also the Default Judgment And Final Order recorded in MISC Book 9, Page 16); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP who is now the owner of said debt; and WHEREAS, the under-signed, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Macon 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 July 10, 2014 at 11:00 AM at the Front Steps of the Macon County Courthouse, located in Lafayette, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Macon County, Tennessee, to wit: TRACT 8 OF THE BILLIE AND HELEN HARPER PROPERTY. BEGINNING AT AN IRON PIN OLD AT THE NORTH MARGIN OF SHRUM CEMETERY ROAD, BEING THE SOUTHEAST CORNER OF THIS TRACT AND A CORNER TO BILLIE HARPER JR. PROPERTY DESCRIBED IN DEED BOOK 203, PAGE 05; THENCE WITH THE NORTH MARGIN OF SHRUM CEMETERY ROAD AND THE ARC OF A CURVE TO THE LEFT 216.61 FEET, WITH A RADIUS OF 199.16 FEET AND A CHORD THAT BEARS NORTH 79 DEG. 51 MIN. 21 SEC. WEST 206.09 FEET TO AN IRON PIN NEW, BEING A CORNER TO TRACT 9 OF THE BILLIE AND HELEN HARPER PROPERTY; THENCE WITH TRACT 9 OF THE BILLIE AND HELEN HARPER PROPERTY; THENCE WITH TRACT 9 NORTH 22 DEG. 28 MIN. 02 SEC. WEST 475.79 FEET TO AN IRON PIN NEW AT THE SOUTH MARGIN OF HARPER LANE; THENCE WITH THE SOUTH MARGIN OF HARPER LANE NORTH 65 DEG. 01 MIN. 26 SEC. EAST 186.52 FEET TO AN IRON PIN NEW, BEING A CORNER TO TRACT 7 OF THE BILLIE AND HELEN HARPER PROPERTY; THENCE WITH TRACT 7 SOUTH 22 DEG. 28 MIN. 02 SEC. EAST 570.66 FEET TO AN IRON PIN NEW, BEING IN THE LINE OF BILLIE HARPER JR.; THENCE WITH BILLIE HARPER JR. SOUTH 5 DEG. 08 MIN. 53 SEC. WEST 27.49 FEET TO THE POINT OF BEGINNING CONTAINING 2.21 ACRES MORE OR LESS. THE ABOVE DESCRIBED 2.21 ACRE TRACT IS BENEFITED BY A 50 FEET WIDE INGRESS, EGRESS AND UTILITY EASEMENT THROUGH THE REMAINING PROPERTY OF BILLIE AND HELEN HARPER AND IS DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN AT THE SOUTHEAST CORNER OF TRACT 3 OF THE BILLIE AND HELEN HARPER PROPERTY; THENCE WITH A LINE DESCRIBING THE NORTHERLY BOUNDARY OF SAID EASEMENT AND THE ARC OF A CURVE TO THE LEFT 46.84 FEET, WITH A RADIUS OF 50.00 FEET AND A CHORD THAT BEARS SOUTH 38 DEG. 19 MIN. 32 SEC. WEST 45.15 FEET, TO A POINT; THENCE WITH THE ARC OF A CURVE TO THE RIGHT 17.45 FEET, WITH A RADIUS OF 20.00 FEET AND A CHORD THAT BEARS SOUTH 36 DEG. 28 MIN. 59 SEC. WEST 16.90 FEET, TO A POINT; THENCE SOUTH 61 DEG. 33 MIN. 49 SEC. WEST 166.36 FEET TO A POINT; THENCE

SOUTH 65 DEG. 01 MIN. 27 SEC. WEST 132.01 FEET TO A POINT; THENCE SOUTH 65 DEG. 01 MIN. 26 SEC. WEST 274.21 FEET TO A POINT; THENCE SOUTH 67 DEG. 31 MIN. 58 SEC. WEST 118.01 FEET TO AN IRON PIN NEW; THENCE WITH THE ARC OF A CURVE TO THE RIGHT 37.97 FEET, WITH A RADIUS OF 20.00 FEET AND A CHORD THAT BEARS NORTH 58 DEG. 04 MIN. 24 SEC. WEST 32.52 FEET, TO AN IRON PIN NEW AT THE EAST MARGIN OF SHERUM CEMETERY ROAD. INCLUDED IN THE ABOVE DESCRIBED 2.21 ACRE TRACT IS THE WESTERLY HALF OF A 40 FEET DRIVEWAY EASEMENT TO TRACT 7 OF THE BILLIE AND HELEN HARPER PROPERTY AND TO THE REMAINING PROPERTY OF BILLIE HARPER JR. DESCRIBED IN DEED BOOK 203, PAGE 05 AND IS DESCRIBED AS FOLLOWS; BEGINNING AT AN IRON PIN NEW AT THE NORTH MARGIN OF SHRUM CEMETERY ROAD, BEING THE SOUTH EAST CORNER TO TRACT 8 OF THE BILLIE AND HELEN HARPER PROPERTY AND THE SOUTHWEST CORNER OF TRACT 6 OF THE BILLY HARPER JR. PROPERTY; THENCE WITH A LINE DESCRIBING THE CENTER OF THE EASEMENT NORTH 5 DEG. 08 MIN. 53 SEC. EAST 27.49 FEET TO A POINT; THENCE NORTH 5 DEG. 08 MIN. 53 SEC. EAST 148.81 FEET TO A POINT; THENCE NORTH 47 DEG. 14 MIN. 14 SEC. EAST 146.74 FEET TO A POINT; THENCE NORTH 38 DEG. 11 MIN. 47 SEC. EAST 246.92 FEET TO A POINT AT THE REMAINING PROPERTY OF BILLIE HARPER JR. BEING THE SAME PROPERTY CONVEYED TO ROBERT L. PENDLEY AND LYDIA A. DAVIS BY DEED FROM FREDDIE FUQUA, F.D. FUQUA AND LARRY SHRUM DATED 5/20/99 AND RECORDED 5/26/99, OF RECORD IN BOOK 227, PAGE 324, REGISTER'S OFFICE FOR SUMNER COUNTY, TENNESSEE. PROPERTY ADDRESS: 150 HARPER LANE, WESTMORELAND, TENNESSEE 37186 THIS PROPERTY NOW BEING CONVEYED TO ROBERT L. PENDLEY FROM ROBERT L. PENDLEY AND LYDIA A. DAVIS BY DEED DATED JULY 20, 2000, RECORDED AT BOOK WD285, PAGE 170, IN SAID REGISTER'S OFFICE, Parcel ID: 036-051.08 PROPERTY ADDRESS: The street address of the property is believed to be 150 HARPER LANE, LAFAYETTE, TN 37083. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWN-ER(S): COUNTRYWIDE HOME LOANS, INC., ROBERT L. PENDLEY OTHER INTERESTED PARTIES: LYDIA A. DAVIS 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 www.rubinlublin.com/property-listings.php Tel: (877) 813-0992 Fax: (404) 601-5846 Ad #71045: 2014-06-10 2014-06-17, 2014-06-24