

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on January 20, 2026, at or about 12:00 PM, local time, at the front door of the Cumberland County Courthouse, 2 North Main Street, Crossville, TN 38555, pursuant to the Deed of Trust executed by Allen D. Cox, a single person, to JMG, PLLC, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for NewRez LLC dated July 10, 2023, and recorded on July 14, 2023, in Book 1676, Page 513, Instrument No. 23008697, in the Register's Office for Cumberland County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Cumberland County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: Allen D Cox

The hereinafter described real property located in Cumberland County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Lying and being in the Eighth Civil District of Cumberland County, Tennessee, here to wit:

### **FIRST TRACT:**

BEGINNING at a point 17.6 feet Northeast of a light pole and 13 feet Northwest of a water meter and being 5 feet into the East side of Holly Street and 5 feet West from a fence corner; thence due North 122.7 feet to a point 5 feet into the said East side of Holly Street and being 5 feet West of a fence line and being 261 feet South of the center line of the intersection of Holly Street and Old U.S. Highway 70 South; thence with a fence line North 60 east 190 feet to a fence corner, thence South 34 East 280 feet to a fence corner; thence North 88 West 225 feet to the beginning. Containing 1.1 acres, more or less.

THERE IS INCLUDED IN THE ABOVE DESCRIPTION, BUT EXCLUDED FROM THE OPERATION HEREOF a 5 foot strip along the East edge of Holly Street.

### **SECOND TRACT:**

BEGINNING at a stake in the Southwest margin of a Thirty-foot street, said stake being South 36 deg, 10 min, East, 163 feet from the South ROW of U.S. Highway 70 S (Old); thence South 36 deg, 10 min East with said thirty-foot street, 130 feet to a stake; thence South 51 deg, 50 min West 135 feet to a stake; thence North 36 deg, 10 min West, Parallel to first line 130 feet to a stake; thence North 51 deg, 50 min East, parallel to second line, 135 feet to the beginning, containing 0.40 acres, more or less.

### **THIRD TRACT:**

Being a lot fronting along the West margin of Elm Street and adjoining the property of Wm. C. Cooley et us on the South and described as follows: BEGINNING at an iron pipe in the West margin of Elm Street, and being the Southeast corner of said Cooley property; thence with the West margin of said Elm Street South 35 deg, East 235 feet to an iron pipe in same; thence South 52 deg, 15 min West 136 feet to an iron pipe; thence North 35 West and along a fence 235 feet to an iron pipe in said fence, another corner of said Cooley; thence with said Cooley South line North 52 deg, 15 min East 136 feet to the beginning. Said property was surveyed by Ross Stone, Surveyor, November 29, 1972.

Note that Barbara Cobb predeceased Comer C. Cobb. Comer C. Cobb died intestate on February 12, 2023. See Probate File, Case No. 2023-PF-9320 for The Estate of Comer C. Cobb in Probate Court of Cumberland County, Tennessee, appointing Brad Cobb as Administrator and being his only heir at law.

Previous and last conveyance being a Warranty Deed from Brad Cobb, individually and as Administrator of The Estate of Comer C Cobb to Allen D. Cox, in Book 1676, Page 511, in the Register's Office of Cumberland County, Tennessee.

Street Address: The street address of the property is believed to be 56 Elm Lane, Sparta, TN 38583, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 083M-A-004.00-000

Current owner(s) of Record: Acronin LLC

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

**THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE.** The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

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 check made payable to or endorsed to Padgett Law Group. 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 by the Substitute Trustee at any time.

**This Notice of Sale has been posted by Capital City Posting and can be viewed online at [CapitalCityPostings.com](http://CapitalCityPostings.com).**

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