

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

Sale at public auction will be on March 26, 2026, at or about 2:00 PM, local time, at the east courthouse door of the Carroll County Courthouse, 99 Court Street, Huntingdon, TN 38344, pursuant to the Deed of Trust executed by Terrence Roy, to Tom McCroskey, Esq., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Amerisave Mortgage Corporation, its successors and assigns, dated October 14, 2024, and recorded January 21, 2025, in Book 749, Page 340, Instrument No. 206823, in the Register's Office for Carroll County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Carroll 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: Planet Home Lending, LLC

Other interested parties: None

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

Legal Description: A certain tract or parcel of land located in the 22nd Civil District of Carroll County, Tennessee, and being further described as follows:

Beginning at a set iron pin on the west margin of Park Cove and Odel Pate's S-E corner; thence S-2 degrees 45' -W 55 feet along west margin of Park Cove at a set iron pin; thence N-85 degrees 00' -W 100 feet along Horton's north line to a set iron pin on Robert Dudley east line; thence N-2 degrees 45' -E 55 feet along Dudley east line to a set iron pin on Odel Pate's south line; thence S-85 Degrees 00' -E 100 feet along Pate's south line to the point of beginning, according to survey dated 12/12/00 of Samuel K. Carrell, R.L.S., Tenn. No. 606-349, 1070 Main St. N., McKenzie, TN 38201.

Being the same property conveyed to Terrence Roy from Terrence Roy, sole heir of the estate of Anne Sue Buchanan by Quitclaim Deed dated February 14, 2024, and recorded February 14, 2024, in Book 413, Page 724, in the Register's Office for Carroll County, Tennessee.

Street Address: The street address of the property is believed to be 64 Park Cove, Mc Kenzie, TN 38201, 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: 012N-B-014.00

Current owner(s) of Record: Terrence Roy

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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