

# LEGALS & PUBLIC NOTICES

**NOTICE TO CREDITORS**

Estate of Doris J. Frazier, Notice is hereby given that on the 14th day of May 2024 letters of administration in respect of the estate of Doris J. Frazier, deceased were issued to the undersigned of County Probate Court

of Cannon County, TN. All persons both resident and non-residents, having claims matured and unmatured against said estate are required to file same with the clerk of the above named court within four months of the first publication of this notice, otherwise their claims will

be forever barred. This is the 14th day of May, 2024. Mary Jo Summar, executor of the estate of Doris J. Frazier, deceased. Lana Jones, County Clerk Jonathon D. Fagan Attorney \*\*\*\*\*

**NOTICE TO CREDITORS**

Estate of Carl Vernon Bogle, Notice is hereby given that on the 9th day of May 2024 letters of administration in respect of the estate of Carl Vernon Bogle, deceased were issued to the undersigned of County Probate Court of Cannon

County, TN. All persons both resident and non-residents, having claims matured and unmatured against said estate are required to file same with the clerk of the above named court within four months of the first publication of this notice, otherwise their claims will be forever barred.

This is the 9th day of May, 2024. James M. Judkins, administrator ad litem of the estate of Carl Vernon Bogle, deceased. Lana Jones, County Clerk Lacey N. Buchanan Attorney \*\*\*\*\*

The Town of Woodbury, Tennessee hereby provides certain financial information for the fiscal year 2025 budget in accordance with the requirements of Tennessee Code Annotated Title 6, Chapter 56, Section 206.				
There will be a Public Hearing concerning the budget at Woodbury City Hall, Tuesday, June 4, 2024 at 7:00 PM.				
All interested citizens are welcome to attend.				
		<b>Actual</b>	<b>Estimated</b>	<b>Proposed</b>
		<b>2022-2023</b>	<b>2023-2024</b>	<b>2024-2025</b>
<b>General Fund</b>				
<b>Estimated Revenue</b>				
Local Taxes	\$	1,384,358	\$ 1,276,188	\$ 1,433,887
State of TN	\$	378,313	\$ 398,807	\$ 409,812
Fed Gov't	\$	188,951	\$ 15,000	\$ 20,000
Other Sources	\$	46,071	\$ 105,810	\$ 34,710
<b>Total</b>	<b>\$</b>	<b>1,997,693</b>	<b>\$ 1,795,805</b>	<b>\$ 1,898,409</b>
<b>Estimated Expenditures</b>				
Salaries	\$	677,174	\$ 720,944	\$ 744,413
Other Costs	\$	1,536,152	\$ 1,148,676	\$ 1,252,190
<b>Total</b>	<b>\$</b>	<b>2,213,326</b>	<b>\$ 1,869,620</b>	<b>\$ 1,996,603</b>
<b>Estimated Fund Balance</b>				
Beginning	\$	2,978,621	\$ 2,762,988	\$ 2,689,173
Ending	\$	2,762,988	\$ 2,689,173	\$ 2,590,979
Employee Positions (FT)		13	\$ 13	\$ 13
Mayor, Aldermen, Firemen (PT)		19	\$ 19	\$ 19
<b>STATE STREET AID FUND</b>				
<b>Estimated Revenue</b>				
State of TN	\$	93,901	\$ 101,115	\$ 102,560
Other Sources	\$	-	\$ -	\$ -
<b>Total</b>	<b>\$</b>	<b>93,901</b>	<b>\$ 101,115</b>	<b>\$ 102,560</b>
<b>Estimated Expenditures</b>				
Salaries	\$	6,253	\$ 6,565	\$ 6,893
Other Costs	\$	98,578	\$ 249,330	\$ 59,372
<b>Total</b>	<b>\$</b>	<b>104,831</b>	<b>\$ 255,895</b>	<b>\$ 66,265</b>
<b>Estimated Fund Balance</b>				
Beginning	\$	251,740	\$ 240,810	\$ 86,030
Ending	\$	240,810	\$ 86,030	\$ 122,325
EMPLOYEE POSITIONS (FT)		0	0	0
Andrew Duggin, Mayor				
Charlene Odom, City Recorder				

**SUBSTITUTE TRUSTEE'S SALE**

Sale at public auction will be on **July 9, 2024 at 2:00PM local time**, at the center inside courthouse, Cannon County Courthouse, 200 West Main Street, Woodbury, Tennessee pursuant to Deed of Trust executed by Cynthia A. Hill, to FNC Title Services, LLC, Trustee, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Finance of America Reverse, LLC on April 28, 2023 at Record Book 245, Page 168, Instrument No. 72150; conducted by LLG Trustee TN LLC, having been appointed Substitute or Successor Trustee, all of record in the Cannon County Register's Office. Default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust and the entire indebtedness has been declared due and payable.

Party Entitled to Enforce the Debt: Finance of America Reverse LLC, its successors and assigns.

The real estate located in Cannon County, Tennessee, and described in the said Deed of Trust will be sold to the highest call bidder. The terms of the said Deed of Trust may be modified by other instruments appearing in the public record. Additional identifying information regarding the collateral property is below and is believed to be accurate, but no representation or warrant is intended.

Street Address: 456 Judge Purser Hill Rd, Woodbury, Tennessee 37190  
Parcel Number: 035 106.00  
Current Owner(s) of Property: Cynthia A. Hill

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory right of redemption of any governmental agency, state or federal; any prior liens or encumbrances including those created by a fixture filing or any applicable homeowners' association dues or assessments; all claims or other matters, whether of record or not, which may encumber the purchaser's title and any matter that an accurate survey of the premises might disclose.

The following parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claiming by, though, or under any of the foregoing. Such parties known to the Substitute Trustee may include: Secretary of Housing and Urban Development; All parties claiming by, though, or under Cynthia Hill.

Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower to the extent disclaimed or inapplicable, and the rights of Cynthia A. Hill, and those claiming through him/her/it/them.

Any right of equity of redemption, statutory and otherwise, and homestead are waived in accord with the terms of said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

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. **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 LOGS Legal Group 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 only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.

This office may be a debt collector. This may be an attempt to collect a debt and any information obtained may be used for that purpose.

LLG Trustee TN LLC  
Substitute Trustee  
10130 Perimeter Parkway, Suite 400  
Charlotte, NC 28216  
Phone (704) 333-8107  
Fax (704) 333-8156

File No. 24-124439

**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 **March 13, 2020**, executed by **Philip W Prater and Judy C Gaither, joint tenants, to John B Philip Esq (TN)** as Trustee, for **Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Longbridge Financial, LLC, its successors and assigns**, and appearing of record on **July 24, 2020**, in the Register's Office of **Cannon County, Tennessee**, at Record Book 207, Page 704, and Instrument Number 62120.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to **Longbridge Financial, LLC**, the party entitled to enforce said security interest; and having appointed **Clear Recon LLC**, the undersigned, as Substitute Trustee by instrument filed or being filed for record in the Register's Office of **Cannon County, Tennessee**, with all of the rights, powers, and privileges of the original Trustee named in said Deed of Trust.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust, and that the undersigned, **Clear Recon LLC**, 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 **June 13, 2024, at 11:00 AM**, local time, at the Cannon County Courthouse, located in Woodbury, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, paid at the conclusion of the sale, the following described property situated in **Cannon County**, to wit:

The land referred to herein below is situated in the County of Cannon, State of Tennessee, and is described as follows:

**ALL THAT CERTAIN PARCEL REAL ESTATE LOCATED IN THE 6TH CIVIL DISTRICT OF CANNON COUNTY OF THE STATE OF TENNESSEE, BEING DESCRIBED AS FOLLOWS, TO-WIT: BEING ALL OF LOT NO. EIGHTEEN (18) OF AUBURN HILLS SUBDIVISION AS SHOWN BY PLAT OF RECORD IN PLAT CABINET 3, SLIDE 3-12, OF THE REGISTER'S OFFICE OF CANNON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT.**

**PARCEL ID #:0391 C 01800 000**

**For information only: 89 Auburn Hills Drive, Woodbury, TN 37190.**

**BEING THE SAME PROPERTY CONVEYED TO PHILIP W. PRATER AND JUDY C. GAITHER, JOINT TENANTS BY DEED FROM DEVAULT HOME IMPROVEMENT, INC., A TENNESSEE CORPORATION RECORDED 10/03/2011 IN DEED BOOK 134 PAGE 663, IN THE REGISTER'S OFFICE OF CANNON COUNTY, TENNESSEE.**

**Parcel ID: 0391 C 01800 000**

**Commonly known as 89 Auburn Hills Drive Woodbury, TN 37190**

The street address and parcel number(s) of the above described property are believed to be correct; however, such references are not a part of the legal description of the property sold herein, and, in the event of any discrepancy, the legal description herein shall control

This sale is subject to tenant(s)/occupant(s) rights in possession. This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; 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. In addition, the following parties may claim an interest in the above-referenced property: **Philip W Prater and Judy C Gaither; Estate/Heir(s) of Philip W Prater, Estate/Heir(s) of Judy C Gaither, Phillip Prater II, Katherine Porter, Debra Comstock, Jaclyn Comstock, Federal Housing Commissioner, Regions Bank.**

If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433.

All right and equity of redemption, statutory and otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good; however, the undersigned will sell and convey only as Substitute Trustee.

The transfer shall be AS IS, WHERE IS, AND WITH ALL FAULTS, and without warranties of any kind, express or implied, as to the condition of the Property and the improvements located thereon, including merchantability or fitness for particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only.

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. 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 OFFICE IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Clear Recon LLC  
Substitute Trustee  
651 East 4<sup>th</sup> Street Suite 200  
Chattanooga, Tennessee 37403  
Phone: (877) 319-8840  
File No: 1823-599A