

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 19, 2018, executed by KACEY M MULLINAX and JOSHUA W MULLINAX conveying certain real property therein described to SKYWAY TITLE SERVICES, as Trustee, as same appears of record in the Register's Office of Monroe County, Tennessee recorded March 20, 2018, in Deed Book Y-34, Page 481; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PennyMac Loan Services, LLC who is now the owner of said debt; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Monroe 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 **November 18, 2025** at or about 2:00 PM at the Front Door of the Monroe County Courthouse, 105 College Street, Madisonville, TN 37354, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Monroe County, Tennessee, to wit:

LYING AND BEING IN THE SECOND (OLD 3RD) CIVIL DISTRICT OF MONROE COUNTY, TENNESSEE, NEAR THE OLD NILES FERRY ROAD ON DOGWOOD DRIVE AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWESTERN CORNER OF THE TRACT HEREIN CONVEYED AT A CORNER WITH RALPH WOOLRIDGE AT THE EDGE OF THE RIGHT-OF-WAY; THENCE NORTH 47 DEG. 37 MIN. EAST 110 FEET ON DOGWOOD DRIVE; THENCE SOUTH 37 DEG. 15 MIN. EAST 160 FEET TO A CORNER; THENCE SOUTH 47 DEG. 37 MIN. WEST 110 FEET TO A CORNER; THENCE NORTH 37 DEG. 15 MIN. WEST 160 FEET WITH RALPH WOOLRIDGE AND BARBARA WOODSON TO THE BEGINNING CORNER.

BEING THE SAME PROPERTY CONVEYED TO THE GRANTORS HEREIN BY INSTRUMENT OF RECORD IN WARRANTY DEED BOOK 394, PAGE 588 IN THE REGISTER'S OFFICE FOR MONROE COUNTY, TENNESSEE, FROM WHICH THIS DESCRIPTION HAS BEEN TAKEN.

Parcel ID: 068 01000 000455

PROPERTY ADDRESS: The street address of the property is believed to be **717 DOGWOOD DR, MADISONVILLE, TN 37354**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): KACEY M MULLINAX, JOSHUA W MULLINAX

OTHER INTERESTED PARTIES:

THE UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE , JEFFERSON CAPITAL SYSTEMS LLC

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
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A copy of this notice is being published at
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