

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 **August 20, 2021**, executed by **Eric Hudgens and Clarissa Hudgens**, husband and wife, to **Arnold Weiss, ESQ** as Trustee, for **Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guild Mortgage Company LLC, its successors and assigns**, and appearing of record on **August 20, 2021**, in the Register's Office of **McMinn County, Tennessee**, at Deed of Trust 1251, Page 474, and Instrument Number 228332.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to **Guild Mortgage Company 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 **McMinn 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 **January 15, 2026, at 11:00 AM**, local time, at the front steps of the McMinn County Courthouse, 6 East Madison, located in Athens, 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 **McMinn County**, to wit:

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

SITUATED in the Fourth Civil District of McMinn County, Tennessee, and within the Corporate limits of the City of Etowah, Tennessee, the same being Lot Number 13 in Block "E", as shown by the plat of the Brook Hill Drive Addition to the City of Etowah, recorded in Plat Book 2, at Page 110 in the Register of Deeds Office of McMinn County, Tennessee to which reference is here made, said lot lies at the Northeast corner of the intersection of Brook Hill Circle and Louisiana Avenue and fronts on Louisiana Avenue, being more particularly described as follows, to-wit:

BEGINNING at an iron pin at the intersection of the North line of Louisiana Avenue with the East line of Brook Hill Circle; thence due North 140 feet along the East line of Brook Hill Circle to an iron pin at the Southwest corner of Lot Number 11; thence due East 90 feet along the common dividing line between Lots Numbers 11 and 13 to an iron pin where Lots Numbers 11,13, and 14 corner; thence due South 140 feet along the common dividing line between Lots Numbers 13 and 14 to an iron pin in the North line of Louisiana Avenue; thence due West 90 feet along the North line of Louisiana Avenue to the iron pin at the POINT OF BEGINNING, according to the survey of N.R. Gregory, Surveyor, bearing the date of July 1, 1963.

SUBJECT to easement not to exceed ten feet in width granted to the Etowah Utilities Board on the back side of each lot, to be used for utilities only. Plat recorded in Plat Book 2, Page 110 of the Brook Hill Drive Sub-division in the Register of Deeds Office of McMinn County, Tennessee.

SUBJECT to all prior easements, rights of way and restrictions, visible or otherwise, and further subject to any governmental zoning or regulations and subdivision ordinances or regulations in effect with respect to the property.

THERE IS EXCEPTED from the above description all that portion of the above described premises which lies on die outside of the arc subscribed by a 25-th radius, which is tangent to Brook Hill Circle and Louisiana Avenue, at the intersection of said streets.

SUBJECT to setback lines, drainage, and/or utility easement and conditions and limitations, if any, as depicted on survey by William W. Roberts, dated 9-27-89 and being Drawing No. 89-318 and as shown or, or attached to the recorded plat.

SUBJECT to the Restrictions for Brookhill Drive Addition, Etowah, recorded in Misc. Book 5, Pages 41-42 and amended in Misc. Book 5, Page 155 in the Register's Office of McMinn County, Tennessee.

BEING the same property conveyed to Eric Hudgens and wife, Clarissa Hudgens by Warranty Deed from Sharon Blondin, recorded on 8-20-21 in Deed Book 22U Pages 67 the Register's Office of McMinn County, Tennessee.

Parcel ID: **04-118H-118-H-A-030.00- -000**

Commonly known as **626 Stalans Dr, Etowah, TN 37331**

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: **Eric Hudgens and Clarissa Hudgens.**

Notice of Sale Published On-line at [HTTPS://BetterChoiceNotices.com](https://BetterChoiceNotices.com)

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
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File No: 1144-510A

Newspaper: The Daily Post Athenian
Publication Dates: 12/10/2025, 12/17/2025