

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 25, 2021, executed by JERRY L. PERKINS conveying certain real property therein described to MARK BLAYNEY, as Trustee, as same appears of record in the Register's Office of McMinn County, Tennessee recorded September 2, 2021, in Deed Book 1252, Page 892; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PHH Mortgage Corporation 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 McMinn 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 **October 20, 2022** at 10:00 AM at the Front Steps Main Entrance of the McMinn County Courthouse, Athens, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in McMinn County, Tennessee, to wit:

LYING AND BEING IN THE THIRD CIVIL DISTRICT OF MCMINN COUNTY, TENNESSEE, AND IN THE TOWN OF NIOTA, AND IN THE TOWN OF NIOTA, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A STAKE SET ON THE SOUTH SIDE OF SOUTH MAIN STREET, DIRECTLY ACROSS THE STREET FROM THE LINE THAT DIVIDES LOTS SEVEN (7) AND NINE (9) IN CATE ADDITION; THENCE IN A SOUTHEASTERLY DIRECTION, AT RIGHT ANGLES TO SOUTH MAIN STREET, TO A STAKE SET IN A TWENTY-FIVE FOOT (25") ALLEY WHICH IS HEREBY ESTABLISHED PARALLEL TO THE SOUTHERN RAILWAY RIGHT OF WAY; THENCE WITH SAID ALLEY IN A SOUTHWESTERLY DIRECTION SEVENTY-FIVE FEET (75') TO A STAKE, THE SOUTH CORNER OF THE LOT HEREIN DESCRIBED; THENCE IN A NORTHWESTERLY DIRECTION AND ALSO PARALLEL WITH THE LINE FIRST MENTIONED, BUT SEVENTY-FIVE FEET (75') THEREFROM, TO A STAKE ALSO SET IN THE SOUTH SIDE OF SAID MAIN STREET; THENCE IN A NORTHEASTERLY DIRECTION WITH SOUTH MAIN STREET SEVENTY-FIVE (75') FEET TO THE BEGINNING CORNER; ALSO BEING A LOT WITH SEVENTY-FIVE (75') FRONTAGE ON SOUTH MAIN STREET, DIRECTLY ACROSS SOUTH MAIN STREET FROM LOT. NO. NINE (9) AS SHOWN ON THE MAP OF CATE ADDITION TO NIOTA, TENNESSEE WHICH IS RECORDED IN DEED BOOK 3-E, VOLUME 3, PAGE 27.

SUBJECT TO ANY OTHER EXISTING EASEMENTS AND RIGHTS-OF-WAY VISIBLE OR NOT. THE CONVEYANCE IS SUBJECT TO ANY AND ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, CONDITIONS, PLAT OF RECORD, AND ENCUMBRANCES OF RECORD IN THE REGISTER'S OFFICE FOR THE AFORESAID COUNTY.

Parcel ID: 033L-B-037.00

PROPERTY ADDRESS: The street address of the property is believed to be **301 W MAIN ST, NIOTA, TN 37826**. 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): ESTATE AND/OR HEIRS-AT-LAW OF JERRY L. PERKINS
OTHER INTERESTED PARTIES:

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

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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Insert: September 17, 24, October 01, 2022