

## **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 **November 15, 2023**, executed by **Steven L. Rutherford, as surviving spouse**, to **John B. Philip** as Trustee, for **Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Jet Direct Funding Corp., its successors and assigns**, and appearing of record on **November 29, 2023**, in the Register's Office of **Loudon County, Tennessee**, at Book T1673, Page 149, and Instrument Number 23010699.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to **Finance of America Reverse 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 **Loudon 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 **August 11, 2026, at 11:00 AM**, local time, at the front entrance of the Loudon County Courthouse, 601 Grove Street, located in Loudon, 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 **Loudon County**, to wit:

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

**All the following described premises, to wit:**

**SITUATED IN DISTRICT NO. TWO (2) of Loudon County, Tennessee and within the corporate limits of Lenoir City, Tennessee, being known and designated as all of Lot no. Thirteen (13) in CANDLENOOK SUBDIVISION, a subdivision to Loudon County, Tennessee, as shown by plat of said subdivision of record in Plat Cabinet B, Slide 48 in the Loudon County Register's Office, said lot being more particularly bounded and described as shown by plat aforesaid to which plat specific reference is hereby made for a more particular description and as shown by survey of Bruce McClellan dated may 26, 1981.**  
**Parcel Id #: 020B-C-031.00**

**For information only: 106 CANDLENOOK LANE, LENOIR CITY, TN 37771.**  
**BEING THE SAME PROPERTY CONVEYED TO STEVEN L. RUTHERFORD, AS SURVIVING SPOUSE BY DEED FROM RANDY C. HENTCHEL, UNMARRIED DATED 05/25/1981 AND**

**RECORDED 06/01/1981 IN DEED BOOK 143 PAGE 837, IN THE REGISTER'S OFFICE OF LOUDON COUNTY, TENNESSEE.**

Parcel ID: **020B C 031.00 000**

Commonly known as **106 Candlenook Lane Lenoir City, TN 37771**

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: Steven L. Rutherford; Estate/Heir(s) of **Steven L. Rutherford, Melissa Eubanks, Christi Rutherford, Secretary of Housing and Urban Development.**

**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  
651 East 4th Street Suite 200  
Chattanooga, Tennessee 37403  
Phone: (877) 319-8840  
File No: 1823-966A

Newspaper: News-Herald  
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