

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 December 13, 2018, executed by STEVEN M. ANDERSON and MARTHA PAULETTE ANDERSON A/K/A MARTHA P ANDERSON conveying certain real property therein described to MARINOSCI LAW GROUP, PC., RENEE KAMMER, ESQ., as Trustee, as same appears of record in the Register's Office of Loudon County, Tennessee recorded December 21, 2018, in Deed Book T1392, Page 888; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. 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 Loudon 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 22, 2025 at or about 2:00 PM at the Front Entrance of the Loudon County Annex Building, 101 Mulberry St, Loudon, TN 37774, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Loudon County, Tennessee, to wit:

SITUATED IN DISTRICT NO. TWO (2) OF LOUDON COUNTY, TENNESSEE, WITHIN THE CORPORATE LIMITS OF LENOIR CITY, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 49, ACADIA VILLAS, AS SHOWN ON PLAT OF RECORD IN PLAT CABINET G, SLIDES 234-237, IN THE REGISTERS OFFICE FOR LOUDON COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO STEVEN M. ANDERSON AND MARTHA PAULETTE ANDERSON, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY BY WARRANTY DEED FROM HOLROB-ACADIA GENERAL PARTNERSHIP, RECORDED AS BOOK D337, PAGE 698.

Parcel ID: 020H-C-049.00

PROPERTY ADDRESS: The street address of the property is believed to be 575 CHIMNEY ROCK DR, LENOIR CITY, TN 37771. 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): STEVEN M. ANDERSON, MARTHA PAULETTE ANDERSON A/K/A MARTHA P ANDERSON
OTHER INTERESTED PARTIES:

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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