NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations described in and secured by a certain Deed of Trust executed by **JUSTIN L. OWENS**, a married man to Kathryn L. Harris, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation, its successor and assigns, recorded September 25, 2014 in Rhea County Register's Office at Book T542 Page 429 as last assigned to Carrington Mortgage Services, LLC, and the undersigned having been appointed Successor Trustee by instrument recorded in said Register's Office, this is notice that the undersigned will on October 11, 2022 at 12:00PM local time, at the Rhea County Courthouse 1475 Market Street, Dayton, Tennessee proceed to sell at public outcry to the highest and best bidder for cash the following property located in Rhea County, Tennessee, which will be sold to the highest call bidder subject to all unpaid taxes, assessments or easements, liens, zoning ordinances, restrictions, covenants and any security deeds, mortgages or deeds of trust superior to the Deed of Trust first set out above, any prior liens, and encumbrances of record.

Described property is LOCATED IN THE FOURTH CIVIL DISTRICT OF RHEA COUNTY, TEN-NESSEE:

Being all of Lot Thirty-two C-A (32C-A) of the Final Re-Plat of Lot 32C of Fort Garrison Estates Subdivision, the same being as reflected in Plat Book 4, page 46, in the Register's Office of Rhea County, Tennessee.

Being the same property conveyed in Warranty Deed recorded in Book 437, Page 146 in the Register's Office of Rhea County, Tennessee.

Legal description taken from prior deed.

SUBJECT TO any governmental zoning and subdivision ordinances or regulations in effect thereon.

SUBJECT TO Building setback lines of Thirty-five (35) feet in front, Ten (10) feet on sides, Fifteen (15) feet on the back, per recorded plat.

SUBJECT TO shaded area for septic area only. No structure(s) or utilities to be placed on this area per recorded plat.

SUBJECT Restrictions on plat recorded in Plat Book 4, page 46, in the Register's Office of Rhea County, Tennessee.

SUBJÉCT TO Restrictions on plat recorded in Plat Book 3, page 201, in the Register's Office of Rhea County, Tennessee.

Property Address: 306 Sunset Drive, Dayton, TN 37321

TAX ID: 103 09004 000

Current Owner(s) of Property: JUSTIN L. OWENS, a married man

The street address of the above described property is believed to be 306 Sunset Drive, Dayton, TN 37321 but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description in the referenced Deed of Trust herein shall control. SALE IS SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.

Other Interested Parties: None

All right of equity of redemption, statutory and otherwise, and homestead 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 right is reserved to cancel the sale or adjourn the sale to another day, time and place certain without further publication, upon announcement of the time and place for the sale set forth above. If you purchase the property at the foreclosure sale, the entire purchase price is due and pagable at the conclusion of the auction in the form of certified bank check made payable to Solomon Baggett, LLC Escrow Account. No personal checks will be accepted. You must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered. 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.

THÍS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Robert J. Solomon Substitute Trustee Solomon I Baggett, LLC 3763 Rogers Bridge Road Duluth, Georgia 30097 (678) 243-2515

Our File No. CMS.03276

Insertion Dates: August 31, September 7 & 14, 2022