

## SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on 03/12/2026 on or about 11:00 AM, at the Main Entrance, Hawkins County Courthouse, 100 East Main Street, Rogersville, 37857, Hawkins County, Tennessee, conducted by the Co-Substitute Trustees as identified and set for the herein below, pursuant to Deed of Trust executed by CHARLES K. ADKINS AND WIFE, TERESA N. ADKINS, to First American Title Insurance Company, Trustee, and recorded on 09/22/2006 as Instrument No. 06008718, Book 825 Page 604 in the real property records of Hawkins County Register's Office, Tennessee.

Owner of Debt: HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2006-D, Mortgage-Backed Certificates, Series 2006-D

The following real estate located in Hawkins County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of records:

THE FOLLOWING DESCRIBED PREMISES, TO-WIT:

SITUATE IN THE SECOND CIVIL DISTRICT OF HAWKINS COUNTY, TENNESSEE, AND TAKEN FROM MAP DRAWN BY MURRELL WEEMS, SURVEYOR, LICENSE NO. 285, P. O. BOX 304, ROGERSVILLE, TENNESSEE 37857, ENTITLED "CHARLES ADKINS PROPERTY" DATED MARCH 20, 2003, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS TO-WIT:

BEGINNING AT AN IRON ROD (OLD) IN THE SOUTHERN RIGHT-OF-WAY LINE OF CHURCH LANE, COMMON CORNER FOR PROPERTY OF JIMMY L. RHEA AND PROPERTY HEREIN DESCRIBED;

THENCE SAID ROAD AND WITH THE LINE OF RHEA, S. 16 DEGREES 43 MINUTES 00 SECONDS W. 299.31 FEET TO AN IRON ROD (OLD) IN THE LINE OF HAROLD JARNIGAN;

THENCE WITH THE DIVISION LINE OF JARNIGAN, THEN PROPERTY OF REBEKAH CALFEE, AND PROPERTY HEREIN DESCRIBED S. 77 DEGREES 04 MINUTES 00 SECONDS E., 120.75 FEET TO AN IRON ROD (OLD) IN THE LINE OF CALFEE, COMMON CORNER FOR PROPERTY OF BILLIE JEAN COURTNEY AND PROPERTY HEREIN DESCRIBED;

THENCE WITH THE LINE OF COURTNEY, N. 12 DEGREES 07 MINUTES 00 SECONDS E., 294.95 FEET TO AN IRON ROD (NEW) IN THE SOUTHERN RIGHT-OF-WAY LINE OF CHURCH LANE;

THENCE WITH THE SOUTHERN RIGHT-OF-WAY LINE OF SAID ROAD, N. 74 DEGREES 45 MINUTES 00 SECONDS W., 96.67 FEET TO THE POINT OF BEGINNING, AND CONTAINING 0.74 ACRE, MORE OR LESS.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR AS 132J-A-006.01; SOURCE OF TITLE IS BOOK 628, PAGE 341 (RECORDED 04/14/03)

Tax ID: 132J A-006.01 000/ 132J-A601R/132J A 006.01 / 132J-A-0006.01 / 132J-A-132J-006.01

Current Owner(s) of Property: CHARLES K. ADKINS AND WIFE, TERESA N. ADKINS

The street address of the above described property is believed to be 147 CHURCH LANE, MOORESBURG, TN 37811, 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 referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

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. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES.

OTHER INTERESTED PARTIES: ATLANTICE CREDIT & FINANCE ASSIGNEE OF HSBC; LVNV FUNDING LLC;

If applicable, the notice requirements of Tenn. Code Ann. 35-5-101 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them, and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and Tenn. Code Ann. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or co-trustees.

For additional sale information visit: <https://www.tnforeclosurenotices.com>

Trustee File No. 2026-00006-TN

Western Progressive - Tennessee, Inc., Co-Substitute Trustee  
Corporation Service Company, Registered Agent  
2908 Poston Ave  
Nashville, TN 37203-1312

AVT Title Services LLC, Co-Substitute Trustee  
Park East  
725 Cool Springs Blvd., Suite 140  
Franklin, TN 37067

SALE INFORMATION:

Sales Line: (866) 960-8299

Website: <https://www.altisource.com/loginpage.aspx>  
2.11.26, 2.18.26 order#270763