

LEGALS & PUBLIC NOTICES

NOTICE OF MEETING CANNON COUNTY 911 BOARD OF DIRECTORS

The Board of Directors of the Cannon County 911 Emergency Communications District will meet at 5:00 p.m., August 27, at 110 South Tatum Street, Woodbury, or such other location as may be posted at the Courthouse, where and which time the Board will consider any matter that may be properly presented. Board members may participate by electronic means. The public is welcome. Any person who seeks a copy of the agenda may do so by sending e-mail to cannonco911@dtccom.net.

John Naylor, Chairman
Board of Directors

THE **CANNON COUNTY**
REGIONAL PLANNING
COMMISSION MEETS AT 5:30PM
AND **BOARD OF ZONING**
APPEALS MEETS AT 6:00PM, ON
THE 4TH TUESDAY OF EACH MONTH
(EXCEPT DECEMBER) AT CANNON
COUNTY COURTHOUSE.

Cannon County School Board Meeting / Workshop

Tuesday • Sept. 8th, 2026 @ 5:30 pm
Board WORKSHOP
Cannon Adams Office Bldg. Conference Room
110 Tatum St. • Woodbury, TN

Thursday • Sept. 10th, 2026 @ 5:30 pm
Board MEETING
Cannon Adams Office Bldg. Conference Room
110 Tatum St. • Woodbury TN

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NOTICE OF SUBSTITUTE TRUSTEE'S SALE STATE OF TENNESSEE, WARREN COUNTY

THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION GATHERED IN CONNECTION HEREWITH WILL BE UTILIZED FOR THAT PURPOSE.

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust Note dated February 28, 2017, and the Deed of Trust of even date, securing said Deed of Trust Note recorded on March 2, 2017 in Record Book 405, at Page 114 as Instrument No. 149551, in the Register's office of Warren County, Tennessee, executed by Rafael L Cardenas, conveying certain property described therein to Access Title & Escrow, Inc, as Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Homeland Community Bank its successors and assigns (the “Holder”) and to Mickel Law Firm, P.A., having been appointed as Substitute Trustee by instrument of record in the Register's office for Warren County, Tennessee.

WHEREAS, the owner and holder of the Deed of Trust Note has declared the entire indebtedness due and payable and demanded that the hereinafter described real property be advertised and sold in satisfaction of indebtedness and costs of foreclosure in accordance with the terms and provisions of the Deed of Trust Note and Deed of Trust.

NOW, THEREFORE, notice is hereby given that an agent of Mickel Law Firm, P.A., as Substitute Trustee, pursuant to the power, duty and authority vested in and conferred upon said Substitute Trustee, by the Deed of Trust, will on Monday, November 02, 2026, at or about 02:00 PM at 111 S Court Square, Warren County Courthouse - Front Door, McMinnville, Tennessee, 37110, or the sale will be held in the place at said venue where foreclosure sales are customarily advertised and/or conducted, offer for sale to the highest bidder for cash, and free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, certain real property located in Warren County, Tennessee, described as follows:

A certain tract or parcel of land lying and being in the 1st Civil District of Warren County, Tennessee, being bounded and described as follows:
Being Lot No. 2 of the Habitat for Humanity plat, as shown by plat of record in Plat Cabinet B, Slide 253-A, Register's Office of Warren County, Tennessee, to which plat reference is hereby made for a more complete and accurate description. Subject to Restrictive Covenants of record in Book 97, page 148 and Book 194, page 175; and Matters as shown on plat of record in Plat Cabinet B, Slide 253-A and Plat Book 5, page 238, Register's Office of Warren County, Tennessee.
Being the same property conveyed to KRISTIAN JO GOFF, by deed of record in Book 194, page 175, said Register's Office.
Current Deed reference is Record Book 405, page 112.

Parcel ID: 069P-A-006.00-000

More Commonly Known As: 218 Mount Leo Heights St., McMinnville, TN 37110.

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property 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; a deed of trust; and any matter that an accurate survey of the premises might disclose; and

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 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. Beneficiary has appointed the substitute trustee prior to the first notice of publication as required by T.C.A. § 35-5-101 and ratifies and confirms all actions taken by the substitute trustee subsequent to the date of substitution and prior to the recording of this substitution.

The sale is subject to Occupant(s) rights in possession, if applicable.

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 Substitute Trustee.

To the best of the Trustee's knowledge, information, and belief, there are no Federal or State tax lien claimants or other claimants upon the subject property which would require notice pursuant to the terms and provision of T.C.A. § 35-5-104, T.C.A. § 67-1-1433 or 26 U.S.C. § 7425.

If a high bidder fails to close a sale, the Substitute Trustee shall have the option of making the sale to the next highest bidder. The sale held pursuant to this Notice may be rescinded at the Substitute Trustee's option at any time.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust. This property is being sold "as is." Additionally, no representation as to the condition of any structure(s) thereon or the accuracy of the above legal description is being or has been made. Transfer taxes and recording fees are the responsibility of the purchaser.

The following individuals or entities have an interest in the above-described property: Rafael L. Cardenas, Tenants and/or Occupants of 218 Mount Leo Heights St., McMinnville, TN 37110, Spouse of Rafael L. Cardenas, Secretary, U.S. Department of Housing and Urban Development, President, Ascend Federal Credit Union f/k/a AEDC Federal Credit Union.

DATED this 11th day of August, 2026.

James H. Swindle, Jr.
TN Bar No. 038244
MICKEL LAW FIRM, P.A., SUBSTITUTE TRUSTEE
1501 NORTH UNIVERSITY, SUITE 764 LITTLE ROCK
ARKANSAS 72207-5238
PHONE: 888-217-5535
FAX: (501)664-0631
File No. 110387-1

INSERTION DATES:
08/18/2026; 08/25/2026