

# LEGALS & PUBLIC NOTICES

**NOTICE TO CREDITORS**

Estate of Thomas R. Tilfold, Notice is hereby given that on the 22nd day of September, 2025. Letters Testamentary in respect of the estate of Thomas R. Tilfold, deceased were issued to the undersigned of Chancery Court of Cannon County, TN. All persons both resident and non-residents, having claims matured and unmatured against the estate are required to file same with the Clerk of the Chancery Court on or before the earlier of the dates prescribed in (1)

or (2), otherwise claims will be forever barred (1) (A) Four (4) months from the date of the first publication (or posting as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty (60) days before the date of the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty days from the date of the creditor receiving an actual copy of the Notice to Creditors, if the creditor received the copy of the

Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or (2) Twelve (12) months from the decedents death. This is the 29th day of September, 2025. Rebecca A. Tilford, executrix of the estate o Thomas R. Tilfold, deceased. DANA DAVENPORT, CLERK & MASTER Tara J. Cowan Attorney For The Estate \*\*\*\*\*

**Notice Of Substitute Trustee’s Sale**

Whereas, Stephen J. Haley and wife, April D. Winkler, by Deed of Trust (the “Deed of Trust”), dated 7/26/2021 and of record in Deed Book 222, Pages 130-146, in Register’s Office of Cannon County, Tennessee, conveyed to Tri-Star Title Company, LLC, Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the “Note”) described in the Deed of Trust, which Note was payable to Cardinal Financial Company, Limited Partnership DBA Peoples Home Equity, and subsequently assigned to Freedom Mortgage Corporation, and Whereas, Nestor Solutions of Tennessee, LLC has been duly appointed Substitute Trustee by the owner and holder of the Note by instrument recorded in Deed Book 273, Pages 927-929 and as Instrument Number 79883 in Register’s Office of Cannon County, Tennessee; and Whereas, default has been made in the payment of the Note; and Whereas, the owner and holder of the Note has demanded that the hereinafter described real property be advertised and sold in satisfaction of the indebtedness and costs of foreclosure in accordance with the terms and provisions of the Note and Deed of Trust. The notice requirements of T.C.A. §35-5-101 and 35-5-104 have been satisfied. Now, Therefore, notice is hereby given that an agent of Nestor Solutions of Tennessee, LLC, Substitute Trustee, pursuant to the power, duty, and authority vested in and conferred by the Deed of Trust, will proceed to sell the below-mentioned property on 11/20/2025, at 2:00 PM at the County Courthouse Square of the Cannon County Courthouse, 200 West Main Street, Woodbury, TN 37190, to the highest call bidder for cash 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 Cannon County, Tennessee, described as follows: Located, Lying And Being In The Eighth (8th) Civil District Of Cannon County, Tennessee And Being More Particularly Described As Follows, To-Wit: Being All Of Lot No. Sixty-Two (62) Of Cannon Downs, Phase V As Shown On Plat Of Record In Plat Cabinet 2, Slide 2-195, Register’s Office, Cannon County, Tennessee To Which Reference Is Hereby Made For A More Complete And Accurate Description Of Said Lot. This Property Is Subject To Restrictions As Shown In Record Book 95, Page 402, Register’s Office, Cannon County, Tennessee. This Property Is Subject To All Exceptions Shown On Plat Of Record In Plat Cabinet 2, Slide 2-195, Register’s Office, Cannon County, Tennessee. This Property Is Subject To And Includes Any And All Lawful Easements, Setback Lines, Restrictions, Etc. Of Record And Applying To The Within Described Property And To The Zoning Regulations Of The Appropriate Governmental Body. The street address of the above-described property is believed to be 424 Cannon Way, Woodbury, TN 37190, but if such address is not 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 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: Owner of Property: Stephen J. Haley and April D. Winkler, husband and wife, their heirs and assigns, forever Secretary of Housing and Urban Development, Book 250, Pages 271-277 and Instrument #73562 Secretary of Housing and Urban Development, Book 261, Pages 159-165 and Instrument # 76462 The sale is subject to occupant(s) rights in possession of the premises. 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 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. 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 record against the grantor, the grantee or the trustee. Internet Posting Website: <https://tennesseepostings.com/> Publication Dates: 10/14/2025 and 10/21/2025 Nestor Solutions of Tennessee, LLC, Substitute Trustee 214 5th Street, Suite 205 Huntington Beach, California 92648 Phone: (888) 403-4115 TS#: 2025-17634-TN

**Monthly Meeting  
Advertisement**

Cannon County Highway Commission will be meeting at the office of Mr. Wayne Hancock, Road Superintendent, 900 Old McMinnville Road, Woodbury, Tennessee 37190 on October 21, 2025 at 5:00 p.m. Local Time

**Cannon County Highway Department  
Mr. Wayne Hancock, Road Superintendent**

**Public Notice  
Tennessee Department of Environment and Conservation  
(TDEC)  
Division of Water Resources (DWR)  
Notice Requesting Public Comments on Draft Permit Actions  
FILE # NRS25.117**

The purpose of this notice is to advise the public of the following proposed permit action and solicit comments and information necessary to evaluate the potential impact of the proposed activities on the aquatic environment.

Pursuant to The Tennessee Water Quality Control Act of 1977, T.C.A. §69-3-108 and Tennessee Rules, Chapter 0400-40-07, the proposed activity described below has been submitted for approval under an Aquatic Resource Alteration Permit and Section 401 Water Quality Certification. Section 401 of the Clean Water Act requires that an applicant obtain a water quality certification from the state when a federal permit is required. This notice is intended to inform interested parties of this permit application and draft permit and rationale, and to ask for comments and information necessary to determine possible impacts to water quality. At the conclusion of the public notice period a final determination will be made whether to issue or deny the permit.

**PERMIT COORDINATOR**  
Sydney Norman  
Tennessee Department of Environment & Conservation  
Division of Water Resources, Natural Resources Unit  
Davy Crockett Tower  
500 James Robertson Parkway, 9th Floor  
Nashville, Tennessee 37243  
615-854-3793  
Sydney.L.Norman@tn.gov

**APPLICANT**  
Tennessee Wildlife Federation (TWF)  
c/o Mike Butler  
300 Orlando Avenue, Suite 200  
Nashville, TN 37209  
615-353-1133

**LOCATION**  
East Fork Stones River near Murfreesboro Road  
Readyville, Cannon County, Tennessee  
Latitude: 35.827588, Longitude: -86.176881  
Stones River Watershed  
Ecoregion 71i (Inner Nashville Basin)

To view the proposed location of these impacts and the watershed condition, visit the Division’s mapviewer at <http://tdeconline.tn.gov/dwr/> and search on the permit number or coordinates listed in this Public Notice.

**PROJECT DESCRIPTION / PURPOSE**  
Lowhead dam removal, channel reconstruction, gravel removal, and bank stabilization totaling approximately 1200 feet on the East Fork Stones River.

**ANTIDEGRADATION**  
The affected waters available parameters for habitat. As described in the accompanying permit rationale, the Department has made a preliminary determination that the proposed activity will result in no signification degradation.

**FACTORS CONSIDERED**  
In deciding whether to issue or deny this permit, the Division will consider all comments of record and the requirements of applicable federal and state laws. The division will consider the nature, scale and effects of proposed impacts. The Division will consider practicable alternatives to the alteration, loss of waters or habitat, diminishment in biological diversity, cumulative or secondary impacts to the water resource, and adverse impacts to unique, high quality, or impaired waters.

In making this decision, a final determination will be made evaluating appreciable permanent loss of resource values and proposed compensatory mitigation to ensure the project will not result in no overall net loss of state water resources values.

**HOW TO COMMENT**  
TDEC is requesting public comment on this proposed permit action. Obtaining a broad range of facts and opinions on Agency actions is one of the best ways to ensure appropriate decisions. Persons wishing to comment on the proposal are invited to submit written comments to the Division. Written comments must be received within thirty days following distribution of the approved public notice materials (including signage and newspaper ad). Comments will become part of the record and will be considered in the final decision. The applicant’s name and permit number should be referenced. Send all written comments to the Division’s address listed below to the attention of the permit coordinator. You may also comment via email to [ARAP.permits@tn.gov](mailto:ARAP.permits@tn.gov).

After the Division makes a final permit determination, a permit appeal may be filed by the applicant or by any person who participated in the public comment period whose appeal is based on comments given to the Division in writing during the public comment period or in testimony at a formal public hearing. If it is hard for you to read, speak, or understand English, TDEC can provide translation or interpretation services free of charge by contacting Brian Canada at 615-979-1406 or [Brian.Canada@tn.gov](mailto:Brian.Canada@tn.gov).

Si le resulta difícil leer, hablar o comprender inglés, TDEC puede proporcionarle servicios de traducción o interpretación sin cargo comunicándose con Brian Canada al 615-615-979-1406 o [Brian.Canada@tn.gov](mailto:Brian.Canada@tn.gov).

**PUBLIC HEARING**  
Interested persons may request in writing that the Division hold a public hearing on this application. The request must be received by the Division within the comment period, indicate the interest of the party requesting it, the reason(s) a hearing is warranted, and the water quality issues being raised. When there is sufficient public interest in water quality issues, the Division will hold a public hearing in accordance with 0400-40-07-.04(4) (f). Send all public hearing requests to the attention of the permit coordinator at the address listed below or via email to [ARAP.permits@tn.gov](mailto:ARAP.permits@tn.gov). Any scheduled public hearings will be advertised through a similar public notice process.

**FILE REVIEW**  
The permit application, supporting documentation, including detailed plans and maps, draft permit and rationale, and related comments are available for review on the internet at the Division’s Water Resources Permits Dataviewer: <https://dataviewers.tdec.tn.gov/dataviewers/f?p=2005:34001:8805275334025>: by entering the permit file number listed in the title of this Public Notice. The file may be viewed and copied at the address listed below.  
Tennessee Department of Environment & Conservation  
Division of Water Resources, Natural Resources Unit  
Davy Crockett Tower  
500 James Robertson Parkway, 9th Floor  
Nashville, Tennessee 37243