

SUCCESSOR TRUSTEE'S NOTICE OF SALE

WHEREAS, by Deed of Trust dated the 10th day of December, 2001, and recorded in Trust Deed Book O-7, Page 112, on the 13th day of December, 2001, in the Register's Office for Morgan County, Tennessee, **Judy M. Stephens-Wood** and husband, **Mark Wood**, (the "Grantors") conveyed to David M. Henderson, Trustee, the hereinafter described real estate to secure the payment of Grantors' Promissory Note and all other obligations to Union Planters Bank National Association (now known as Regions Bank. On the 3rd day of March, 2006, Walter N. Winchester was appointed and designated Successor Trustee under the aforesaid Deed of Trust, said Appointment of Successor Trustee being recorded in Record Book 49, Page 796, on the 14th day of March, 2006, in the aforesaid Register's Office. Default has been made in the payment of the debt secured by said Deed of Trust, and the entire balance of which is now due and payable in full in accordance with the terms of said debt, and the owner and holder of said Note has directed me, the undersigned Successor Trustee, to foreclose said Deed of Trust.

NOW, THEREFORE, by virtue of the authority vested in me by said Deed of Trust, I will on June 1, 2006, offer to sell the following described property AT PUBLIC AUCTION at the location of the Real Property described herein at 1189 Main Street, Wartburg, Morgan County, Tennessee at the hour of 11:00 a.m. local time to the last, highest and best bidder FOR CASH (on such terms as announced at sale), free from all equitable rights of redemption, statutory right of redemption, homestead, dower, and all other exemptions and redemptive rights of every kind, all of which were expressly waived and surrendered by the terms of said Deed of Trust, SUBJECT, HOWEVER, TO SUCH PRIOR ENCUMBRANCES, EASEMENTS, LEASES, OBJECTIONS, CONDITIONS, RESTRICTIONS, OUT-CONVEYANCES, *AD VALOREM* TAXES (current and delinquent), and PRIORITY TAX LIENS (IF ANY) AS MAY APPEAR OF RECORD, the following described real estate (the "Real Property"):

SITUATED in the Fourth Civil District of Morgan County, Tennessee, and being more particularly described as follows:

Tract One:

Being designated as Lot 20, of the HUMAN ADDITION TO THE TOWN OF WARTBURG, as shown on the plat recorded in Warranty Deed Book R-4, Page 260, in the Register's Office for Morgan County, Tennessee, to which plat specific reference is hereby made for a more particular description of said lot.

Tract Two:

Being designated as Lot 21, of the HUMAN ADDITION TO THE TOWN OF WARTBURG, as shown on the plat recorded in Warranty Deed Book R-4, Page 260, in the Register's Office for Morgan County, Tennessee, to which plat specific reference is hereby made for a more particular description of said lot.

BEING the same property conveyed to Judy M. Stephens-Wood and husband, Mark Wood, by deed from Ronald A. Lee and Judith C. Lee, now known as Judith C. Lee-Elrod, dated 12/10/2001, recorded 12/13/2001, in Deed Book J-9, page 153, in the Register's Office for Morgan County, Tennessee.

Said property bears the street address of 1189 Main Street, Wartburg, Tennessee 37887. In the event of a discrepancy between the street address and the legal description, the legal description of the Deed of Trust shall control. The aforesaid sale may be postponed to a later date by oral announcement at the time and place of the published sale or cancelled without further written notice or publication. The Successor Trustee may sell the above described Real Property together as a whole or in lots, parcels, or tracts, as announced at the sale, and no such successive sales shall exhaust the power of sale. The Successor Trustee reserves the right to take or accept the next highest or best bid at such sale should the last and highest bidder fail or refuse to comply with the terms of sale for any reason. In such event, the Successor Trustee shall also reserve the right to reopen the bidding or republish and sell said Real Property. The Beneficiary may bid on any portion or all of said Real Property. The Successor Trustee reserves the right to conduct the sale by or through his agents or attorneys acting in his place or stead, including the use of an auctioneer.

OTHER INTERESTED PARTIES: None

Witness my hand this 2nd day of May, 2006.



Walter N. Winchester, Successor Trustee

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PUBLISH DATES:

May 10, 2006

May 17, 2006

May 24, 2006