



Notice of Default and Foreclosure Sale

WHEREAS, on September 27, 2010, a certain Home Equity Conversion Deed of Trust ("Reverse Mortgage") was executed by MARTHA J BROOKS, as mortgagor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GENERATION MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS, as mortgagee and John R. Moss, PC, as trustee, and was recorded on October 13, 2010 under Clerk's Instrument Number 93588, Book 523, Page 680-690 in the real property records of Hardin, Tennessee.

WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated June 15, 2017, and recorded on June 16, 2017, under Book 668, Page 408 in the real property records of Hardin County, Tennessee; and

WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that the Mortgagors no longer occupies the property; and WHEREAS, the entire amount delinquent as of March 23, 2020 is \$132,236.16; and

WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the indebtedness secured by the Reverse Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded in the real property records of Hardin County, Tennessee under Book 724, Page 159, Instrument number 145150, notice is hereby given that on March 23, 2020, on or about 11:00AM local time, all real property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

LYING AND BEING IN HARDIN COUNTY, TENNESSEE AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A STAKE IN THE NORTH MARGIN OF EAST PARK STREET, THE SAME BEING THE SOUTHEAST CORNER OF LOT 20; RUNS THENCE NORTH 3 DEGREES 30 MINUTES EAST 180.09 FEET WITH THE EAST BOUNDARY OF LOT 20 TO A STAKE, THE SAME BEING A CORNER OF LOTS 19, 20, 21, 22; RUNS THENCE SOUTH 86 DEGREES 16 MINUTES EAST 94 FEET WITH THE SOUTH BOUNDARY OF LOT 22 TO A STAKE, THE SAME BEING A CORNER OF LOTS 18, 19, 22 AND 23; RUNS THENCE SOUTH 3 DEGREES 30 MINUTES WEST 180.09 FEET WITH THE WEST BOUNDARY OF LOT 18 TO A STAKE IN THE NORTH MARGIN OF EAST PARK STREET; RUNS THENCE NORTH 86 DEGREES 16 MINUTES WEST 94 FEET WITH THE NORTH MARGIN OF EAST PARK STREET TO THE BEGINNING.

THE ABOVE DESCRIPTION BEING THE SAME AS THE PREVIOUS DEED OF RECORD.

BEING THE SAME PROPERTY CONVEYED TO MARTHA JUNE BROOKS BY QUITCLAIM DEED OF RECORD IN DEED BOOK 503, PAGE 397, REGISTER'S OFFICE OF HARDIN COUNTY, TENNESSEE.

Commonly known as: 525 Park St, Savannah, TN 38372.

Tax ID: 083F-E-002.02

The sale will be held in Hardin County, Tennessee at the following location:

at the East door of the Hardin County Courthouse, Savannah, Tennessee.

The Secretary of Housing and Urban Development will bid \$132,236.16.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorated share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$13,223.62 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$13,223.62 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

Other interested Parties: AMBER ROSS AND SECRETARY OF HOUSING & URBAN DEVELOPMENT.

If applicable, the notice requirements of T.C.A. §35-5-101 have been met. 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 T.C.A. §67-1-1433.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be paid in full prior the scheduled sale is \$132,236.16, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: February 7, 2020
Jerry Bridenbaugh
Foreclosure Commissioner
Mackie Wolf Zientz & Mann, P.C.
7100 Commerce Way, Suite 273
Brentwood, TN 37027
(615) 238-3630
(615) 777-4517 Fax
MWZM File: 20-000005-430-1
TN INVESTORS PAGE:
HTTP://MWZMLAW.COM/TN_INVESTORS.PHP

(2133tc)

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on February 26, 2020, at or about 1:00 PM, local time, at the front door of the Hardin County Courthouse, 465 Main Street, Savannah, TN 38372, pursuant to the Deed of Trust executed by Ronnie Casey and wife, Mary E. Casey, to Arnold M. Weiss, as Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Homecomings Financial, LLC (f/k/a Homecomings Financial Network, Inc.) dated December 7, 2007, and recorded in Record Book 459, Page 771, in the Register's Office for Hardin County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hardin County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: Nationstar Mortgage LLC d/b/a Mr. Cooper
The hereinafter described real property located in Hardin County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Beginning at a point in the west right of way of King Street, the same being a common corner with Porter, also being the northeast corner of the original tract of which this is a part; thence South 3 deg. 26' 04" West with said right of way 118.64 feet; thence leaving said right of way North 84 deg. 43' 41" West 119.4 feet; thence North 7 deg. 55' 46" East 121.39 feet; thence South 83 deg. 20' East 110 feet to the beginning.

Street Address: The street address of the property is believed to be 225 King Street, Savannah, TN 38372, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control. Map/Parcel Number: 0720 K 002.01

Current owner(s) of Record: Ronnie Casey and wife, Mary Elaine Casey

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. 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 sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, 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.

THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com
PLG# 19-019695-1 (1303tc)

NOTICE TO CREDITORS

NOTICE IS HEREBY GIVEN pursuant to T.C.A. §30-2-306 that on the 5th day of February, 2020, Letters Testamentary, in respect of the ESTATE OF CLARA SUE ALLEY, deceased, who died on the 3rd day of January, 2020, were issued to the undersigned by the Probate Court of Hardin County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, against the estate are required to file the same with the clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their 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 this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or

(B) Sixty (60) days from the date the creditor received 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 decedent's date of death.

This the 5th day of February, 2020.
/s/ Janice W. Welch,
Executor of the Estate of Clara Sue Alley
/s/ Martha S. Smith, Clerk of the Probate Court
/s/ Dennis W. Plunk, Attorney for the Estate (2132tp)

NOTICE TO CREDITORS ESTATE OF JOE BOB BROWN

Notice is hereby given that on the 6th day of February, 2020, Letters of Administration in respect to the estate of JOE BOB BROWN, who died on October 29, 2019, were issued to the undersigned by the Chancery Court for Hardin County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, against the estate are required to file the same in triplicate with the Clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their 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 this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or

(B) Sixty (60) days from the date the creditor received 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 decedent's date of death.

This the 6th day of February 2020.
/s/ Shonda Kaye Hillensbeck, Personal Representative
/s/ John Ross, Attorney for the Estate
/s/ Martha S. Smith, Clerk and Master (2132tp)

<p>NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO: Vanderbilt Landscaping, LLC PROJECT NO.: 98049-4297-04, 98049-4298-04 CONTRACT NO.: CNS714 COUNTY: Hardin</p> <p>The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 3/27/2020.</p>	<p>NOTICE TO FURNISHERS OF LABOR AND MATERIALS TO: Sweeping Corp. of America, Inc. PROJECT NO.: 98049-4126-04, 98049-4127-04 CONTRACT NO.: CNQ324 COUNTY: Hardin</p> <p>The Tennessee Department of Transportation is about to make final settlement with the contractor for construction of the above numbered project. All persons wishing to file claims pursuant to Section 54-5-122, T.C.A. must file same with the Director of Construction, Tennessee Department of Transportation, Suite 700 James K. Polk Bldg., Nashville, Tennessee 37243-0326, on or before 3/20/2020.</p>
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PUBLIC NOTICE

The Savannah City Commission has approved an ordinance that will amend the Savannah Municipal Code as it relates to Title 7, Chapter 2, Fire Code by adding a new section, Burn Permits, and thereby adopting Open Burning Regulations and Permitting.

Title 7 Chapter 2, Subsection 02 of the Savannah Municipal Code and Article XX Section 2 of the Savannah City Charter deems that enforcement of fire codes shall be the responsibility of the Fire Chief and that in such matters, the Fire Chief has the same authority as the Police Chief.

A copy of the "Burning Regulations and Permitting", may be reviewed in the Savannah Fire Department Office at Savannah City Hall during regular business hours, Monday through Friday from 8:00 a.m. to 5:00 p.m., or if you have questions, call the Savannah Fire Department Office at 731-925-8257. This ordinance will take effect ten (10) days subsequent to the date of this publication or February 24, 2020.

NOTICE TO CREDITORS

ESTATE OF IRENE M. JARRETT

Notice is hereby given that on the 28th day of January, 2020, Letters Testamentary (or of Administration as the case may be) in respect to the estate of IRENE M. JARRETT, who died on November 3, 2019, were issued to the undersigned by the Chancery Court for Hardin County, Tennessee. All persons, resident and nonresident, having claims, matured or unmatured, against the estate are required to file the same with the Clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their 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 this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or

(B) Sixty (60) days from the date the creditor received 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 decedent's date of death.

This the 28th day of January 2020.
/s/ Ronnie Jarrett, Executor or Administrator
/s/ Joe Brown, Attorney for the Estate
/s/ Martha S. Smith, Clerk and Master (2621p)

PUBLIC NOTICE

The Hardin County Board of Commissioners will hold their monthly Planning Session on February 13, 2020 at 6:30 p.m. in the Circuit Courtroom at the Hardin County Courthouse. The public is invited to attend.

PUBLIC NOTICE

There will be a meeting of the Hardin County Budget Committee on Thursday, February 13, 2020 at 5:45 p.m. in the Conference Room at the Hardin County Courthouse. The public is invited to attend.

HOLIDAY CLOSING

The Hardin County Courthouse and Annex Building will be closed on February 17, 2020 in observance of Presidents' Day.

NOTICE OF GRAND JURY MEETING

"It is the duty of your grand jurors to investigate any public offense which they know or have reason to believe has been committed and which is triable or indictable in this County. Any person having knowledge or proof that such an offense has been committed may apply to testify before the Grand Jury subject to the provisions of Tennessee Code Annotated, Section 40-12-104 Chapter 727."

Contact foreman of the Grand Jury, Cora Jean Damron at 645 Damron Loop, Counce, TN 38326.

"The Grand Jury will next meet on Monday, March 16, 2020, 9:00 a.m. at the Courthouse in Savannah, Tennessee. You may be prosecuted for perjury for any oral or written statement which you make under oath to the Grand Jury, when you know the statement to be false, and when the statement touches on a matter material to the point of question."

CHANCERY COURT SALE

Wednesday, March 11, 2020, at 10:00 AM

Chancery Courtroom of the Hardin County Courthouse

465 Main Street, Savannah, Tennessee

375 KEYSTONE LANE

Morris Chapel, TN 38361

Assessor's Map 50, Parcel 14.02

10 acres, +/- with mobile home and outbuildings

For legal description, see record book 373, page 705, 274, page 599, and record book 205, page 599, Hardin County Register's Office. Current owners are Sandra Kay Depew and Michael Linton.

Other interested parties: None known
Ten percent of the high bid is due at the sale, with the balance due within 30 days after confirmation of the sale by the court. Property is sold as is, and all sales must be confirmed by the court.

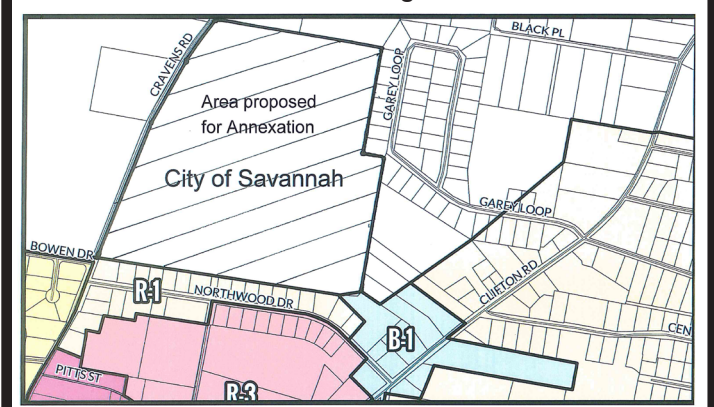
For more information, contact the Clerk and Master's Office, Hardin County Chancery Court, 465 Main Street, Savannah, TN, or call 731-925-8166.

NOTICE OF PUBLIC HEARING

Pursuant to Tennessee Code Annotated Section 13-7-203 and Section 6-51-102, notice is hereby given of a public hearing to be held by the Savannah Mayor and Board of Commissioners on Thursday, the 5th day of March, 2020 at 7:00 PM at Savannah City Hall. The hearing is to receive public input into a proposed annexation of property, an accompanying zoning plan for that property and a plan of services for the property.

The annexation area and proposed zoning are as follows:
Property adjacent to the current corporate limits on the east side of Cravens Road. Area more fully described on Hardin County Tax Map 072, parcel 1.04. The proposed zoning for the annexed area is R-1 (Low Density Residential) District.

Refer to accompanying maps for area details. The plan of services for the proposed annexation area can be viewed at Savannah City Hall, in the City of Savannah during normal business hours. All interested persons are invited to attend and comment. City Hall is accessible to persons with disabilities. Persons with special needs who wish to attend should contact the office of the Mayor by calling (731) 925-3300 to make necessary arrangements which may be needed prior to the time and date of the meeting indicated above.



HOLIDAY CLOSING

Pickwick Electric Cooperative will be closed on Presidents Day, Monday, February 17, for employee training. Standby crews are available in case of emergency.

Hardin County property transfers

The following property sales were recently recorded in the Hardin County Register of Deeds office. Only qualified sales are included.

Sales are determined to be qualified if the transaction is considered to be an “arms length” transaction, between a willing buyer and a willing seller. Examples of unqualified sales are if the sale is a foreclosure, a sale at auction, sales involving multiple properties or those between family members.

The information contained in the following list of property transfers is a matter of public record and is available to any citizen of Tennessee.

Aug. 19
Location: 445 Patterson Road; Seller, Janet Copeland, Patricia Littlejohn, Deborah Young and James Thompson Jr. and Marilyn Abels Smith, Donald Abels, and Terry Abels; Buyer, John Thomas Music and Frank E. Music Jr.; Price, \$30,000.

Location: 100 Keller Way; Seller, Gracie L. Frederick and Byron J. Duhon; Buyer, Jon Marion Graham Jr. and Kelly Dunaway Graham; Price, \$17,00.

Location: 70 Willow Street; Seller, Abbey Bingham f/k/a Abbey McAdams; Buyer, Tyler Austin; Price, \$150,000.

Location: 540 Albert Sidney Johnston Drive; Seller, The Bank of Fayette County; Buyer, Abbey McAdams Bingham and Ken Donte Bingham; Price, \$196,000.

Community news

Turkey Creek



Donna Young
Community
Writer
925-4539

Location: 15 Choctaw Circle; Seller, Angela Bouzdoukos; Buyer, Jimmy D. Ray and Cathy A. Ray; Price, \$32,000.

Location: 6170 Tenn. 226; Seller, Robert Joe Mitchell and Jeannie L. Mitchell; Buyer, Maulikkumar Patel and Sonalben Patel; Price, \$308,000.

Aug 20
Location: Alex N Ash; Seller, Clifton Reaves; Buyer, Clifford White; Price, \$1,500.

Location: 175 Ping Hill Cove; Seller, Havis V. Chambers; Buyer, Karey Dean McAnally and Kimberly Dawn McAnally; Price, \$125,000.

Location: 80 Towboat Lane; Seller, Connie J. Hayes; Buyer, Christopher Buys and Karen Wright; Price, \$75,000.

Location: Dakota Lane; Seller, Don Buckingham and Brent Lay; Buyer, David Axley and Donna Axley; Price, \$6,000.

Aug 21
Location: 655 & 665 Florence Road; Seller, Robert E. Garrard and Linda Garrard; Buyer, Marty Bolton; Price, \$450,000.

Location: 730 East End Drive; Seller, Jerry and Nancy Hunt; Buyer, Adam R. Witzens and Stephanie R. Witzens; Price, \$235,000.

Location: Turkey Knob; Seller, Coy T. Irvin; Buyer, Lamonnia D. Whitmore; Price, \$251,500.

Location: 145 Ping Hill Cove; Seller, John Matthew Horton; Buyer, Joshua A.

John, Andrew, and Susan visited and ate lunch with J.W. and Sue Vanhooose on Sunday.

I want to send my sympathy to the Wayne Crotts family. May the Lord comfort you in this time of sorrow.

Several members of TCBC surprised our pastor, Nick Harville with a birthday party on Saturday night. There were

McCrary and Moriah R. McCrary; Price, \$134,500.

Location: 280 Edna Street; Seller, Evan Michael King and Toni Leighann King NKA Toni Leighann Love; Buyer, Justin Davidson; Price, \$73,140.

Aug 22
Location: Mt. Comfort Road; Seller, Kathy Brandon; Buyer, Wesley Wade Wilkerson; Price, \$5,000.

Location: Tenn. 57; Seller, George R. Stewart; Buyer, Andrew Michael McLemore; Price, \$100,308.41

Aug 23
Location: 305 Poplar Spring Road; Seller, Janell Russell; Buyer, David Wayne Lee and Rebecca J. Lee; Price, \$54,000.

Location: 725 Massey Lane; Seller, Donald M. McCrary and Eugenia R. Cook; Buyer, Eric Scott Barto; Price, \$67,500.

Location: 1220 East Main Street; Seller, Christopher Philip Harville; Buyer, Dawn M. Myers; Price, \$130,000.

Location: 375 Tennessee Street; Seller, Helen Beckham; Buyer, Greg Mitchell and Nancy Carroll Mitchell; Price, \$7,000.

Location: Water View Loop; Seller, Robert Alfred McCrory Sr. and Robert Alfred McCrory Jr.; Buyer, Timothy Cruse; Price, \$5,000.

Location: East Main Street; Seller, Robert M. Wood III and Jona Wood; Buyer, An Nguyen and Brenton Nguyen; Price, \$35,000.

39 church members and family members who attended. I was sorry I didn't feel like attending.

Jeff and I were in Jackson on Thursday for doctor appointments.

Get well wishes to those who are sick. I will be glad when spring gets here, maybe that will help even me feel better.

Early voting in Presidential Preference Primary underway

Early voting for the Presidential Preference Primary is underway and runs until Tuesday, Feb. 25. Election Day is Tuesday, March 3.

Locally, early voting takes place at the Election Commission office on the bottom floor of the Hardin County Courthouse.

Registered voters can vote there Mondays, Tuesdays, Wednesdays and Fridays from 9 a.m. to 3:30 p.m., Thursdays from 9 a.m. to 6 p.m. and Saturdays from 9 a.m. to noon, through the Feb. 25 end of early voting.

“I would like to see every registered voter in Hardin County take advantage of early voting and come out and vote, because your vote matters. This is an important election year, so even if you haven't voted in awhile, please come and vote. See you at the polls,” exclaimed

Jeanette Cronise, Hardin County administrator of elections.

Voters can find early voting and Election Day information, view and mark sample ballots and much more with the GoVoteTN app or online at GoVoteTN.com. Download the GoVoteTN app, for free in the App Store or Google Play.

“Interest is high as voters prepare to select leaders across all levels of government for the November ballot,” said Secretary of State Tre Hargett.

“Voters can take advantage of early voting since it offers voters the opportunities to find a convenient time and location to cast their ballots.”

State law requires polling locations and the area within a 100-foot boundary surrounding each entrance to remain campaign-free zones.

This includes the display or distribution of campaign materials and the solicitation of votes for or against any person, party or question on the ballot in these areas.

Tennesseans voting early or on Election Day should remember to bring valid photo identification with them to the polls. A driver's license or photo ID issued by the Tennessee Department of Safety and Homeland Security, by Tennessee state government or by the federal government are acceptable even if they are expired. College student IDs are not acceptable.

More information about what types of ID are acceptable can be found at <https://bit.ly/2HgyESg> or by calling either the Division of Elections toll free 1-877-850-4959 or the Hardin County Election Commission at 925-3375.

City: stay out of Beason Creek after sewage spill

Adamsville Interim City Manager Kara Hill said Monday that a notice the city posted to social media last Thursday regarding a faulty valve at the Palmer Street lift station which allowed sewage

overflow into Beason Creek is still in effect.

The valve itself has been fully repaired and the sewage flow into the creek has ceased.

“We've sent samples from

the creek for testing, which we're required to do, but the results have not come back yet. As a precaution we've got signs up urging no swimming, wading or fishing in the creek – people or pets,” Hill said.

Flood evacuees urged to turn off water meters

Lane due to high water flooding.

“It's primarily in the bottoms area around the levee, which are seeing a lot of flooding and people are evacuating. We're trying to be proactive to minimize risk of high water bills from people who leave their water on in those areas,” said Interim City Manager Kara Hill.

She said during the flood event last year, some water customers left their homes, but damage in or around those homes caused water to run non-stop, resulting in very high bills for some. The city wants to prevent that during the current event and in case the flooding now gets worse or continues for a long period of time.

PUBLIC NOTICE

**DILAPIDATED HOUSE
ON 275 PINHOOK RD, SAVANNAH, TN 38372**

The purpose of this notice is to contact an owner to the property listed above. The Heirs of Rickey Julian and his Mother, Helen Julian were the last known owners. If there is any heirs to either one please contact City Hall Building Department at 731-925-8007.

TAX TIME • TAX TIME • TAX TIME

Tax Tips to Save You Money

(MS) — Many people anxiously await the arrival of spring, a welcome respite from winter weather thanks to its moderate climate and the rebirth of wildlife and foliage. But while spring does usher in bluer skies, it also marks the arrival of April 15, otherwise known as Tax Day.

Whether you're used to getting money back or giving it up in droves, chances are you want to find more ways to pay less during the year and possibly increase what you get back once that mercury starts rising this spring. Fortunately, the Internal Revenue Service offers plenty of lesser-known deduction options that might be part of your everyday life.

- **Deduct gasoline costs.** Escalating gas costs understandably have many people concerned. But the amount you drive might actually help you when it comes time to pay. While the rate changes each year, in 2005 the mileage rate for business users was 40.5 cents per mile. Consult the IRS or your tax preparer if you use your vehicle solely for business purposes. It's a good idea to save gas receipts as well, both to get an accurate total of what you can deduct and in the unfortunate instance you ever find yourself the subject of an audit by the IRS.

- **Deduct based on the car you drive.** Hybrid cars are not eligible for the electric vehicle credit, but might be eligible for a clean fuel deduction. This is a one-time deduction per vehicle (so if you've used it already and still own the same vehicle, you're ineligible) and is greatly limited to distinct makes and models, which have included the 2005 Ford Escape and the 2001-05 Toyota Prius. While the deduction for certified vehicles was once \$2,000, in 2006 the IRS will only grant a \$500 deduction.

In addition to fuel-burning deductions, SUVs used for business purposes (not including a daily commute) might be eligible for a depreciation deduction. Again, it's best to consult the IRS or a tax preparer to see if you qualify.



Before filling out a tax return this year, consider some research into some possible deductions.

- **Work From Home Deduction.** If you have a home office that is used strictly for work, you can deduct the cost of home-office expenses. For instance, a personal computer you buy and use for business can be deducted. However, if your

son or daughter uses that PC to do his or her homework, you're no longer allowed to deduct the cost of the computer. Other expenses, such as rent, insurance, mortgage interest, and utilities might also be deductible depending on your situation.

- **Charity pays off.** In addition to being able to deduct monetary donations to charity, vehicles donated to charity can also be deducted. When donating a car to charity, you're entitled to deduct the fair market value of the vehicle on your tax return. The IRS defines fair market value as the amount you'd expect to get in return for the car had you simply sold it. Oftentimes, charities that accept vehicle donations will provide you with an amount you're allowed to deduct, as well as the necessary tax forms you'll need to attach to your return.

When going this route, it's wise to understand you're in murky waters. For example, if the charity sells the car you donate, you are then only allowed to deduct the amount of money they receive for the car. In addition, fraud was once common with respect to vehicle donations, wherein those donating cars would frequently deduct more than the fair market value. Such practice soon drew the ire of the IRS, and they now examine such deductions more closely. To avoid an audit, be careful not to deduct more than market value.

These are just a few of the deductions many people are likely eligible for, but might not know about. To learn more, visit the IRS Web site at www.irs.gov.

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