the COURIER
PUBLIC NOTICES
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Page 6A www.courieranywhere.com THURSDAY ■ NOVEMBER 19, 2026

NOTICE TO CREDITORS
THE ESTATE OF JAMES ROBERT GOLLIVER

Notice is hereby given that on the 15th day of October 2026, Letters of Testamentary (or of administration as the case may be) in respect to the estate of James Robert Golliver, deceased, who died on September 3, 2026, was issued to, Melissa P. Roland, the undersigned, by the Clerk and Master of the Probate Division of 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 15th day of October 2026.
/s/ Melissa P. Roland, Executrix
/s/ Joe L. Brown, Attorney for the Estate
/s/ Jennifer Fielder, Clerk and Master (11122tp)

NOTICE TO CREDITORS
THE ESTATE OF MARVIN LOUIS MCBROOM

Notice is hereby given that on the 16th day of November 2026, Letters of Testamentary (or of administration as the case may be) in respect to the estate of Marvin Louis McBroom, deceased, who died on October 13, 2026, were issued to, Mandy Rebecca Anderson, the undersigned, by the Clerk and Master of the Probate Division of 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 16th day of November 2026.
/s/ Mandy Rebecca Anderson, Executrix
/s/ Brennan E. Parrish, Attorney for the Estate
/s/ Jennifer Fielder, Clerk and Master (11192tp)

NOTICE TO CREDITORS
THE ESTATE OF WALLACE G. YOUNG

Notice is hereby given that on the 2nd day of October 2026, Letters of Administration (or of testamentary as the case may be) in respect to the estate of Wallace G. Young, deceased, who died on August 22, 2026, were issued to, Pamela Seaton, the undersigned, by the Clerk and Master of the Probate Division of 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 2nd day of October 2026.
/s/ Pamela Seaton, Administratrix
/s/ Brennan E. Parrish, Attorney for the Estate
/s/ Jennifer Fielder, Clerk and Master (11122tp)

Notice Of Substitute Trustee's Sale

Whereas, Jesse Richard Grace, Unmarried Man by Deed of Trust (the "Deed of Trust"), dated 10/21/2019 and of record in Deed Book 719, Page(s) 538-555, and/or as Instrument Number 143951, in Register's Office of Hardin County, Tennessee, conveyed to Rubin Lublin TN, PLLC, Trustee The subject Deed of Trust was modified by Loan Modification recorded as Instrument 165719 in Book 815 Page 245-255 and recorded on 12/01/2022, and further recorded on 06/26/2025 as Instrument No. 180645, in Book 845 Page 1940-1950, 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 Home Point Financial Corporation, 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 842, Page(s) 2625-2627 and/or as Instrument Number 178526 in Register's Office of Hardin 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 12/23/2026, at 11:00 AM at the Front Door of the Hardin County Courthouse, 465 Main Street, Savannah, TN 38372, 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 Hardin County, Tennessee, described as follows: Being A Portion Of Lot #2 And #3 As Shown On The Plat Recorded In Plat Book 2, Page 20, And Which Portion Is More Particularly Described As Follows: Beginning At An Iron In Asher's South Boundary Line, The Same Being Wallis' Northeast Corner; Thence South 77 Degrees 39 Minutes East With Asher's South Boundary Line 23.52 Feet To An Iron Pin; Thence North 13 Degrees 27 Minutes East With Asher's East Boundary Line 36.4 Feet To A 34' Hackberry; Thence South 85 Degrees 04 Minutes 18.2 Seconds East 98.8 Feet To An Iron Pin In The West Right Of Way Of Malcomb Street; Thence With Said Right Of Way As Follows; South 2 Degrees 16 Minutes West 48.36 Feet, South 3 Degrees 52 Minutes West 23.85 Feet To An Iron Pin; Thence North 85 Degrees 03 Minutes 07.6 Seconds West 134.66 Feet To An Iron Pin; Thence North 11 Degrees 25 Minutes East 39.4 Feet To The Beginning, Containing 8,496.89 Square Feet. Being The Same Property Conveyed To Jesse Richard Grace By Deed Of Brad Smith, Dated 10/21/2019 And Recorded Book 719, Page 531, In The Register's Office Of Hardin County, Tennessee. The street address of the above-described property is believed to be 505 Malcomb St, Savannah, TN 38372, 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: Jesse Richard Grace The United States of America, acting through the Rural Housing Service, Deed of Trust Book 815, Page(s) 239-244 and/or Instrument # 165718 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. Notice To Bidders: Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchaser should be prepared to provide beneficial ownership information as required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after March 1, 2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers and https://www.fincen.gov/rre-faqs#D_5. Internet Posting Website: https://tennesseepostings.com/ Publication Dates: 11/19/2026 and 11/26/2026 Nestor Solutions of Tennessee, LLC, Substitute Trustee 214 5th Street, Suite 205 Huntington Beach, California 92648 Phone: (888) 403-4115 TS#: 2026-25189-TN (11192tc)

TRUSTEE'S NOTICE OF SALE
OF REAL ESTATE AND AFFIXED MANUFACTURED HOME

ANTHONY R. STEELE, Trustee of a Deed of Trust executed on June 11, 2021, by NICHOLE N. STONE aka Nicole Stone, married and MICHAEL CARTER STONE aka Michael Stone, married. The Deed of Trust appears of record in the Register's Office of Hardin County, Tennessee, at Record Book 769, Page 370 ("Deed of Trust"). The Trustee will sell the property described below for cash at a foreclosure sale requested by the current holder of the Deed of Trust and underlying indebtedness, Vanderbilt Mortgage and Finance, Inc. Pursuant to T.C.A. §47-9-604 this sale shall also include the affixed manufactured home (referenced in Affidavit of Affixation at Record Book 770, Page 652) described as one (1) 2021 CMH Manufactured Home bearing Serial Number CLR034911TNAB.

Sale Date and Location: December 14, 2026, at 10:00 a.m. at the front door of the Hardin County Courthouse, 465 Main Street, Savannah, TN 38372. The terms of sale shall be payment by cashier's check or certified funds immediately upon conclusion of the sale.

Third-Party Internet Posting website: www.foreclosuretennessee.com

Property Description: Abbreviated description per TCA 35-5-104(a)(2) is the property referenced and described fully in the Deed of Trust and additionally at Record Book 764, Page 177, and commonly known as 80 Deshazier Lane, Savannah, TN 38372.

Property Address: 80 Deshazier Lane, Savannah, TN 38372.

Tax Map Identification No.: 107-026.03-T-000 (However, the property description shall control in the event of any inconsistencies between the description and address or tax identification number).

Parties Interested: Discover Bank (Record Book 847, Page 209).

All sales of Property, both real and personal, are "AS IS" and "WHERE IS" without representation or warranty as to merchantability or fitness for a particular purpose or of any kind, except as to title and authority to convey.

The sale of the described property is subject to all matters shown on any recorded plan; any unpaid taxes, any restrictive covenants, easements, set-back lines, prior liens, encumbrances, if any, and any other priority as may appear in the public records. Title to the manufactured home may be transferred by Bill of Sale or Certificate of Title, as the case may require.

The right is preserved 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 PURPOSE OF THIS COMMUNICATION IS TO COLLECT THE DEBT AND ANY INFORMATION OBTAINED AS A RESULT WILL BE USED FOR THAT EXPRESS PURPOSE ONLY. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

This the 16th day of November, 2026.
Anthony R. Steele, Trustee
Winchester, Sellers, Foster & Steele, P.C.
P. O. Box 2428; Knoxville, TN 37901
(865) 637-1980
Publication Dates: November 19 and 26, 2026.

NOTICE TO CREDITORS
THE ESTATE OF JOE ROBIN TIDWELL

Notice is hereby given that on the 26th day of October 2026, Letters of Testamentary (or of administration as the case may be) in respect to the estate of Joe Robin Tidwell, deceased, who died on April 19, 2026, were issued to, Wanda G. Polk, the undersigned, by the Clerk and Master of the Probate Division of 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 26th day of October 2026.
/s/ Wanda G. Polk, Executrix
/s/ Brennan E. Parrish, Attorney for the Estate
/s/ Jennifer Fielder, Clerk and Master (11122tp)

Tennessee regulators warn homeowners about 'memo of sale' schemes

Tennessee regulators are warning homeowners about "memo of sale" schemes in which purported cash buyers record documents that can interfere with a property's sale and then demand payment to clear the title.

The Tennessee Department of Commerce and Insurance issued the warning with the Tennessee Real Estate Commission, the state attorney general's office, Tennessee Realtors, the American Land Title Association, the Tennessee Bankers Association and the County Officials Association of Tennessee.

According to the department, scammers advertise quick, guaranteed cash purchases but have no intention of closing. Instead, they record a memorandum of sale against the home's title, notifying other potential buyers of a pending sale and potentially preventing the owner from selling to someone else.

When the promised sale fails, the company may demand tens of thousands of dollars to release the memorandum, the department said.

Some operators describe themselves as real estate wholesalers. In a wholesale transaction, the original buyer finds a third party to take their place and retains the difference between the seller's agreed price and the third party's price. The department said Tennessee wholesalers must clearly disclose their intent to find a third-party buyer.

The department recommends that sellers review contracts for language allowing a memorandum to be recorded, consider negotiating terms specifying when it must be removed, ask whether the buyer intends to wholesale the property and get agreements in writing.

Homeowners can use TDCI's Public Search to check an individual's license status. Those facing demands for payment to release a memorandum should consult a licensed Tennessee attorney, the department said. Suspected scams can be reported to the attorney general's Division of Consumer Affairs.

NOTICE TO CREDITORS
THE ESTATE OF JASON LEE STUART

Notice is hereby given that on the 17th day of November 2026, Letters of Administration (or of testamentary as the case may be) in respect to the estate of Jason Lee Stuart, deceased, who died on September 28, 2026, were issued to, Jennifer Stuart, the undersigned, by the Clerk and Master of the Probate Division of 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 17th day of November 2026.
/s/ Jennifer Stuart, Administrator
/s/ Brennan E. Parrish, Attorney for the Estate
/s/ Jennifer Fielder, Clerk and Master (11192tp)

NOTICE

The Board of Commissioners of Hardin Medical Center will meet on Thursday, December 3, 2026 at 6:00 p.m. in the board room for the November meeting.

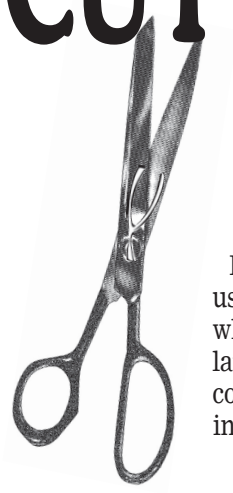
ANNUAL MEETING

District Three Community Involvement
Counce Community Center • 491 Hinton Rd., Counce, TN
Thursday, November 19 • 6:30 p.m.
Monthly Meeting will immediately follow

PUBLIC NOTICE

Jose Manuel Huerta DBA as La Huerta Tacos, has applied for an "ON Premises" beer permit, to sell beer for retail only at 1427 Florence Road. Savannah Beer Board will meet at 5:30 p.m., Thursday, December 3, 2026, at City Hall.

CUT IT OUT

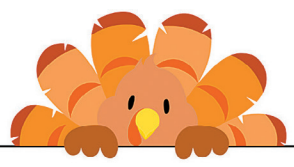


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PEC will be closed Thursday, November 26, and Friday, November 27, for the Thanksgiving holiday. As always, standby crews will be available to respond to outages and emergencies.

This Thanksgiving, we're especially thankful for the members and communities we're proud to serve.

From our PEC family to yours, we wish you a wonderful Thanksgiving filled with family, friends, and all the things that matter most!

Pickwick Electric Cooperative