

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, LACEY D MILLER AND GREGORY D MILLER, WIFE AND HUSBAND by Deed of Trust (the "Deed of Trust"), dated 5/28/2020 and of record in Deed Book --, Page(s) --, and/or as Instrument Number 20003835, in Register's Office of Fayette County, Tennessee, conveyed to Mid South Title Services, 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 Consumer Real Estate Finance Co, 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 , Page(s) and/or as Instrument Number 26001387 in Register's Office of Fayette 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 **4/28/2026, at 2:00 PM at the South Front Door of the Fayette County Courthouse, 16755 Highway 64, Somerville, TN 38068**, 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 Fayette County, Tennessee, described as follows:

BEGINNING AT AN IRON STAKE IN THE NORTH MARGIN OF STATE HIGHWAY NO. 57, THIS POINT BEING THE SOUTHWEST CORNER OF THE GRACE 2 ACRE TRACT (BOOK 163, PAGE 456), THE SOUTHEAST CORNER OF THE ORIGINAL STAFFORD 5 ACRE TRACT (BOOK 89, PAGE 539), THE SOUTHEAST CORNER OF A ONE ACRE LOT CONVEYED TO DODSON (BOOK 98, PAGE 578), THE SOUTHEAST CORNER OF SAID ONE ACRE LOT CONVEYED TO BROWN (BOOK 170, PAGE 245) AND BEING THE SOUTHEAST CORNER OF THE LOT HEREIN DESCRIBED, FROM SAID POINT OF BEGINNING SOUTH 75 DEGREES WEST 220.3 FEET TO AN IRON STAKE IN THE NORTH MARGIN OF SAID HIGHWAY, THIS POINT BEING THE SOUTHEAST CORNER OF THE REMAINDER OF THE SAID STAFFORD TRACT; THENCE NORTH 212.8 FEET TO AN IRON STAKE IN THE CENTER LINE OF AN OLD ABANDONED ROAD IN THE SOUTH LINE OF THE PLEASANTS 220 ACRE TRACT, THIS POINT BEING THE NORTHEAST CORNER OF THE REMAINDER OF THE SAID STAFFORD TRACT; THENCE NORTH 89 DEGREES 30 MINUTES EAST, ALONG THE CENTER LINE OF SAID OLD ROAD BED, 261.9 FEET TO AN IRON STAKE IN THE SOUTH LINE OF THE SAID PLEASANTS TRACT, THIS POINT BEING THE NORTHWEST CORNER OF THE SAID GRACE TRACT AND BEING THE NORTHEAST CORNER OF THE ORIGINAL STAFFORD FIVE ACRE TRACT; THENCE SOUTH 17 DEGREES 15 MINUTES WEST 165.5 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.0 ACRE.

The street address of the above-described property is believed to be **12695 HWY 57, MOSCOW, TN 38057**, 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: LACEY D MILLER AND GREGORY D MILLER

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 Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. 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/>

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