

***The previous sale date of 5/21/2026 was postponed until 7/16/2026 at 2:00 PM, local time, Inside the Main Entrance of the Wilson County Courthouse, 228 E. Main Street, Lebanon, TN 37087**

***The previous sale date of 2/26/2026 was postponed until 5/21/2026 at 2:00 PM, local time, Inside the Main Entrance of the Wilson County Courthouse, 228 E. Main Street, Lebanon, TN 37087**

***The previous sale date of January 15, 2026 was postponed until February 26, 2026 at 2:00 pm, local time, at the Inside the Main Entrance of the Wilson County Courthouse, 228 E. Main Street, Lebanon, TN 37087**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, JAMES DWAYNE PERKINS, A SINGLE MAN by Deed of Trust (the "Deed of Trust"), dated 8/21/2017 and of record in Deed Book 1778, Pages 991-1003, and as Instrument Number 17620205, in Register's Office of Wilson County, Tennessee, conveyed to J. David Wicker, Attorney at Law, Trustee, and the subject Deed of Trust was modified by Loan Modification recorded as Instrument No. 22027659, in Book 2212, Pages 82-90 and recorded on 09/29/2022; and further modified by Loan Modification recorded as Instrument No. 23108686, in Book 2248, Pages 2056-2064 and recorded on 05/08/2023; and further modified by Loan Modification recorded as Instrument No. 24126301, in Book 2290, Pages 758-766 and recorded on 01/18/2024; and further modified by Loan Modification recorded as Instrument No. 24147834, in Book 2342, Pages 1023-1031 and recorded on 11/14/2024, 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 Summit Funding, Inc., 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 2331, Pages 1110-1112 and as Instrument Number 24143501 in Register's Office of Wilson 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 **1/15/2026, at 2:00 PM at the Inside the Main Entrance of the Wilson County Courthouse, 228 E. Main Street, Lebanon, TN 37087**, 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 Wilson County, Tennessee, described as follows:

LAND IN THE 10TH CIVIL DISTRICT, CITY OF LEBANON, COUNTY OF WILSON, TENNESSEE, BEING ALL OF LOT NO. 77, SECTION 5, HALLCROFT ESTATES SUBDIVISION, OF RECORD IN PLAT BOOK 4, PAGE 42, REGISTER'S OFFICE FOR WILSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

The street address of the above-described property is believed to be **408 OAKDALE DR, LEBANON, TN 37087**, 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: James Dwayne Perkins, a single man

Secretary of Housing and Urban Development, Book 2212, Pages 75-81 and/or Instrument # 22027658

Secretary of Housing and Urban Development, Book 2290, Pages 751-757 and/or Instrument # 24126300

Harpeth Financial Services, LLC dba Advance Financial, Book 1900, Pages 1497-1498 and Instrument # 19680184

Aqua Finance, Inc., Book 1930, Pages 1855-1856 and/or Instrument # 19693369

Lebanon HMA, LLC dba Tennova Healthcare-Lebanon, Book 2223, Pages 489-490 and Instrument # 22032674

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-f...> and https://www.fincen.gov/rre-faqs#D_5.

Internet Posting Website: <https://tennesseepostings.com/>

Publication Dates: 11/26/2025 and 12/3/2025

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