

***The previous sale date of 5/6/2026 was postponed until 7/15/2026 at 11:00 AM, local time, Front Door of the Lauderdale County Courthouse, 100 Court Square, Ripley, TN 38063**

***The previous sale date of 3/25/2026 was postponed until 5/6/2026 at 11:00 AM, local time, Front Door of the Lauderdale County Courthouse, 100 Court Square, Ripley, TN 38063**

***The previous sale date of 2/25/2026 was postponed until 3/25/2026 at 11:00 AM, local time, at the Front Door of the Lauderdale County Courthouse, 100 Court Square, Ripley, TN 38063**

***The previous sale date of January 14, 2026 was postponed until February 25, 2026 at 11 am, local time, at the Front Door of the Lauderdale County Courthouse, 100 Court Square, Ripley, TN 38063**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Jalen Thomas Chandler, Married Man by Deed of Trust (the "Deed of Trust"), dated 5/10/2023 and of record in Deed Book 790, Pages 275-288, and as Instrument Number 202912, in Register's Office of Lauderdale County, Tennessee, conveyed to Scott R. Valby, 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 Mortgage Research Center, LLC dba Veterans United Home Loans, 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 833, Pages 401-403 and as Instrument Number 211826 in Register's Office of Lauderdale 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 **1/14/2026, at 11:00 AM at the Front Door of the Lauderdale County Courthouse, 100 Court Square, Ripley, TN 38063**, 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 Lauderdale County, Tennessee, described as follows:

THE FOLLOWING DESCRIBED REAL ESTATE, TOGETHER WITH ALL IMPROVEMENTS THEREON, LYING, SITUATED AND BEING IN THE 17TH CIVIL DISTRICT OF LAUDERDALE COUNTY, TENNESSEE, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

BEING LOT NO. 44 TO TOWN 'N COUNTRY SUBDIVISION OF GATES, TENNESSEE, AS SHOWN ON PLAT RECORDED IN BOOK 54, PAGE 45 OF THE REGISTER'S OFFICE OF LAUDERDALE COUNTY, TENNESSEE, LYING ON THE SOUTH SIDE OF HALLIBURTON STREET, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF LOT 44 OF TOWN 'N COUNTRY SUBDIVISION RECORDED IN BOOK 54, PAGE 45, ON THE SOUTH R.O.W. LINE OF HALLIBURTON STREET (30' WIDE), THEN IN A SOUTHERLY DIRECTION ALONG THE WEST LINE OF LOT 43 A DISTANCE OF 148.40 FEET TO THE NORTH LINE OF LOT 59;

THEN IN A WESTWARDLY DIRECTION WITH AN INTERIOR ANGLE OF 90 DEGREES 00 MINUTES 00 SECONDS A DISTANCE OF 103.00 FEET ALONG THE NORTH LINE OF LOTS 59 & 58 TO A POINT; THEN IN A NORTHERLY DIRECTION WITH AN INTERIOR ANGLE OF 90 DEGREES 00 MINUTES 00 SECONDS A DISTANCE OF 148.50 FEET ALONG THE EAST LINE OF LOT 45 A DISTANCE OF 148.50 FEET TO THE SOUTH R.O.W, LINE OF HALLIBURTON STREET; THEN IN AN EASTWARDLY DIRECTION WITH AN INTERIOR ANGLE OF 89 DEGREES 56 MINUTES 40 SECONDS A DISTANCE OF 103.00 FEET TO THE POINT OF BEGINNING.

The street address of the above-described property is believed to be **41 HALLIBURTON ST, GATES, TN 38037**, 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: Jalen Thomas Chandler, a married man

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/>

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