

***The previous sale date of 6/1/2026 was postponed until 7/14/2026 at 2:00 PM, local time, East Door of the Lawrence County Courthouse, 240 West Gains Street, Lawrenceburg, TN 38464**

***The previous sale date of 4/21/2026 was postponed until 6/1/2026 at 2:00 PM, local time, East Door of the Lawrence County Courthouse, 240 West Gains Street, Lawrenceburg, TN 38464**

***The previous sale date of February 24, 2026 was postponed until April 21, 2026 at 2:00 pm, local time, at the East Door of the Lawrence County Courthouse, 240 West Gains Street, Lawrenceburg, TN 38464**

***The previous sale date of January 13, 2026 was postponed until February 24, 2026 at 2:00 pm, local time, at the East Door of the Lawrence County Courthouse, 240 West Gains Street, Lawrenceburg, TN 38464**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, RICKIE LEE FUGATE JR, UNMARRIED MAN by Deed of Trust (the "Deed of Trust"), dated 5/13/2016 and of record in Deed Book 480, Page(s) 829-844, and/or as Instrument Number 16002420, in Register's Office of Lawrence County, Tennessee, conveyed to Title and Escrow of Lawrence Co, Trustee along with Affidavit of Scriveners Error recorded on 6/16/2016, as Instrument No. 16002991, and in Book 483, Page 279-279, 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 First National Mortgage Services, LLC, 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 804, Page(s) 764-766 and/or as Instrument Number 25006594 in Register's Office of Lawrence 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 **1/13/2026, at 2:00 PM at the East Door of the Lawrence County Courthouse, 240 West Gains Street, Lawrenceburg, TN 38464**, 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 Lawrence County, Tennessee, described as follows:

BEING AND LYING IN THE 14TH CIVIL DISTRICT OF LAWRENCE COUNTY, TENNESSEE, BEING NORTH OF AND ADJACENT TO AN EXISTING 50 FOOT IN WIDTH R.O.W. AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS

BEGINNING AT A POINT IN THE CENTER OF AN EXISTING 50 FOOT IN WIDTH R.O.W., SAID POINT BEING THE SE CORNER OF THE TRACT BEING DESCRIBED; THENCE WITH THE CENTER OF SAID R.O.W. AS FOLLOWS: SOUTH 77 DEGREES, 55 MINUTES, 50 SECONDS WEST 16.14 FEET TO A POINT; THENCE NORTH 81 DEGREES, 07 MINUTES, 35 SECONDS WEST 365.97 FEET TO A POINT; THENCE SOUTH 78 DEGREES, 48 MINUTES, 14 SECONDS WEST 69.45 FEET TO A POINT; THENCE SOUTH 56 DEGREES, 20 MINUTES, 21 SECONDS WEST 100.85 FEET TO A POINT; THENCE SOUTH 52 DEGREES, 32 MINUTES, 10 SECONDS WEST 12.03 FEET TO A POINT, SAID POINT BEING THE SW CORNER OF THE TRACT BEING DESCRIBED; AND BEING IN THE

REMAINING PROPERTY OF BPH DEVELOPMENT AS RECORDED IN DEED BOOK 298 PAGE 670, ROLCT; THENCE WITH A NEW BPH DEVELOPMENT DIVISION LINE NORTH 4 DEGREES, 26 MINUTES, 59 SECONDS EAST, PASSING AN IRON PIN SET AT 21.56 FEET, IN ALL 57.32 FEET TO A 10 INCH HICKORY; THENCE CONTINUING WITH SAID DIVISION LINE NORTH 4 DEGREES, 29 MINUTES, 48 SECONDS EAST 201.80 FEET TO AN 8 INCH HICKORY; THENCE NORTH 6 DEGREES, 23 MINUTES, 28 SECONDS EAST 341.70 FEET TO A 6 INCH HICKORY; THENCE NORTH 4 DEGREES 31 MINUTES, 11 SECONDS WEST 53.35 FEET TO AN IRON PIN SET, SAID IRON PIN BEING THE NW CORNER OF THE TRACT BEING DESCRIBED; THENCE NORTH 50 DEGREES 26 MINUTES, 32 SECONDS EAST 95.06 FEET TO AN IRON PIN SET, SAID IRON PIN BEING THE NE CORNER OF THE TRACT BEING DESCRIBED; THENCE CONTINUING WITH SAID DIVISION LINE SOUTH 37 DEGREES, 10 MINUTES, 18 SECONDS EAST 684.07 FEET TO AN IRON PIN SET, SAID IRON PIN BEING THE EASTERN MOST NE CORNER OF THE TRACT BEING DESCRIBED; THENCE SOUTH 0 DEGREES, 41 MINUTES, 22 SECONDS WEST, PASSING AN IRON PIN SET AT 117.28 FEET, IN ALL 142.94 FEET TO THE POINT OF THE BEGINNING AND CONTAINING 5.09 ACRES AS SURVEYED BY KENNETH CARROLL, R.L.S., TN LICENSE NUMBER 1335, JUNE 1998.

THE ABOVE DESCRIBED TRACT IS SUBJECT TO 25 FOOT OF A 50 FOOT R.O.W. ON THE ENTIRE SOUTH BOUNDARY.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING RESTRICTIVE COVENANTS WHICH SHALL RUN WITH THE LAND AND SHALL BE BINDING UPON THE GRANTEES, THEIR HEIRS, SUCCESSORS AND ASSIGNS.

1. NO MOBILE HOMES EXCEPT NEW DOUBLE WIDE UNITS WHICH ARE PLACED UPON A PERMANENT FOUNDATION SHALL BE PLACED UPON THE PROPERTY.
2. NO ANIMALS, LIVESTOCK OR POULTRY MAY BE KEPT, BRED OR MAINTAINED AS PART OF A COMMERCIAL OPERATION.
3. NO PROPERTY OWNER SHALL ALLOW ANY JUNK VEHICLES OR EQUIPMENT OF ANY KIND TO BE STORED ON ANY OF THIS REAL ESTATE AND SPECIFICALLY ALL AUTOMOBILES MUST HAVE A CURRENT LICENSE PLATE AND BE OPERATIONAL.
4. THE INVALIDATION OF ANY ONE OF THESE RESTRICTIONS BY ANY COURT SHALL NOT IN ANY WAY AFFECT ANY OF THE OTHER RESTRICTIONS WHICH SHALL REMAIN IN FULL FORCE AND EFFECT.

SUBJECT TO GRANT OF EASEMENT TO PULASKI ELECTRIC SYSTEM AS SETOUT IN DEED BOOK 299, PAGE 284, REGISTER' S OFFICE OF LAWRENCE COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **1320 SUGARLAND RD, ETHRIDGE, TN 38456**, 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: Rickie Lee Fugate, Jr., a single person

The Secretary of Housing and Urban Development, Deed of Trust Book 779, Page(s) 950-958 and/or Instrument # 25002081

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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