

***The previous sale date of 5/21/2026 was postponed until 7/2/2026 at 2:00 PM, local time, Main Door of the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311**

***The previous sale date of 5/7/2026 was postponed until 5/21/2026 at 2:00 PM, local time, Main Door of the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311**

***The previous sale date of 3/12/2026 was postponed until 5/7/2026 at 2:00 PM, local time, Main Door of the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, CANDACE R LEE AND ALFRED L LEE, WIFE AND HUSBAND by Deed of Trust (the "Deed of Trust"), dated 6/17/2015 and of record in Deed Book 2309, Pages 589-596, and as Instrument Number 15007447, in Register's Office of Bradley County, Tennessee, conveyed to EQUITITLE, INC., Trustee, and the subject Deed of Trust was modified by Loan Modification recorded as Instrument No 19015171 Book 2640 and Page 359-367 and recorded on 11/20/2019 and further modified by Loan Modification, recorded on 12/02/2022, as Instrument No 22017707, in Book 2960 and Page 388-396 and further modified by Loan Modification, recorded on 08/07/2023, as Instrument no 23009236, in Book 3013 and Page 671-679 and further modified by Loan Modification, recorded on 02/06/2024, as Instrument No 24001368, in Book 3051 and Page 514-522 and further modified by Loan Modification, recorded on 08/19/2024, as Instrument No 24009945, in Book 3098 and Page 462-470 and further modified by Loan Modification recorded on 05/07/2025, as Instrument No 25005522, in Book 3163 and Page 559-569, 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 Platinum Mortgage, 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 3089, Pages 729-731 and as Instrument Number 24008393 in Register's Office of Bradley 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 **3/12/2026, at 2:00 PM at the Main Door of the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311**, 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 Bradley County, Tennessee, described as follows:

THE FOLLOWING DESCRIBED REAL ESTATE IN THE SECOND WARD OF CLEVELAND, THE FORTH CIVIL DISTRICT, BRADLEY COUNTY, TENNESSEE:

BEING LOT FIFTEEN (15), EAST TERRACE SUBDIVISION, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 4, PAGE 14, IN THE REGISTER'S OFFICE OF BRADLEY COUNTY, TENNESSEE.

SUBJECT TO RESTRICTIONS AS RECORDED IN MISC. BOOK 88, PAGE 671, IN THE REGISTER'S OFFICE OF BRADLEY COUNTY, TENNESSEE.

SUBJECT TO THIRTY (30) FOOT BUILDING SETBACK LINE AS SHOWN ON PLAT.

SUBJECT TO AN EASEMENTS FOR STREET PURPOSES ON A RADIUS OF TWENTY-FIVE (25) FEET AT STREET INTERSECTION.

SUBJECT TO ANY GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES OR REGULATIONS IN EFFECT THEREON.

The street address of the above-described property is believed to be **4140 PRYOR RD NE, CLEVELAND, TN 37312**, 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: Candace R. Lee and Husband, Alfred L. Lee

The Secretary of Housing and Urban Development, Book 2640, Pages 368-374 and as Instrument # 19015172
The Secretary of Housing and Urban Development, Book 3013, Pages 664-670 and as Instrument # 23009235
Cash Express, LLC, Book 2892, Pages 72-73 and as Instrument # 22004454

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: 1/31/2026 and 2/7/2026

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TS#: 2025-20591-TN