

***The previous sale date of 5/21/2026 was postponed until 7/16/2026 at 11:00 AM, local time, North Entrance of Madison County Courthouse, 100 East Main Street, Jackson, TN 38301**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, ASHLEY KENNEDY AND HUSBAND, RICKEY KENNEDY by Deed of Trust (the "Deed of Trust"), dated 4/22/2020 and of record in Deed Book T2120, Page(s) 1471-1487, and/or as Instrument Number 20004634, in Register's Office of Madison County, Tennessee, conveyed to BYRD & BYRD, PLLC, 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 PREFERRED PLUS FINANCIAL CORPORATION, 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 T2306, Page(s) 1493-1495 and/or as Instrument Number 26003940 in Register's Office of Madison 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 **5/21/2026, at 11:00 AM at the At the Madison County Courthouse, 100 East Main Street, Jackson, TN 38301**, 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 Madison County, Tennessee, described as follows:

LYING AND BEING LOCATED IN THE FIRST (1ST) CIVIL DISTRICT OF MADISON COUNTY, TENNESSEE AND MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A STAKE TO THE NORTH MARGIN OF THE BEAR CREEK ROAD, SAID POINT BEING AT THE SOUTHWEST CORNER OF THE LOT HERETOFORE CONVEYED BY HUNT AND WIFE TO CRIDER AND WIFE, BY DEED OF RECORD IN DEED BOOK 246, PAGE 527, IN THE REGISTER'S OFFICE OF MADISON COUNTY, TENNESSEE, RUNS THENCE NORTH 14 DEGREES WEST WITH THE SOUTH LINE OF SAID CRIDER LOT A DISTANCE OF 333 FEET TO A STAKE; THENCE NORTH 89 DEGREES 30 MINUTE, WEST DISTANCE OF 227 FEET TO A STAKE; THENCE SOUTH 2 DEGREES 30 MINUTES WEST A DISTANCE OF 79 FEET TO A STAKE; THENCE SOUTH 34 DEGREES EAST A DISTANCE OF 406 FEET TO A STAKE IN THE NORTH MARGIN OF THE BEAR CREEK ROAD; THENCE NORTH 42 DEGREES EAST WITH THE EAST RIGHT-OF-WAY OF THE BEAR CREEK ROAD A DISTANCE OF 94 FEET TO THE POINT OF BEGINNING.

The street address of the above-described property is believed to be **1093 BEAR CREEK ROAD, PINSON TN 38366**, 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: ASHLEY KENNEDY AND, RICKEY KENNEDY

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 highest bidder (“purchaser”) at this trustee’s sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchaser should be prepared to provide beneficial ownership information as required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after March 1, 2026. If applicable, the required information must be provided to the trustee before a trustee’s deed will be issued for covered transfers. 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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