

***The previous sale date of 7/9/2026 was postponed until 8/20/2026 at 2:00 PM, local time, Front Entrance of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862**

***The previous sale date of 5/28/2026 was postponed until 7/9/2026 at 2:00 PM, local time, Front Entrance of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862**

***The previous sale date of 4/2/2026 was postponed until 5/28/2026 at 2:00 PM, local time, Front Entrance of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862**

***The previous sale date of 2/19/2026 was postponed until 4/2/2026 at 2:00 PM, local time, at the Front Entrance of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862**

***The previous sale date of January 8, 2026 was postponed until February 19, 2026 at 2:00 pm, local time, at the Front Entrance of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862**

***The previous sale date of November 24, 2025 was postponed until January 8, 2026 at 2:00 pm, local time, at the Front Entrance of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862**

***The previous sale date of October 16, 2025 was postponed until November 24, 2025 at 2:00 pm, local time, at the Front Entrance of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Frank Norman Ensor, a married person, and Carol Ann Ensor, nontitled spouse joining as to marital/homestead rights only by Deed of Trust (the "Deed of Trust"), dated 2/14/2017 and of record in Deed Book 4893, Pages 20-41, and as Instrument Number 17007354, in Register's Office of Sevier County, Tennessee, conveyed to Mark Rosser, 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 Freedom Mortgage 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 6764, Pages 773-775 and as Instrument Number 25022627 in Register's Office of Sevier 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 **10/16/2025, at 2:00 PM at the Front Entrance of the Sevier County Courthouse, 125 Court Avenue, Sevierville, TN 37862**, 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 Sevier County, Tennessee, described as follows:

SITUATE IN THE NINTH (9TH) CIVIL DISTRICT OF SEVIER COUNTY, TENNESSEE, AND BEING ALL OF UNIT 349 OF NEWELL VILLAGE VILLAS, PHASE II, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON PIN FOUND IN THE EASTERN RIGHT-OF-WAY OF VILLA DRIVE, SAID IRON PIN BEING APPROXIMATELY 1,993 FT. FROM THE INTERSECTION OF CHAPMAN HIGHWAY AND VILLA DRIVE, SAID IRON PIN ALSO BEING A COMMON CORNER TO OTHER LANDS OF THE GRANTOR; THENCE WITH THE LINE OF OTHER LANDS OF THE GRANTOR, NORTH 80 DEG. 38 MIN. 34 SEC. EAST 114.07 FT. TO A 1/2" IRON PIN FOUND; THENCE SOUTH 19 DEG. 29 MIN. 40 SEC. EAST, 39.27 FT. TO A 1/2" IRON PIN SET, A COMMON CORNER TO UNIT 351 OF NEWELL VILLAGE VILLAS, PHASE II; THENCE WITH THE LINE OF UNIT 351, SOUTH 77 DEG. 19 MIN. 44 SEC. WEST 120.80 FT. TO A 1/2" IRON PIN SET IN THE EASTERN RIGHT-OF-WAY OF VILLA DRIVE; THENCE WITH SAID RIGHT-OF-WAY, NORTH 9 DEG. 21 MIN. 26 SEC. WEST 22.09 FT. TO A POINT; THENCE NORTH 9 DEG. 21 MIN. 26 SEC. WEST, 23.56 FT. TO THE POINT OF BEGINNING. CONTAINING 0.114 ACRES, MORE OR LESS, ACCORDING TO SURVEY OF JACK C. TARWATER, RLS, TENNESSEE LICENSE NO. 976, 400 HICKS DRIVE, SEVIERVILLE, TENNESSEE 37862, DATED MAY 3, 1995, BEARING DRAWING NO. FB 120 PI.

The street address of the above-described property is believed to be **349 VILLA DR, SEYMOUR, TN 37865**, 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.

Such property is subject to a Notice of Federal Tax Lien in favor of the United States, of record in Instrument Number 18044797 in Deed Book 5247, Page 760, Register's Office for Sevier County, Tennessee. Notice of said sale required by 26 U.S.C. § 7425 (b) to be given to the United States has been timely given, and said sale will be subject to the right of the United States to redeem such property, as provided in 26 U.S.C. § 7425 (d)(1).

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: Carol Ann Ensor, an unmarried widow, and Sandra Holley, married, as joint tenants with a right of survivorship

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://www.tennesseepostings.com>

Publication Dates: 9/23/2025 and 9/30/2025

Nestor Solutions of Tennessee, LLC, Substitute Trustee
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
TS#: 2025-16845-TN