

***The previous sale date of 6/9/2026 was postponed until 8/18/2026 at 11:00 AM, local time, South Door of the Gibson County Courthouse, 1 Court Square, Trenton, TN 38382**

***The previous sale date of 5/12/2026 was postponed until 6/9/2026 at 11:00 AM, local time, South Door of the Gibson County Courthouse, 1 Court Square, Trenton, TN 38382**

***The previous sale date of 3/31/2026 was postponed until 5/12/2026 at 11:00 AM, local time, South Door of the Gibson County Courthouse, 1 Court Square, Trenton, TN 38382**

***The previous sale date of 2/17/2026 was postponed until 3/31/2026 at 11:00 AM, local time, at the South Door of the Gibson County Courthouse, 1 Court Square, Trenton, TN 38382**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, MARK MANNING, AN UNMARRIED MAN by Deed of Trust (the "Deed of Trust"), dated 1/24/2017 and of record in Deed Book 1012, Page(s) 2148-2164, and/or as Instrument Number 168073, in Register's Office of Gibson County, Tennessee, conveyed to Holmes, Rich & Sigler, P.C., Trustee, along with Correction Instrument recorded on 12/17/2025, as Instrument No. 247770 and in Book 1126, Pages 1358-1361, 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 1124, Page(s) 1056-1058 and/or as Instrument Number 246427 in Register's Office of Gibson 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 **2/17/2026, at 11:00 AM at the South Door of the Gibson County Courthouse, 1 Court Square, Trenton, TN 38382**, 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 Gibson County, Tennessee, described as follows:

BEING SITUATED IN THE 14TH CIVIL DISTRICT OF GIBSON COUNTY, TENNESSEE,
AND BETTER DESCRIBED AS FOLLOWS, TO-WIT:

TRACT NO.1: BEGINNING ON A POINT IN A DITCH IN THE EAST MARGIN OF U. S. HIGHWAY 45, SAID POINT BEING THE SOUTHWEST CORNER OF THOMAS TAYLOR AND THE NORTHWEST CORNER OF THIS TRACT; THENCE WITH THE SOUTH LINE OF TAYLOR, THEN JOHN LANCILSTI, AND THEN DON LANNOM AND GENERALLY WITH THE DITCH THE FOLLOWING CALLS: NORTH 40 DEGREES 10 MINUTES 07 SECONDS EAST 68.75 FEET TO A POINT; THENCE NORTH 48 DEGREES 06 MINUTES 04 SECONDS EAST 192.24 FEET TO A POINT; THENCE NORTH 60 DEGREES 47 MINUTES 36 SECONDS EAST 176.43 FEET TO A POINT; THENCE NORTH 67 DEGREES 45 MINUTES 40 SECONDS EAST 259.28 FEET TO A POINT; THENCE NORTH 89 DEGREES 26 MINUTES 34 SECONDS EAST 145.38 FEET TO A POINT IN THE CENTERLINE OF AN OVERHEAD POWER LINE,

SAID POINT BEING THE NORTHWEST CORNER OF DAN TODD; THENCE LEAVING THE DITCH AND WITH THE WEST LINE OF TODD AND GENERALLY WITH THE CENTERLINE OF THE POWER LINE SOUTH 10 DEGREES 11 MINUTES 56 SECONDS EAST PASSING A LARGE NAIL FOUND AT 33.31 FEET IN ALL A DISTANCE OF 569.74 FEET TO A POINT; THENCE LEAVING THE POWER LINE AND ON NEW LINES THROUGH PHELPS THE FOLLOWING CALLS: SOUTH 79 DEGREES 48 MINUTES 04 SECONDS WEST 438.65 FEET TO A POINT; THENCE SOUTH 10 DEGREES 11 MINUTES 56 SECONDS EAST 459.68 FEET TO A POINT IN THE NORTH LINE OF JERRELL MOORE; THENCE WITH THE NORTH LINE OF MOORE NORTH 88 DEGREES 44 MINUTES 02 SECONDS WEST 384.22 FEET TO A POINT AT A FENCE CORNER IN THE EAST MARGIN OF U. S. HIGHWAY 45; THENCE WITH SAID MARGIN THE FOLLOWING CALLS: NORTH 11 DEGREES 35 MINUTES 22 SECONDS WEST 44.49 FEET TO A CONCRETE MONUMENT; THENCE NORTH 04 DEGREES 29 MINUTES 58 SECONDS WEST 590.71 FEET TO A CONCRETE MONUMENT; THENCE NORTH 24 DEGREES 29 MINUTES 12 SECONDS WEST 91.55 FEET TO THE POINT OF BEGINNING AND CONTAINING 12.66 ACRES.

TRACT NO.2: BEGINNING ON AN IRON PIN FOUND IN THE NORTH MARGIN OF WINGO STREET (20.65 FEET FROM CENTERLINE); SAID POINT BEING THE SOUTHWEST CORNER OF DAN TODD; THENCE WITH SAID MARGIN THE FOLLOWING CALLS: SOUTH 58 DEGREES 39 MINUTES 37 SECONDS WEST 34.27 FEET TO A POINT; THENCE SOUTH 28 DEGREES 39 MINUTES 10 SECONDS WEST 68.09 FEET TO A 1/2 INCH IRON PIN FOUND AT THE NORTHEAST CORNER OF DAVID WINGO; THENCE WITH THE NORTH LINE OF WINGO AND THEN JERRELL MOORE NORTH 88 DEGREES 35 MINUTES 35 SECONDS WEST 371.57 FEET TO A POINT; THENCE ON NEW LINES THROUGH PHELPS THE FOLLOWING CALLS: NORTH 10 DEGREES 11 MINUTES 56 SECONDS WEST 459.68 FEET TO A POINT; THENCE NORTH 79 DEGREES 48 MINUTES 04 SECONDS EAST 438.65 FEET TO A POINT IN THE CENTERLINE OF AN OVERHEAD POWER LINE IN THE WEST LINE OF TODD ; THENCE WITH THE WEST LINE OF TODD AND GENERALLY WITH THE POWER LINE SOUTH 10 DEGREES 11 MINUTES 57 SECONDS EAST 469.05 FEET TO THE POINT OF BEGINNING AND CONTAINING 5.00 ACRES. DESCRIPTION TAKEN FROM TERRY W. SMITH LAND SURVEYING, TN RLS NO. 1688, DATED JANUARY 6, 2000.

The street address of the above-described property is believed to be **217 WINGO ST, BRADFORD, TN 38316**, 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: Mark Manning

The Secretary of Housing and Urban Development, Book 1080, Pages 2151-2158 and Instrument # 217475
American Express National Bank, Book 1077, Page 1025 and Instrument # 215271
Discover Bank, Book 1066, Page 428 and Instrument # 207922
TN Department of Revenue, Book 1125, Page 1441 and Instrument # 247158

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: 1/20/2026 and 1/27/2026

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