

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, LEONA M. MCFARLAND, A SINGLE WOMAN by Deed of Trust (the "Deed of Trust"), dated 3/29/2013 and of record in Deed Book 2166, Page(s) 815-824, and/or as Instrument Number 13004886, in Register's Office of Bradley County, Tennessee, conveyed to National Title Insurance of New York, Inc., Trustee, along with Correction Instrument recorded on 5/14/2026 in Instrument No. 26006459 Book 3266 Page 304-307, 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 3055, Page(s) 352-354 and/or as Instrument Number 24002138 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 **7/16/2026, 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:

BEGINNING AT A POINT IN THE SOUTH RIGHT-OF-WAY LINE OF WHITE OAK ROAD WHERE THE NORTH LINE OF PROPERTY OF HICKMAN AND THE SOUTHWEST LINE OF THE HEREIN CONVEYED TRACT INTERSECT THE AFORESAID SOUTH LINE OF WHITE OAK ROAD, WHICH POINT IS MARKED BY AN IRON PIN; THENCE IN A SOUTHEASTERLY DIRECTION ON A RIGHT-HANDED CURVE BEARING WITH THE SOUTH RIGHT-OF-WAY LINE OF WHITE OAK ROAD (A = 373.84 FEET, R = 1,813.13 FEET, DELTA = 11 DEG. 49 MIN.) A DISTANCE OF 340.78 FEET TO A POINT IN SAID RIGHT-OF-WAY LINE; THENCE SOUTH 75 DEG. 24 MIN. EAST WITH THE SOUTH RIGHT-OF-WAY LINE OF WHITE OAK ROAD, 64.63 FEET TO A POINT IN SAID RIGHT-OF-WAY LINE; THENCE IN A SOUTHEASTERLY THENCE NORTHEASTERLY DIRECTION ON A LEFT-HANDED CURVE BEARING WITH THE SOUTH RIGHT-OF-WAY LINE OF WHITE OAK ROAD (A = 402.72 FEET, R = 873.90 FEET, DELTA = 26 DEG. 24 MIN.) A DISTANCE OF 411.94 FEET WITH THE SOUTH RIGHT-OF-WAY LINE OF WHITE OAK ROAD TO A POINT IN SAID RIGHT-OF-WAY LINE; THENCE NORTH 78 DEG. 12 MIN. EAST WITH THE SOUTH RIGHT-OF-WAY LINE OF WHITE OAK ROAD A DISTANCE OF 78.83 FEET TO A POINT IN SAID RIGHT-OF-WAY LINE; THENCE IN A NORTHEASTERLY DIRECTION ON A LEFT-HANDED CURVE BEARING WITH THE SOUTH RIGHT-OF-WAY LINE OF WHITE OAK ROAD (A = 136.03 FEET, R = 1,366.19 FEET, DELTA = 5 DEG. 42 MIN.) A DISTANCE OF 95.72 FEET TO A POINT IN THE SAID SOUTH RIGHT-OF-WAY LINE OF WHITE OAK ROAD; THENCE SOUTH 29 DEG. 19 MIN. WEST WITH THE LINES OF PROPERTIES OF BURNS AND PENCE, 424.30 FEET TO A POINT MARKED BY AN IRON PIN; THENCE NORTH 61 DEG. 51 MIN. WEST WITH THE NORTH LINE OF PROPERTY OF CLYDE HICKMAN, 873.70 FEET TO THE POINT OF BEGINNING. SAID TRACT CONTAINS 3.36 ACRES, MORE OR LESS, AS SHOWN BY SURVEY OF CHARLES R. BROWN, TENNESSEE REGISTERED LAND SURVEYOR NO.

1552 (SURVEYOR ADDRESS: 1523 SOUTH LEE HWY., CLEVELAND, TENNESSEE, 37311), WHICH PLAT IS DATED AUGUST 13, 1998, UPON WHICH SURVEY THE ABOVE LEGAL DESCRIPTION IS BASED.

The street address of the above-described property is believed to be **1436 WHITE OAK RD NW, 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: LEONA M. MCFARLAND

Lynn Perry, Attorney at Law, Deed of Trust Book 3211, Page(s) 975-979 and/or Instrument # 25013790

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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