

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Andrew McDaniel and Michaela J McDaniel, Husband and Wife by Deed of Trust (the "Deed of Trust"), dated 6/8/2018 and of record in Deed Book T680, Page(s) 748-762, and/or as Instrument Number 18002877, in Register's Office of Campbell County, Tennessee, conveyed to J. D. Kiou, Trustee The subject Deed of Trust was modified by Loan Modification recorded on 04/05/2024 as Instrument no. 24001520 as Book M152 Page 1-11, 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 Guaranty Trust Company, 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 641, Page(s) 367-369 and/or as Instrument Number 100007417 in Register's Office of Campbell 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 **7/21/2026, at 2:00 PM at the Front Entrance of the Campbell County Courthouse, 570 Main Street, Jacksboro, TN 37757**, 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 Campbell County, Tennessee, described as follows:

SITUATED IN THE FOURTH CIVIL DISTRICT OF CAMPBELL COUNTY, TENNESSEE,
AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING ON AN IRON PIN, THE SAME BEING IN THE EAST RIGHT-OF-WAY OF WILKENS ROAD, AND THE SAME BEING THE CORNER OF WILKENS; THENCE NORTH 30 DEG. 35 MIN. 00 SEC. EAST, 32.00 FEET, MORE OR LESS, CROSSING AN EXISTING DRIVEWAY A TOTAL DISTANCE OF 32.00 FEET, MORE OR LESS, TO AN IRON PIN; THENCE THE FOLLOWING COURSES AND DISTANCES: SOUTH 82 DEG. 06 MIN. 34 SEC. EAST, 68.25 FEET, MORE OR LESS, TO AN IRON PIN; SOUTH 84 DEG. 10 MIN. 29 SEC. EAST, 166.71 FEET, MORE OR LESS, AND CROSSING AN EXISTING UTILITY LINE EASEMENT TO AN IRON PIN; NORTH 61 DEG. 49 MIN. 4 SEC. EAST, 84.35 FEET, MORE OR LESS, TO AN IRON PIN; SOUTH 86 DEG. 38 MIN. 4 SEC. EAST, 44.14 FEET, MORE OR LESS, TO AN IRON PIN; SOUTH 39 DEG. 38 MIN. 17 SEC. EAST, AND CROSSING AN EXISTING DRIVEWAY A TOTAL DISTANCE OF 92.40 FEET, MORE OR LESS, TO AN IRON PIN IN THE CENTERLINE OF A DRAIN; THENCE WITH THE MEANDERS OF THE CENTERLINE OF SAID EXISTING DRAIN AND CONTINUING WITH THE GIMBEL LINE, WHEN REDUCED TO A STRAIGHT LINE, SOUTH 43 DEG. 29 MIN. 32 SEC. WEST, 262.16 FEET, MORE OR LESS, TO AN IRON PIN, THE SAME BEING A CORNER OF WILKENS AND THE SAME BEING IN AN EXISTING BRANCH; THENCE WITH THE WILKENS LINE, NORTH 15 DEG. 52 MIN. 00 SEC. WEST, 67.87 FEET, MORE OR LESS, TO AN IRON PIN; THENCE CONTINUING WITH THE WILKENS LINE THE FOLLOWING COURSES AND DISTANCES: NORTH 55 DEG. 20 MIN. 00 SEC. WEST, AND CROSSING TWO EXISTING UTILITY EASEMENTS, A TOTAL DISTANCE OF 91.76 FEET, MORE OR LESS, TO AN IRON PIN; NORTH 35 DEG. 49 MIN. 00 SEC. WEST, 68.97 FEET, MORE OR LESS, TO AN IRON PIN; NORTH 66 DEG. 14 MIN. 00 SEC. WEST, 122.68 FEET, MORE OR LESS, TO AN

IRON PIN, THE BEGINNING CORNER HEREOF. BEING A TRACT CONSISTING OF 1.13 ACRES, MORE OR LESS, ACCORDING TO SURVEY OF JERRY W. CRUTCHFIELD, RLS 1612, DATED OCTOBER 28, 1998.

THERE IS RESERVED FROM THIS CONVEYANCE TWO EXISTING UTILITY LINE EASEMENTS AS SHOWN ON THE AFORESAID CRUTCHFIELD SURVEY.

THERE IS FURTHER RESERVED FROM THIS CONVEYANCE A JOINT NON-EXCLUSIVE USE OF AN EXISTING DRIVEWAY FOR INGRESS AND EGRESS TO WILKENS ROAD AS SHOWN ON THE AFORESAID CRUTCHFIELD SURVEY, SAID USE TO BE JOINT OR NON- EXCLUSIVE WITH ALL OTHER PERSONS NOW OR HEREAFTER OWNING PROPERTY WHICH TOUCHES THE AFORESAID EXISTING DRIVEWAY AS SHOWN ON SAID CRUTCHFIELD SURVEY.

BEING THE SAME PROPERTY CONVEYED TO ANDREW MCDANIEL AND MICHAELLA J. MCDANIEL, BY DEED DATED JUNE 6,2018, IN BOOK 515, PAGE 134 IN THE REGISTER'S OFFICE FOR CAMBELL COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **482 AARON BAIRD RD, PIONEER TENNESSEE 37847**, 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: Andrew McDaniel and Michaela J McDaniel

Y-12 Federal Credit Union, Deed of Trust Book T779, Page(s) 827-835 and/or Instrument # 23001941

The United States of America, acting through the Rural Housing Service, Deed of Trust Book T795, Page(s) 903-909 and/or Instrument # 24001519

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/>

Publication Dates: 6/18/2026 and 6/25/2026

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