

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, STEPHANIE NICOLE BURNHAM, UNMARRIED by Deed of Trust (the "Deed of Trust"), dated 12/29/2016 and of record in Deed Book 1596, Page(s) 728-742, and/or as Instrument Number 17000094, in Register's Office of Roane County, Tennessee, conveyed to R M K Financial Corp. d/b/a Majestic Home Loan, 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 R M K Financial Corp. d/b/a Majestic Home Loan, 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 2045, Page(s) 1445-1446 and/or as Instrument Number 21920 in Register's Office of Roane 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 **8/5/2026, at 11:00 AM at the Front Door of the Roane County Courthouse, 200 East Race Street, Kingston, TN 37763**, 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 Roane County, Tennessee, described as follows:

SITUATED IN THE THIRD CIVIL DISTRICT OF ROANE COUNTY, TENNESSEE, AND WITHIN THE CORPORATE LIMITS OF THE CITY OF KINGSTON, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

BEING ALL OF LOT NUMBER FIFTEEN (15) IN DUGGER ADDITION, OF WHICH SAID ADDITION MAP OR PLAT IS OF RECORD IN PLAT CABINET 1, SLIDE 39 (1), REVISED PLAT BOOK 7, SLIDE 114 (2), PLAT BOOK 1, PAGE 84, AT OFFICE OF REGISTER OF DEEDS FOR ROANE COUNTY, TENNESSEE, AND TO WHICH SAID MAP OR PLAT REFERENCE IS HEREIN MADE FOR A MORE PARTICULAR METES AND BOUNDS DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO STEPHANIE NICOLE BURNHAM, UNMARRIED, FROM SANDRA K. WHITE, AS TRUSTEE OF THE SANDRA K. WHITE REVOCABLE LIVING TRUST, BY WARRANTY DEED DATED DECEMBER 29, 2016, RECORDED IN BOOK 1596, PAGE 725, IN THE REGISTER'S OFFICE FOR ROANE COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **308 KINGWOOD STREET, KINGSTON, TN 37763**, 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: STEPHANIE NICOLE BURNHAM

The United States of America, acting through the Rural Housing Service, Deed of Trust Book 1963, Page(s) 756-761 and/or Instrument # 24003773

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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