

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, JONATHAN V. DESMARAIS and JENNIFER A. DESMARAIS, HUSBAND AND WIFE by Deed of Trust (the "Deed of Trust"), dated 12/11/2023 and of record in Deed Book 476, Page(s) 671-688, and/or as Instrument Number 23002302, in Register's Office of Unicoi County, Tennessee, conveyed to Law Office of W. Derek Malcolm, 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 Cardinal Financial Company, Limited Partnership dba Peoples Home Equity, 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 494, Page(s) 576-578 and/or as Instrument Number 25001747 in Register's Office of Unicoi 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 **8/18/2026, at 11:00 AM at the Front Door of the Unicoi County Courthouse, 100 North Main Avenue, Erwin, Tennessee 37650**, 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 Unicoi County, Tennessee, described as follows:

LOCATED IN THE THIRD CIVIL DISTRICT OF UNICOI COUNTY, TENNESSEE, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

"BEING ALL LOT A-4, AMBERWOOD SUBDIVISION, SECTION 1 AS SHOWN BY PLAT OF SAME, OF RECORD IN PLAT CABINET B., AND SLIDE 83, IN THE REGISTER'S OFFICE FOR UNICOI COUNTY, TENNESSEE, AND BY SURVEY OF STEVEN C. LYONS, R.L.S. #1608, 116 FREE HILL ROAD, GRAY, TENNESSEE 37615, DATED APRIL 7, 1995, TO WHICH REFERENCE IS HERE MADE."

AND BEING THE SAME PROPERTY CONVEYED TO JONATHAN DESMARAIS, BY QUITCLAIM DEED DATED JULY 26, 2019, FROM SCOTT DESMARAIS, LEONA MCNEILL AND KENDRA SHEEHAN, WHICH APPEARS OF RECORD IN THE OFFICE OF THE REGISTER OF DEEDS FOR UNICOI COUNTY, AT ERWIN, TENNESSEE, IN DEED BOOK 426, AT PAGE 144, AS DOCUMENT NO. 19001703. SEE ALSO QUITCLAIM DEED DATED DECEMBER 11, 2023, FROM JONATHAN V. DESMARAIS (A/K/A JONATHAN DESMARAIS), TO JONATHAN V. DESMARAIS AND JENNIFER A. DESMARAIS, HUSBAND AND WIFE, TO BE FORTHWITH RECORDED. BK476 PG667

The street address of the above-described property is believed to be **1306 AMBER DRIVE, JOHNSON CITY, TN 37601**, 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: JONATHAN V. DESMARAIS and JENNIFER A. DESMARAIS

The Secretary of Housing and Urban Development, Deed of Trust Book 496, Page(s) 448-456 and/or Instrument # 25002165

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: 7/1/2026 and 7/8/2026

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