

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Scott Finley and Courtney Finley by Deed of Trust (the "Deed of Trust"), dated 6/21/2024 and of record in Deed Book 1349, Page(s) 755-772, and/or as Instrument Number 256471, in Register's Office of McMinn County, Tennessee, conveyed to Priority Title and Escrow, LLC, 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, 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 9, Page(s) 2123-2125 and/or as Instrument Number 275593 in Register's Office of McMinn 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 **8/27/2026, at 2:00 PM at the Front Entrance of the McMinn County Courthouse, 6 East Madison Avenue, Athens, TN 37303**, 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 McMinn County, Tennessee, described as follows:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF MCMINN, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS:

SITUATED IN THE THIRD CIVIL DISTRICT OF MCMINN COUNTY, TENNESSEE, BEING LOT 28 OF THE PINES SUBDIVISION, PHASE I, PART A, AS DEPICTED ON PLAT OF RECORD IN PLAT CABINET B, SLIDE 67, REGISTER'S OFFICE, MCMINN COUNTY, TENNESSEE. SAID LOT 28 IS MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN SET IN THE SOUTH SIDE OF WOMAC DRIVE, SAME MARKING THE NORTHWEST CORNER OF LOT 27, AND THE NORTHEAST CORNER OF LOT 28 CONVEYED HEREIN; FROM SAID POINT OF BEGINNING WITH LOT 27 SOUTH 01 DEGREE 46 MINUTES EAST 250.0 FEET TO AN IRON PIN CORNER; THENCE SOUTH 88 DEGREES 14 MINUTES WEST 85.0 FEET TO AN IRON PIN CORNER; THENCE WITH LOT 29 NORTH 01 DEGREE 46 MINUTES WEST 250.0 FEET TO AN IRON PIN CORNER, THENCE WITH WOMAC DRIVE NORTH 88 DEGREES 14 MINUTES EAST 85.0 FEET TO THE POINT OF BEGINNING.

BEING ALL AND THE SAME LANDS AND PREMISES CONVEYED TO SCOTT FINLEY AND COURTNEY FINLEY, HUSBAND AND WIFE BY CLINTON J. SNELL JR., AND LISA A. SNELL, HUSBAND AND WIFE IN A DEED DATED 04/22/2016 AND RECORDED 04/25/2016 IN BOOK 20S, PAGE 68, INSTRUMENT NO. 180823, IN THE CLERK'S OFFICE OF THE CIRCUIT COURT OF MCMINN, TENNESSEE.

The street address of the above-described property is believed to be **225 COUNTY ROAD 587, ENGLEWOOD, TN 37329**, 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: Scott Finley and Courtney Finley

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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