

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Garrett A Burns and Christina Diane Burns, husband and wife by Deed of Trust (the "Deed of Trust"), dated 8/3/2018 and of record in Deed Book 905, Page(s) 560-570, and/or as Instrument Number 20183318, in Register's Office of Dyer County, Tennessee, conveyed to Sherrell Armstrong, 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 First Citizens National Bank, 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 1047, Page(s) 2913-2915 and/or as Instrument Number 20244844 in Register's Office of Dyer 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 **9/2/2026, at 11:00 AM at the North Door of the Dyer County Courthouse, 101 W Court Street, Dyersburg, TN 38024**, 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 Dyer County, Tennessee, described as follows:

LYING AND BEING SITUATED IN THE FIFTH CIVIL DISTRICT OF DYER COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE WEST MARGIN OF AN UNNAMED PUBLIC COUNTY ROAD, SAID POINT BEING NORTH 08 DEGREES 55 MINUTES EAST A DISTANCE OF 700 FEET FROM THE NORTHEAST CORNER OF THAT PROPERTY CONVEYED TO SHAUF AS SHOWN BY DEED OF RECORD IN DEED BOOK 130, PAGE 82, IN THE REGISTER'S OFFICE OF DYER COUNTY, TENNESSEE; RUNS THENCE NORTH 88 DEGREES 32 MINUTES WEST A DISTANCE OF 175 FEET TO A CORNER FENCE POST; RUNS THENCE NORTH 08 DEGREES 55 MINUTES EAST ALONG A 4-FOOT CHAIN LINK FENCE A DISTANCE OF 100 FEET TO A CORNER FENCE POST; RUNS THENCE SOUTH 88 DEGREES 32 MINUTES EAST A DISTANCE OF 175 FEET TO AN IRON PIN IN THE WEST MARGIN OF SAID PUBLIC COUNTY ROAD; RUNS THENCE SOUTH 08 DEGREES 55 MINUTES WEST WITH THE WEST MARGIN OF SAID PUBLIC COUNTY ROAD A DISTANCE OF 100 FEET TO THE POINT OF BEGINNING. THIS PROPERTY PLATTED AS AFORESAID AND AS SURVEYED BY THOMAS L. DEAN ON JULY 19, 1988.

BEING THE SAME PROPERTY CONVEYED UNTO GARRETT A. BURNS AND WIFE, CHRISTINA DIANE BURNS, AS TENANTS BY THE ENTIRETY BY DEED FROM PAMELA C. DAVIS FORMERLY KNOWN AS PAMELA C. HUTCHESON, UNMARRIED, DATED 08/03/2018 AND RECORDED 08/06/2018 AT BOOK 905, PAGE 558, DYER COUNTY RECORDS.

The street address of the above-described property is believed to be **183 STEVE DR, DYERSBURG, TN 38024**, 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: Garrett A. Burns and wife, Christina Diane Burns
Discover Bank, Deed of Trust Book 1055, Page(s) 130-131 and/or Instrument # 20253766

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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Nestor Solutions of Tennessee, LLC, Substitute Trustee
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115

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