

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Daniel R Birchfield Richards and Megan J Buchanan; Husband and Wife as Joint Tenants with Full Rights of Survivorship by Deed of Trust (the "Deed of Trust"), dated 3/17/2023 and of record in Deed Book T349, Page(s) 874-891, and/or as Instrument Number 23000707, in Register's Office of Johnson County, Tennessee, conveyed to CLASSIC TITLE AND INSURANCE - JONESBOROUGH, 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 7, Page(s) 1717-1718 and/or as Instrument Number 25003157 in Register's Office of Johnson 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 **9/9/2026, at 2:00 PM at the Front Door of the Johnson County Courthouse, 222 West Main Street, Mountain City, TN 37683**, 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 Johnson County, Tennessee, described as follows:

SITUATED, LYING AND BEING IN THE 8TH CIVIL DISTRICT OF JOHNSON COUNTY, TENNESSEE AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

BEING ALL OF THAT TRACT OR PARCEL OF LAND CONTAINING .629 ACRE AS SHOWN ON PLAT OF SURVEY ENTITLED "PROPERTY OF: CRANDULL CHURCH OF CHRIST" DATED JANUARY 20, 2015, AS PREPARED BY RICKY LYNN SNYDER, TRLS NO. 1910, SNYDER SURVEYING, INC., 156 DOE CREEK ROAD, BUTLER, TENNESSEE 37640, SAID PLAT ATTACHED TO DEED OF RECORD IN BOOK 198, PAGE 91 AS EXHIBIT "A" TO WHICH REFERENCE IS HAD AND MADE FOR FURTHER AND COMPLETE DESCRIPTION.

SUBJECT TO ROADWAY RIGHTS-OF-WAY FOR HIGHWAY 133 AND STEAGALL ROAD.

BEING THE SAME PROPERTY CONVEYED TO DANIEL R. BIRCHFIELD RICHARDS AND MEGAN J BUCHANAN AS JOINT TENANTS IN COMMON WITH RIGHT OF SURVIVORSHIP FROM BRANDON RHYMER AND JULIANNE W. DOSS NKA JULIANNE RHYMER BY WARRANTY DEED DATED MARCH 17, 2023, AND OF RECORD IN BOOK 225, PAGE 783, REGISTER'S OFFICE, JOHNSON COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **120 STEAGALL ROAD, SHADY VALLEY, TN 37688-5016**, 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: Daniel R Birchfield Richards and Megan J Buchanan

The Secretary of Housing and Urban Development, Deed of Trust Book 4, Page(s) 770-776 and/or Instrument # 25000877

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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