

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Bobbi E Vawter and James A Vawter Jr, wife and husband by Deed of Trust (the "Deed of Trust"), dated 5/2/2018 and of record in Deed Book 608, Page(s) 94-105, and/or as Instrument Number 99438, in Register's Office of Henderson County, Tennessee, conveyed to Charles Patterson Law, Trustee, along with Correction Instrument recorded on 5/18/2026 in Instrument No. 135581 The subject Deed of Trust was modified by Loan Modification recorded as Book 660 Page 729-738 Instrument Number 118884 and recorded on 07/05/2022, 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 Bank of England, 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 700, Page(s) 769-770 and/or as Instrument Number 133582 in Register's Office of Henderson 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 **8/25/2026, at 11:00 AM at the South Door of the Henderson County Courthouse, 17 Monroe Avenue, Lexington, TN 38351**, 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 Henderson County, Tennessee, described as follows:

LOT NO. 43:

BEGINNING AT AN IRON PIN IN THE WEST RIGHT-OF-WAY MARGIN OF MARCUS LANE (40' RIGHT-OF-WAY), AND BEING THE BEGINNING NORTHEAST CORNER OF THE LOT HEREIN DESCRIBED AND THE SOUTHEAST CORNER OF LOT NO. 44; THENCE WITH THE WEST RIGHT-OF-WAY MARGIN OF MARCUS LANE, SOUTH 23 DEGREES 37 MINUTES 00 SECONDS EAST 100.00 FEET TO AN IRON PIN, BEING THE SOUTHEAST CORNER OF THE LOT HEREIN DESCRIBED AND THE NORTHEAST CORNER OF LOT NO. 42; THENCE WITH THE BOUNDARY LINE OF LOT NO. 42, SOUTH 66 DEGREES 23 MINUTES 00 SECONDS WEST 333.59 FEET TO AN IRON PIN, BEING THE SOUTHWEST CORNER OF THE LOT HEREIN DESCRIBED AND THE NORTHWEST CORNER OF LOT NO. 42; THENCE NORTH 16 DEGREES 14 MINUTES 54 SECONDS WEST 100.83 FEET TO AN IRON PIN, BEING THE NORTHWEST CORNER OF THE LOT HEREIN DESCRIBED AND THE SOUTHWEST CORNER OF LOT NO. 44; THENCE WITH THE SOUTH BOUNDARY LINE OF LOT 44, NORTH 66 DEGREES 23 MINUTES 00 SECONDS EAST 320.66 FEET BACK TO THE POINT OF BEGINNING, CONTAINING 0.751 ACRES.

LOT NO. 44:

BEGINNING ON AN IRON PIN IN THE WEST RIGHT-OF-WAY MARGIN OF MARCUS LANE (40' RIGHT-OF-WAY), AND BEING THE BEGINNING NORTHEAST CORNER OF THE LOT HEREIN DESCRIBED AND THE SOUTHEAST CORNER OF LOT NO. 45; THENCE WITH THE WEST RIGHT-OF-WAY MARGIN OF MARCUS LANE, SOUTH 23

DEGREES 37 MINUTES 00 SECONDS EAST 100.00 FEET TO AN IRON PIN, BEING THE SOUTHEAST CORNER OF THE LOT HEREIN DESCRIBED AND THE NORTHEAST CORNER OF LOT NO. 43; THENCE WITH THE NORTH BOUNDARY LINE OF LOT NO. 43, SOUTH 66 DEGREES 23 MINUTES 00 SECONDS WEST 320.66 FEET TO AN IRON PIN, BEING THE SOUTHWEST CORNER OF THE LOT HEREIN DESCRIBED AND THE NORTHWEST CORNER OF LOT NO. 43; THENCE NORTH 16 DEGREES 14 MINUTES 54 SECONDS WEST 100.83 FEET TO AN IRON PIN, BEING THE NORTHWEST CORNER OF THE LOT HEREIN DESCRIBED AND THE SOUTHWEST CORNER OF LOT NO. 45; THENCE WITH THE SOUTH BOUNDARY LINE OF LOT NO. 45, NORTH 66 DEGREES 23 MINUTES 00 SECONDS EAST 307.73 FEET BACK TO THE POINT OF BEGINNING.

LOT NO. 45:

BEGINNING ON AN IRON PIN IN THE WEST RIGHT-OF-WAY MARGIN OF MARCUS LANE, SAID PIN BEING THE SOUTHEAST CORNER OF LOT NO. 46 AND THE BEGINNING NORTHEAST CORNER OF THE LOT HEREIN DESCRIBED, THENCE WITH THE WEST RIGHT OF WAY MARGIN OF MARCUS LANE (40' RIGHT-OF-WAY) SOUTH 23 DEGREES, 37 MINUTES, 54 SECONDS, EAST 100.00 FEET TO AN IRON PIN, SAID PIN BEING THE NORTHEAST CORNER OF LOT NO. 44 AND THE SOUTHEAST CORNER OF THE LOT HEREIN DESCRIBED, THENCE WITH THE NORTH BOUNDARY LINE OF LOT NO. 44, SOUTH 66 DEGREES, 12 MINUTES, 26 SECONDS, WEST 307.63 FEET TO AN IRON PIN, SAID PIN BEING THE NORTHWEST CORNER OF LOT NO. 44 AND THE SOUTHWEST CORNER OF THE LOT HEREIN DESCRIBED, THENCE NORTH 16 DEGREES, 14 MINUTES, 54 SECONDS, WEST 100.87 FEET TO AN IRON PIN, SAID PIN BEING THE SOUTHWEST CORNER OF LOT NO. 46 AND THE NORTHWEST CORNER OF THE LOT HEREIN DESCRIBED, THENCE WITH THE SOUTH BOUNDARY LINE OF LOT NO. 46, NORTH 66 DEGREES, 12 MINUTES 26 SECONDS EAST 294.67 FEET BACK TO THE POINT OF BEGINNING CONTAINING 0.691 ACRES AS SURVEYED BY EDDIE COLEMAN, JR. COUNTY SURVEYOR, HENDERSON COUNTY, TENNESSEE TN RLS 1140.

BEING THE SAME REAL ESTATE CONVEYED TO THE GRANTOR OF RECORD IN DEED BOOK 276 AT PAGE 217 IN THE REGISTER'S OFFICE OF HENDERSON COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **62 MARCUS LN, LEXINGTON, TN 38351**, 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: Bobbi E Vawter and James A Vawter Jr

The Secretary of Housing and Urban Development, Deed of Trust Book 660, Page(s) 752-758 and/or Instrument # 118888

The Secretary of Housing and Urban Development, Deed of Trust Book 688, Page(s) 169-175 and/or Instrument # 129344

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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