

***The previous sale date of 7/16/2026 was postponed until 9/10/2026 at 11:00 AM, local time, North Entrance of Madison County Courthouse, 100 East Main Street, Jackson, TN 38301**

***The previous sale date of 6/4/2026 was postponed until 7/16/2026 at 11:00 AM, local time, North Entrance of Madison County Courthouse, 100 East Main Street, Jackson, TN 38301**

***The previous sale date of 3/26/2026 was postponed until 6/4/2026 at 11:00 AM, local time, North Entrance of Madison County Courthouse, 100 East Main Street, Jackson, TN 38301**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Bonnie Trosky by Deed of Trust (the "Deed of Trust"), dated 9/30/2024 and of record in Deed Book T2261, Pages 617-636, and as Instrument Number 24010782, in Register's Office of Madison County, Tennessee, conveyed to Atlas Title Company dba Atlas Title Agency, Inc., 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 Plaza Home Mortgage, Inc., 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 T2301, Pages 1102-1104 and as Instrument Number 26001502 in Register's Office of Madison 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 **3/26/2026, at 11:00 AM at the North Entrance of Madison County Courthouse, 100 East Main Street, Jackson, TN 38301**, 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 Madison County, Tennessee, described as follows:

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

SITUATED, LYING, AND BEING IN THE FIFTH (5TH) WARD OF THE CITY OF JACKSON, MADISON COUNTY, TENNESSEE, AND BEING MORE SPECIFICALLY BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE WEST MARGIN OF CHANNING WAY, SAID POINT BEING NORTH 01 DEGREES 55' EAST WITH THE WEST MARGIN OF CHANNING WAY A DISTANCE OF 100 FEET FROM THE NORTHEAST CORNER OF LOT 26, BELLE MEADE ESTATES, SECTION 1, SHEET II, A PLAT OF WHICH APPEARS OF RECORD IN PLAT BOOK 2, AT PAGE 195 IN THE REGISTER'S OFFICE OF MADISON COUNTY, TENNESSEE; RUNS THENCE NORTH 88 DEGREES 05' WEST A DISTANCE OF 185 FEET (WESTERLY DIRECTION OF 185' DEED) TO A POINT; RUNS THENCE NORTH 01 DEGREES 55' EAST A DISTANCE OF 150 FEET (NORTHERLY DIRECTION 150' DEED) TO A POINT IN THE NORTH MARGIN OF LOT 29, BELLE MEADE ESTATES, A PLAT OF WHICH APPEARS OF RECORD IN PLAT BOOK 3, AT PAGE 55 IN THE REGISTER'S OFFICE OF MADISON COUNTY, TENNESSEE, AND THE SOUTH MARGIN OF LOT 30,

RUNS THENCE SOUTH 88 DEGREES 05' EAST WITH THE SOUTHERN MARGIN OF LOT 30 AND LOT 23 A DISTANCE OF 185 FEET (EASTERLY DIRECTION 185' DEED) TO A POINT IN THE WEST MARGIN OF CHANNING WAY, SAID POINT ALSO BEING THE SOUTHEAST CORNER OF LOT 23, RUNS THENCE SOUTH 01 DEGREES 55' WEST WITH THE WEST MARGIN OF CHANNING WAY A DISTANCE OF 150 FEET (SOUTHERLY DIRECTION 150' DEED) TO THE POINT OF BEGINNING, BEING ALL OF LOT 24, THE EASTERN 10 FEET OF LOT 29, AND THE NORTHERN 25 FEET OF LOT 25, BELLE MEADE ESTATES, SECTION I, SHEET 1L, PLATTED AS AFORESAID AND SURVEYED BY MCALEXANDER ENGINEERING ON NOVEMBER 29, 1983.

The street address of the above-described property is believed to be **187 CHANNING WAY, JACKSON, TN 38305**, 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: Bonnie Trosky

1st Franklin Financial Corporation, Deed of Trust Book L74, Pages 882-883 and Instrument # 25014027

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 Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. 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: 2/27/2026 and 3/6/2026

Nestor Solutions of Tennessee, LLC, Substitute Trustee
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
TS#: 2026-21299-TN