

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Dustin Storm Ray and Alexis Ann Ray, Husband and Wife by Deed of Trust (the "Deed of Trust"), dated 9/29/2023 and of record in Deed Book 735, Page(s) 316-327, and/or as Instrument Number 200996, in Register's Office of Carroll County, Tennessee, conveyed to Wilburn J. Evans, 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 FirstBank, 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 771, Page(s) 538-540 and/or as Instrument Number 214866 in Register's Office of Carroll 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 **9/15/2026, at 12:00 PM at the At the Carroll County Courthouse, 99 Court Street, Huntingdon, TN 38344**, 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 Carroll County, Tennessee, described as follows:

LYING AND BEING SITUATED IN THE 11TH CIVIL DISTRICT OF CARROLL COUNTY, TENNESSEE AND FURTHER DESCRIBED AS FOLLOWS:

MAP 063, GROUP ___, PARCEL 016.12

BEGINNING AT A POINT IN THE NORTH MARGIN OF HOLMES MILL ROAD AND THE SOUTHEAST CORNER OF REYNOLDS (DB 212, PG 449); RUNS THENCE WITH THE EAST LINE OF REYNOLDS AND WHEELER (NOW MILLER), NORTH 05 DEGREES 21 MINUTES 16 SECONDS EAST, 276 FEET TO A POINT AND BEING THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT; THENCE PROCEEDING EAST APPROXIMATELY 375 FEET TO A POINT ON THE WEST MARGIN OF CROSSROADS CHURCH ROAD (FORMERLY UPPER PARIS ROAD) WITH SAID POINT BEING 05 FEET NORTH FROM THE NORTH EDGE OF MANN'S CONCRETE DRIVEWAY; THENCE WITH THE WEST MARGIN OF CROSSROADS CHURCH ROAD 350 FEET TO THE INTERSECTION OF THE WEST MARGIN OF CROSSROADS CHURCH ROAD WITH THE NORTH MARGIN OF HOLMES MILL ROAD; THENCE WITH THE NORTH MARGIN OF HOLMES MILL ROAD 426.55 FEET TO THE POINT OF BEGINNING.

THIS PROPERTY IS SUBJECT TO A WATER LINE EASEMENT IN FAVOR OF THE TOWN OF HUNTINGDON, TENNESSEE AS RECORDED IN DEED BOOK 261, PAGE 044 IN THE REGISTER'S OFFICE OF CARROLL COUNTY, TENNESSEE.

THIS BEING THE SAME PROPERTY CONVEYED TO DUSTIN STORM RAY AND WIFE, ALEXIS ANN RAY BY DEED FROM MATTHEW MANN AND JEANNE MANN DATED THE 29TH DAY OF SEPTEMBER, 2023 AND RECORDED IN DEED BOOK 411, PAGE 991 IN THE REGISTER'S OFFICE OF CARROLL COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **735 CROSSROADS CHURCH RD, HUNTINGDON TN 38344**, 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: Dustin Storm Ray and Alexis Ann Ray

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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