

***The previous sale date of 8/26/2026 was postponed until 10/21/2026 at 2:00 PM, local time, Courthouse Annex of the Dickson County Courthouse, 4 Court Square, Charlotte, TN 37036**

***The previous sale date of 7/1/2026 was postponed until 8/26/2026 at 2:00 PM, local time, Courthouse Annex of the Dickson County Courthouse, 4 Court Square, Charlotte, TN 37036**

***The previous sale date of 5/20/2026 was postponed until 7/1/2026 at 2:00 PM, local time, Courthouse Annex of the Dickson County Courthouse, 4 Court Square, Charlotte, TN 37036**

***The previous sale date of 3/25/2026 was postponed until 5/20/2026 at 2:00 PM, local time, Courthouse Annex of the Dickson County Courthouse, 4 Court Square, Charlotte, TN 37036**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, ROBERT J. GAFFORD, JR. AND ARIEL K. GAFFORD by Deed of Trust (the "Deed of Trust"), dated 10/17/2022 and of record in Deed Book V1548, Page(s) 1580-1606, and/or as Instrument Number 348029, in Register's Office of Dickson County, Tennessee, conveyed to Advantage Title, LLC, 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 V1604, Page(s) 1511-1513 and/or as Instrument Number 382992 in Register's Office of Dickson 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 **3/25/2026, at 2:00 PM at the Courthouse Annex of the Dickson County Courthouse, 4 Court Square, Charlotte, TN 37036**, 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 Dickson County, Tennessee, described as follows:

A CERTAIN TRACT OR PARCEL OF LAND IN DICKSON COUNTY, STATE OF TENNESSEE, COMMONLY KNOWN AS 3984 HIGHWAY 70 WEST, DICKSON, TENNESSEE, AND MORE FULLY DESCRIBED AS FOLLOWS:

LYING IN THE THIRTEENTH CIVIL DISTRICT OF DICKSON COUNTY, TENNESSEE, AND BEING IDENTIFIED AS LOT NO. 1 OF THE MELBA D. MOORE SUBDIVISION BY PLAT OF RECORD IN CABINET D, SLIDE 106, IN THE REGISTER'S OFFICE OF DICKSON COUNTY, TENNESSEE, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 24 INCH POST OAK TREE IN A FENCE CORNER, BEING THE SOUTHEAST CORNER OF THIS TRACT AND THE NORTHEAST CORNER OF MYRTLE M. NESBITT PROPERTY OF RECORD IN BOOK 104, PAGE 240, IN THE REGISTER'S OFFICE OF DICKSON COUNTY, TENNESSEE, AND ALSO A POINT IN THE WEST BOUNDARY OF MICHAEL BURGOYNE, ET UX PROPERTY OF RECORD IN VOLUME

307, PAGE 17, IN THE REGISTER'S OFFICE OF DICKSON COUNTY, TENNESSEE; THENCE ALONG BURGOYNE AND WITH NESBITT AND A FENCE, SOUTH 87 DEGREES 48 MINUTES 00 SECONDS WEST, 244.10 FEET TO AN IRON PIN AT A FENCE CORNER, NESBITT'S NORTHWEST CORNER; THENCE ON EW LINES; SOUTH 89 DEGREES 14 MINUTES 51 SECONDS WEST, PASSING AN IRON PIN ON THE NORTHEAST CORNER OF A 50.00 WIDE INGRESS/EGRESS AND UTILITY EASEMENT INTO THIS TRACT AT 25.39 FEET, ON-IN-ALL 77.10 FEET TO A CONCRETE MONUMENT ALSO THE NORTHWEST CORNER OF SAID EASEMENT; THENCE NORTH 03 DEGREES 48 MINUTES 00 SECONDS EAST 271.50 FEET TO A CONCRETE MONUMENT; NORTH 88 DEGREES 08 MINUTES 51 SECONDS EAST, PASSING CONCRETE MONUMENT AT 311.77 FEET, ON-IN-ALL 321.18 FEET TO A POINT IN THE WEST BOUNDARY OF SAID BURGOYNE; THENCE WITH HIS WEST BOUNDARY; SOUTH 03 DEGREES 46 MINUTES 00 SECONDS WEST 271.60 FEET TO THE POINT OF BEGINNING, CONTAINING 2.00 ACRES, MORE OR LESS, ACCORDING TO A SURVEY DATED APRIL 21, 1998 BY BENNETT AND SONS, SURVEYORS AND PLANNERS, INC. MACK BENNETT, JR. R.L.S. TENN NO. 477, 205 CHURCH STREET, DICKSON, TENNESSEE 37055.

MANUFACTURED/MOBILE HOME:

NAME: PAC

MODEL NO.: 58564282

NEW/USED/YEAR: 1999

SERIAL NO.: DSEZAL13270AB

LENGTH AND WIDTH: 52 X 27

The street address of the above-described property is believed to be **3984 HWY 70 W, DICKSON, TN 37055**, 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: Robert J. Gafford, Jr. and Ariel K. Gafford

Regional Finance Corporation, Deed of Trust Book V1563, Page(s) 2697-2698 and/or Instrument # 358370

Mariner Finance, Deed of Trust Book V1568, Page(s) 565-566 and/or Instrument # 361219

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-f...> and https://www.fincen.gov/rre-faqs#D_5.

Internet Posting Website: <https://tennesseepostings.com/>

Publication Dates: 2/4/2026 and 2/11/2026

Nestor Solutions of Tennessee, LLC, Substitute Trustee
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
TS#: 2025-18103-TN