

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Michael David Porter and wife Ruby J Porter by Deed of Trust (the "Deed of Trust"), dated 10/10/2017 and of record in Deed Book T997, Page(s) 874-896, and/or as Instrument Number 17007362, in Register's Office of Coffee County, Tennessee, conveyed to Absolute Title & Escrow Services, 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 CALIBER HOME LOANS, 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 t1355, Page(s) 801-803 and/or as Instrument Number 26000436 in Register's Office of Coffee 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 **10/5/2026, at 11:00 AM at the At North Door of the Coffee County Justice Center, 300 Hillsboro Blvd, Manchester, TN 37355**, 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 Coffee County, Tennessee, described as follows:

A CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING IN THE SECOND (2ND) CIVIL DISTRICT OF COFFEE COUNTY, STATE OF TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

LOT NO. 17, FALCON POINTE SUBDIVISION, PHASE ONE, NORTH LOTS, OF RECORD IN PLAT CABINET 391A AND 391B, REGISTER'S OFFICE FOR COFFEE COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE FOR A MORE COMPLETE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO GREG CURL BY AMENDED ORDER APPROVING SALES, CONVEYING PROPERTY AND SETTING ASIDE HOMESTEAD DATED NOVEMBER 21, 2016 AND RECORDED AUGUST 14, 2017 OF RECORD IN BOOK W382, PAGE 191, REGISTER'S OFFICE OF COFFEE COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO MICHAEL DAVID PORTER AND WIFE, RUBY J. PORTER BY WARRANTY DEED FROM GREG CURL MARRIED, DATED OCTOBER 10, 2017 AND RECORDED OCTOBER 11, 2017 OF RECORD IN BOOK W383 PAGE 442, REGISTER'S OFFICE OF COFFEE COUNTY, TENNESSEE.

INCLUDED IN THE ABOVE-DESCRIBED REAL PROPERTY IS A MOBILE HOME LOCATED ON SAID LAND, SERIAL NO. TNFLV27A155685R13 AND TNFLV27B155685R13, MANUFACTURED BY FLEETWOOD, THE SAME BEING PERMANENTLY AFFIXED TO THE REALTY, AND INTENDED TO CONSTITUTE AN IMPROVEMENT TO REAL PROPERTY, AND NOT AN ITEM OF PERSONAL PROPERTY.

THIS CONVEYANCE IS SUBJECT TO RESTRICTIVE COVENANTS FOR FALCON POINTE SUBDIVISION, PHASE ONE, NORTH LOTS OF RECORD IN BOOK T403, PAGE 716 AND ALL MATTERS FOR PLAT FOR FALCON POINTE SUBDIVISION, PHASE ONE, NORTH LOTS OF RECORD IN PLAT CABINET 391A AND 391B, REGISTER'S OFFICE OF COFFEE COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **777 FERRELLS LOOP RD, BEECHGROVE, TN 37018**, 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: Michael David Porter and Ruby J Porter

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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