

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Kenneth Hatter and Brianna Hatter, Husband And Wife by Deed of Trust (the "Deed of Trust"), dated 3/21/2014 and of record in Deed Book 275, Page(s) 35-49, and/or as Instrument Number 14000687, in Register's Office of Smith County, Tennessee, conveyed to Kerry Webb, 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 Acopia, LLC, 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 516, Page(s) 495-496 and/or as Instrument Number 26002398 in Register's Office of Smith 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 **9/8/2026, at 2:00 PM at the At the Smith County Courthouse, 211 North Main Street, Carthage, TN 37030**, 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 Smith County, Tennessee, described as follows:

TRACT 1: BEGINNING AT AN IRON PIN NEW IN THE WEST LINE OF SHADY CIRCLE, BEING THE NORTHEAST CORNER OF THIS TRACT AND A CORNER TO JUDY AND JAMES MASSEY PROPERTY DESCRIBED IN RECORD BOOK 226 PAGE 38 AND NEAR THE NORTHEAST CORNER OF A CONCRETE BLOCK GARAGE; THENCE WITH THE WEST LINE OF SHADY CIRCLE SOUTH 03 DEGREES 59 MINUTES 35 SECONDS EAST 67.47 FEET TO A POINT; THENCE WITH A CURVE TURNING TO THE LEFT WITH AN ARC LENGTH OF 118.81 FEET, WITH A RADIUS OF 1385.51 FEET, WITH A CHORD BEARING OF SOUTH 06 DEGREES 54 MINUTES 30 SECONDS EAST AND A CHORD LENGTH OF 118.77 FEET TO A POINT NEAR A DRAIN, BEING A CORNER TO JAMES AND JUDY MASSEY PROPERTY DESCRIBED IN BOOK 82 PAGE 189; THENCE LEAVING THE ROAD WITH MASSEY NORTH 84 DEGREES 04 MINUTES 08 SECONDS WEST 126.14 FEET TO A POINT IN THE EAST LINE OF PLEASANT SHADE HIGHWAY AT THE CENTER OF A CONCRETE TILE; THENCE WITH THE EAST LINE OF PLEASANT SHADE HIGHWAY NORTH 04 DEGREES 29 MINUTES 08 SECONDS EAST 175.06 FEET TO AN IRON PIN NEW, BEING A CORNER TO JUDY AND JAMES MASSEY; THENCE LEAVING THE ROAD WITH MASSEY SOUTH 88 DEGREES 32 MINUTES 56 SECONDS EAST 92.82 FEET, WHICH IS THE POINT OF BEGINNING, HAVING AN AREA OF 0.44 ACRES MORE OR LESS. IN ACCORDANCE WITH A SURVEY PREPARED BY STEVEN MICHAEL HOLLAND, TENNESSEE REGISTERED LAND SURVEYOR LICENSE NUMBER 2337, DATED 02/28/2014 AS SHOWN ON DRAWING NUMBER 140216. BEING THE PROPERTY CONVEYED TO KENNETH HATTER AND WIFE, BRIANNA HATTER FROM DANIEL D. SHOULDERS AND WIFE, JEANNE R. SHOULDERS BY WARRANTY DEED DATED MARCH 21, 2014 RECORDED MARCH 28, 2014 IN BOOK 275, PAGE 33, REGISTER'S OFFICE OF SMITH COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **39 SHADY CIR, PLEASANT SHADE, TN 37145**, 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: Kenneth Hatter and Brianna Hatter

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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