

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Michael D Jones and Rachelle D Jones, husband and wife by Deed of Trust (the "Deed of Trust"), dated 6/28/2024 and of record in Deed Book 25, Page(s) 2031-2045, and/or as Instrument Number 136135, in Register's Office of McNairy County, Tennessee, conveyed to Megan K. Trott, 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 First Community 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 39, Page(s) 1730-1732 and/or as Instrument Number 146295 in Register's Office of McNairy 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 **9/17/2026, at 12:00 PM at the At the McNairy County Courthouse, 170 Court Avenue, Selmer, TN 38375**, 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 McNairy County, Tennessee, described as follows:

LYING AND BEING IN THE FOURTH CIVIL DISTRICT OF MCNAIRY COUNTY, TENNESSEE, AND MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT:

TRACT 1

MAP 63 PARCEL 34.02

LYING AND BEING IN THE FOURTH CIVIL DISTRICT OF MCNAIRY COUNTY, TENNESSEE, COMMENCING AT THE INTERSECTION OF TENNESSEE STATE ROUTE #15 (U. S. HIGHWAY #64), AND STATE ROUTE #225; THENCE NORTHERLY ALONG STATE ROUTE #225 APPROXIMATELY 1.5 MILES TO A STEEL FENCE POST FOUND ON THE LEFT, THE SOUTHWEST CORNER OF PRISCILLA WHITTEN, SEE DEED BOOK 147, PAGE 471, FOR A TRUE POINT OF BEGINNING OF THE SUBJECT TRACT; THENCE SOUTH 30 DEGREES 51 MINUTES 02 SECONDS WEST FOR A DISTANCE OF 168.84 FEET WITH THE WESTERN RIGHT-OF-WAY OF STATE ROUTE #225; THENCE SOUTH 29 DEGREES 33 MINUTES 09 SECONDS WEST FOR A DISTANCE OF 124.81 FEET WITH THE WESTERN RIGHT-OF-WAY OF STATE ROUTE #225; THENCE SOUTH 25 DEGREES 13 MINUTES 34 SECONDS WEST FOR A DISTANCE OF 103.42 FEET WITH THE WESTERN RIGHT-OF-WAY OF STATE ROUTE #225 TO THE NORTHERN RIGHT-OF-WAY OF CARL WHITTEN ROAD; THENCE SOUTH 59 DEGREES 32 MINUTES 11 SECONDS WEST FOR A DISTANCE OF 56.56 FEET WITH THE NORTHERN RIGHT-OF-WAY OF CARL WHITTEN ROAD; THENCE SOUTH 77 DEGREES 02 MINUTES 34 SECONDS WEST FOR A DISTANCE OF 88.97 FEET WITH THE NORTHERN RIGHT-OF-WAY OF CARL WHITTEN ROAD TO THE EASTERN RIGHT-OF-WAY OF SPARKS LANE; THENCE NORTH 27 DEGREES 02 MINUTES 29 SECONDS WEST FOR A DISTANCE OF 66.15 FEET WITH THE EASTERN RIGHT-OF-WAY OF SPARKS LANE; THENCE NORTH 34 DEGREES 03 MINUTES 08 SECONDS WEST FOR A DISTANCE OF 111.22 FEET WITH

THE EASTERN RIGHT-OF-WAY OF SPARKS LANE; THENCE NORTH 38 DEGREES 01 MINUTE 32 SECONDS WEST FOR A DISTANCE OF 263.02 FEET WITH THE EASTERN RIGHT-OF-WAY OF SPARKS LANE TO A STEEL FENCE POST FOUND AT THE SOUTHEAST CORNER OF MANESS AND SHELTON; THENCE NORTH 36 DEGREES 28 MINUTES 45 SECONDS EAST FOR A DISTANCE OF 402.69 FEET WITH THE EASTERN BOUNDARY OF MANESS AND SHELTON TO AN IRON PIN, THE NORTHWEST CORNER OF WHITTEN; THENCE SOUTH 50 DEGREES 06 MINUTES 50 SECONDS EAST FOR A DISTANCE OF 446.53 FEET WITH THE SOUTHERN BOUNDARY OF WHITTEN TO THE POINT OF BEGINNING, CONTAINING 4.905 ACRES, MORE OR LESS. TOGETHER WITH AND SUBJECT TO COVENANTS, EASEMENTS, AND RESTRICTIONS OF RECORD. THE FOREGOING LEGAL DESCRIPTION IS BASED UPON A PLAT OF SURVEY OF JAMES A. MARTIN, REGISTERED LAND SURVEYOR, TENNESSEE CERTIFICATE NUMBER 1469, WHICH PLAT SURVEY IS DATED AUGUST 29, 1995.

TRACT 2

MAP 63 PARCEL 34.00

BEGINNING AT A RAILROAD SPIKE IN THE WESTERN ROW OF WOODVILLE BLACKTOP ROAD, SAID ROAD BEING F.A.S. 8082 AS DESIGNATED BY THE TENNESSEE DEPARTMENT OF TRANSPORTATION, SAID RAILROAD SPIKE BEING THE SEC OF MANESS AND SHELTON'S LAND, REFERENCE DEED BOOK 100, PAGE 466; RUNS THENCE WITH THE WESTERN ROW OF THE SAID ROAD #8082; SOUTH 40 DEGREES 24 MINUTES 28 SECONDS WEST 312.88 FEET; THENCE SOUTH 38 DEGREES 18 MINUTES 38 SECONDS WEST 65.13 FEET TO A STEEL POST; THENCE LEAVING THE SAID ROAD NORTH 50 DEGREES 06 MINUTES 50 SECONDS WEST 418.93 FEET TO A STEEL POST; THENCE NORTH 39 DEGREES 53 MINUTES 05 SECONDS EAST 403.91 FEET PASSING A STEEL POST ON THE DITCH BANK, TO A POINT IN THE CENTER OF A DRAINAGE DITCH; THENCE DOWN THE DITCH AS IT MEANDERS AND WITH THE SOUTH LINE OF MANESS AND SHELTON, SOUTH 63 DEGREES 15 MINUTES EAST 177.31 FEET; THENCE LEAVING THE DITCH AND WITH THE SOUTH LINE OF MANESS AND SHELTON, SOUTH 35 DEGREES 07 MINUTES 04 SECONDS EAST 256.05 FEET TO THE POINT OF BEGINNING, CONTAINING 4.00 ACRES, MORE OR LESS. ALL BEARINGS ARE MAGNETIC AS OF JANUARY 1981. SURVEY BY JAMES A. MARTIN, JANUARY 8, 1981.

TRACT 3

MAP 63 PARCEL 34.01

BEGINNING AT A RAILROAD SPIKE IN THE WESTERN ROW OF F.A.S. ROAD 8082, THE SEC OF THE MANESS AND SHELTON LAND, REFERENCE DEED BOOK 100, PAGE 466; RUNS THENCE SOUTH 40 DEGREES 24 MINUTES 28 SECONDS WEST, WITH THE WEST ROW OF SAID ROAD, 312.88 FEET; THENCE SOUTH 38 DEGREES 18 MINUTES 38 SECONDS WEST 65.13 FEET TO A STEEL POST, FOR THE TRUE POINT OF BEGINNING; RUNS THENCE IN A SOUTHWESTERN DIRECTION, WITH THE WEST ROW OF SAID F.A.S. ROAD 8082, AS FOLLOWS: SOUTH 38 DEGREES 18 MINUTES 38 SECONDS WEST 39.0 FEET; SOUTH 36 DEGREES 35 MINUTES 36 SECONDS WEST 131.29 FEET; SOUTH 35 DEGREES 15 MINUTES 38 SECONDS WEST 235.71 FEET TO A STEEL POST; THENCE NORTH 50 DEGREES 06 MINUTES 50 SECONDS WEST LEAVING THE SAID ROAD, 446.53 FEET TO A STEEL POST; THENCE NORTH 39 DEGREES 53 MINUTES 05 SECONDS EAST 405.00 FEET TO A STEEL POST; THENCE SOUTH 50 DEGREES 06 MINUTES 50 SECONDS EAST 418.93 FEET TO THE POINT OF BEGINNING, CONTAINING 4.00 ACRES, MORE OR LESS. ALL BEARINGS ARE MAGNETIC AS OF JANUARY, 1981. SURVEYED BY JAMES A. MARTIN, JANUARY 8, 1981.

BEING THE SAME PROPERTY CONVEYED TO MICHAEL JONES AND RACHELLE JONES BY WARRANTY DEED RECORDED IN DEED BOOK 25, PAGE 2027, IN THE REGISTER'S OFFICE OF MCNAIRY COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **1510 WOODVILLE RD, BETHEL SPRINGS, TN 38315-4014**, 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 D Jones and Rachelle D Jones

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/>

Publication Dates: 8/13/2026 and 8/20/2026

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

TS#: 2026-25803-TN