

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, JEFF J PEMPEIT, an unmarried person by Deed of Trust (the "Deed of Trust"), dated 2/26/2021 and of record in Deed Book 1788, Page(s) 39-54, and/or as Instrument Number 21002049, in Register's Office of Roane County, Tennessee, conveyed to Charles E. Tonkin, II, 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 Mortgage Investors Group, 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 2048, Page(s) 1207-1208 and/or as Instrument Number 23515 in Register's Office of Roane 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 **9/10/2026, at 12:00 PM at the At the Roane County Courthouse, 200 East Race Street, Kingston, TN 37763**, 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 Roane County, Tennessee, described as follows:

TRACT ONE:

SITUATED IN DISTRICT NO. THREE (3) OF ROANE COUNTY, TENNESSEE, AND WITHIN THE LIMITS OF THE CITY OF KINGSTON, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING ON AN IRON PIN ON THE WEST MARGIN OF KINGWOOD AVENUE AND THE CORNER OF A PROPOSED STREET (NOW ROSEBUD LANE), WHICH POINT IS 50 FEET NORTH OF THE NORTH EXTERIOR LINE OF LOT 25 OF KINGWOOD ADDITION; THENCE WITH THE MARGIN OF SAID PROPOSED STREET, IN A WESTERLY DIRECTION, 140 FEET TO AN IRON PIN IN THE MARGIN OF SAID PROPOSED STREET, AND A CORNER WITH THE LANDS OF ROSE; THENCE IN A NORTHERLY DIRECTION, WITH THE LAND OF ROSE AND PARALLEL WITH THE LINE OF KINGWOOD AVENUE, 135 FEET TO AN IRON PIN, ANOTHER CORNER WITH THE LANDS OF ROSE; THENCE IN AN EASTERLY DIRECTION AND PARALLEL WITH THE FIRST LINE HEREIN, 140 FEET, TO AN IRON PIN IN THE MARGIN OF SAID KINGWOOD AVENUE, ANOTHER CORNER WITH THE LANDS OF ROSE; THENCE IN A SOUTHERLY DIRECTION AND PARALLEL WITH THE SECOND LINE, ALONG THE WEST MARGIN OF KINGWOOD AVENUE, 135 FEET, TO THE BEGINNING.

TRACT TWO:

SITUATED IN DISTRICT NO. THREE (3) OF ROANE COUNTY, TENNESSEE, AND WITHIN THE LIMITS OF THE CITY OF KINGSTON, TENNESSEE, AND ADJOINING LOT 4 OF THE HUGH C. ROSE ADDITION, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING ON A ½-INCH REBAR SET IN THE NORTHERN RIGHT OF WAY OF ROSEDALE STREET, SAID POINT BEING SOUTH 44 DEG. 30 MIN. EAST, 149.23 FEET FROM THE RIGHT OF WAY OF ROSEDALE AVENUE; THENCE LEAVING SAID RIGHT OF WAY AND WITH THE LINE OF LOT 4, NORTH 45 DEG. 42 MIN. EAST, 89.81 FEET TO AN IRON PIN, CORNER TO LOT 4 AND PROPERTY OF DOOLEY; THENCE WITH THE

DOOLEY LINE, SOUTH 46 DEG. 23 MIN. EAST, 13.18 FEET TO AN IRON PIN, CORNER TO PROPERTY OF ROGERS (DEED BOOK S-16, PAGE 544); THENCE WITH THE ROGERS LINE, SOUTH 43 DEG. 58 MIN. WEST, 90.28 FEET TO AN IRON PIN ON THE NORTHERN RIGHT OF WAY OF ROSEDALE STREET; THENCE WITH SAID RIGHT OF WAY, NORTH 44 DEG. 30 MIN. WEST, 15.90 FEET TO THE POINT OF BEGINNING, CONTAINING 0.03 OF AN ACRE, ACCORDING TO SURVEY OF CHARLES M. FREEMAN, TNRLS NO. 1427, DATED OCTOBER 2, 1992.

BEING THE SAME PROPERTY CONVEYED TO JEFF J. PEMPEIT, UNMARRIED, BY DEED DATED FEBRUARY 26, 2021, AND OF RECORD IN BOOK 1788, PAGE 35, IN THE REGISTER'S OFFICE FOR ROANE COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **504 KINGWOOD ST, KINGSTON, TN 37763**, 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: JEFF J PEMPEIT

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

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