

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Pamela M Cooper and Jacob E Reppert, wife and husband by Deed of Trust (the "Deed of Trust"), dated 4/9/2024 and of record in Deed Book 6491, Page(s) 638-650, and/or as Instrument Number 24009690, in Register's Office of Sevier County, Tennessee, conveyed to Foothills Title Services, Inc., 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 Waterstone Mortgage Corporation, 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 6995, Page(s) 242-244 and/or as Instrument Number 26026654 in Register's Office of Sevier 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 **9/22/2026, at 11:00 AM at the at the Sevier County Courthouse, 125 Court Street, Sevierville, TN 37862**, 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 Sevier County, Tennessee, described as follows:

SITUATED IN THE SIXTEENTH (16TH) CIVIL DISTRICT OF SEVIER COUNTY, TENNESSEE, BEING ALL OF TRACT 1, AS SHOWN BY SURVEY ENTITLED "SURVEY FOR JOE R. TRENTAM", PREPARED BY JACK C. TARWATER, COUNTY SURVEYOR DATED APRIL 12, 1989, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN ON THE NORTHWESTERN RIGHT OF WAY LINE OF LITTLE VALLEY ROAD; SAID IRON PIN BEING THE EASTERN CORNER OF THE HEREIN DESCRIBED PROPERTY AND BEING LOCATED 0.56 MILES, MORE OR LESS, SOUTHWEST FROM THE INTERSECTION OF LITTLE VALLEY ROAD AND WALDENS CREEK ROAD; THENCE FROM SAID POINT OF BEGINNING AND WITH THE NORTHWESTERN RIGHT OF WAY OF LITTLE VALLEY ROAD, SOUTH 37 DEG. 46 MIN. 36 SEC. WEST 274.16 FEET TO AN IRON PIN, A CORNER TO TRACT 2; THENCE WITH THE COMMON LINE OF TRACT 2, NORTH 38 DEG. 46 MIN. 43 SEC. WEST 288.86 FEET TO AN IRON PIN AT A PINE STUMP IN THE LINE OF BABB (WD BOOK 284, PAGE 82); THENCE WITH THE LINE OF BABB, NORTH 77 DEG. 53 MIN. 13 SEC. EAST 322.07 FEET TO AN IRON PIN AT A FENCE CORNER IN THE LINE OF DUGGAN (WD 140, PAGE 207); THENCE WITH THE LINE OF DUGGAN, SOUTH 24 DEG. 3 MIN. 51 SEC. EAST 83.31 FEET TO THE POINT OF BEGINNING, CONTAINING 1.18 ACRES.

CONVEYED SUBJECT TO POWER LINE EASEMENT AS SHOWN ON SAID SURVEY DATED APRIL 12, 1989.

THE ABOVE DESCRIBED PROPERTY IS CONVEYED SUBJECT TO A RIGHT OF WAY AS SHOWN IN ROW BOOK 10, PAGE 445, OF RECORD IN THE SAID REGISTER OF DEEDS OFFICE.

SUBJECT TO ANY AND ALL APPLICABLE EASEMENTS, NOTATIONS, SETBACKS, RESTRICTIONS AND RIGHT OF WAYS AS MIGHT BE SHOWN OF RECORD IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE.

THIS CONVEYANCE IS SUBJECT TO ALL APPLICABLE RESTRICTIONS, EASEMENTS, SET-BACK LINES AND OTHER CONDITIONS OF RECORD IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO JACOB E. REPPERT AND PAMELA M. COOPER, HUSBAND AND WIFE, BY WARRANTY DEED DATED APRIL 5, 2024 AND FILED OF RECORD IN BOOK 6491 , PAGE 634 IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **2008 LITTLE VALLEY RD, SEVIERVILLE, TN 37862**, 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: Pamela M Cooper and Jacob E Reppert

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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