

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Angela Harris, unmarried and Ronnie Clark, unmarried by Deed of Trust (the "Deed of Trust"), dated 8/23/2024 and of record in Deed Book 316, Page(s) 567-593, and/or as Instrument Number 86747, in Register's Office of Overton County, Tennessee, conveyed to Priority Title and Escrow, LLC, Trustee The subject Deed of Trust was modified by Loan Modification recorded as Instrument 92122 Book 339 Page 356-367 and recorded on 08/29/2025, 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 Cardinal Financial Company, Limited Partnership, 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 361, Page(s) 321-323 and/or as Instrument Number 97205 in Register's Office of Overton 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 1:00 PM at the At the Overton County Courthouse, 100 East Court Square, Livingston, TN 38570**, 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 Overton County, Tennessee, described as follows:

SITUATED IN THE COUNTY OF OVERTON, STATE OF TENNESSEE:

BEING LOCATED IN THE 8TH CIVIL DISTRICT OF OVERTON COUNTY, TENNESSEE
AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A SET STONE ON THE NORTH SIDE OF THE CRAWFORD ROAD THE SAME BEING THE SOUTHEAST CORNER OF THE BUCKNER PROPERTY; THENCE RUNNING EAST WITH THE CRAWFORD ROAD 216 FEET TO A STAKE; RUNNING THENCE NORTH WITH THE LINE OF MURPHY, THE GRANTOR, 216 FEET TO A STAKE; THENCE WEST WITH THE LINE OF MURPHY 216 FEET TO STAKE IN LINE OF BUCKNER; RUNNING THENCE SOUTH 216 FEET TO A POINT OF BEGINNING AND CONTAINING 1 ACRE MORE OR LESS.

BEING THE SAME PROPERTY AS CONVEYED FROM RONNIE CLARK, SURVIVING SPOUSE OF LINDA FAYE CLARK, DECEASED TO ANGELA HARRIS, UNMARRIED AND RONNIE CLARK, UNMARRIED AS SET FORTH IN DEED INSTRUMENT #86746 DATED 08/23/2024, RECORDED 09/03/2024, OVERTON COUNTY, TENNESSEE.

THE LAST VESTING DEED WAS RECORDED ON 09/03/2024 IN RECORD VOLUME/BOOK: 316 AT RECORD PAGE: 563 AS RECORD DOCUMENT/INSTRUMENT NUMBER: 86746

The street address of the above-described property is believed to be **4364 HANGING LIMB HIGHWAY, MONTEREY, TN 38574**, 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: Angela Harris, unmarried and Ronnie Clark

The Secretary of Housing and Urban Development, Deed of Trust Book 339, Page(s) 348-355 and/or Instrument # 92121

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: 8/11/2026 and 8/18/2026

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TS#: 2026-25993-TN