

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Anthony Xavier Valiyavettill by Deed of Trust (the "Deed of Trust"), dated 6/16/2020 and of record in Deed Book GI 12041, Page(s) 413, and/or as Instrument Number 2020061800209, in Register's Office of Hamilton County, Tennessee, conveyed to First Title Insurance Company, 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 Summit Funding, 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 GI 14408, Page(s) 687-689 and/or as Instrument Number 2026081800231 in Register's Office of Hamilton 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 **10/13/2026, at 12:00 PM at the On the front steps of the West Side Entrance of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37402**, 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 Hamilton County, Tennessee, described as follows:

LOCATED IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE:

BEING LOT THIRTY (30), IGOU GARDENS SUBDIVISION, A PLANNED UNIT DEVELOPMENT, AS SHOWN BY PLAT RECORDED IN PLAT BOOK 84, PAGE 183, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

FOR PRIOR TITLE SEE WARRANTY DEED FROM WOODBRIDGE PROPERTIES, LLC TO MAURICE KADOSH-HAUSMANN DATED APRIL 9, 2010, AND RECORDED IN BOOK 9145, PAGE 727, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

SUBJECT TO EASEMENT TO USA AS SET OUT IN INSTRUMENT RECORDED IN BOOK 1066, PAGE 398, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

SUBJECT TO EASEMENT TO ELECTRIC POWER BOARD AS SET OUT IN INSTRUMENT RECORDED IN BOOK 3314, PAGE 310, AND IN BOOK 1341, PAGE 291, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

SUBJECT TO CONDITIONS, RESTRICTIONS, RESERVATIONS, LIMITATIONS, EASEMENTS, ETC., AS SET OUT ON PLAT OF RECORD.

SUBJECT TO CONDITIONS, RESTRICTIONS, RESERVATIONS, LIMITATIONS, EASEMENTS, ETC., AS SET OUT IN INSTRUMENT RECORDED IN BOOK 2116, PAGE 186, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

SUBJECT TO CHATTANOOGA GAS COMPANY EASEMENT AS SET OUT IN INSTRUMENT RECORDED IN BOOK 5101, PAGE 676, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

SUBJECT TO ALL MATTERS AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 84, PAGE 183, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

SUBJECT TO POWER AND COMMUNICATION EASEMENT AS SHOWN BY PLAT OF RECORD.

SUBJECT TO UNDERGROUND SERVICE EASEMENT AS SHOWN BY PLAT OF RECORD.

SUBJECT TO SEWER EASEMENT AS PER PLAT OF RECORD.

SUBJECT TO POWER BOARD EASEMENT AS SHOWN BY PLAT OF RECORD.

BEING THE SAME PROPERTY CONVEYED UNTO ANTHONY XAVIER VALIYAVETIL, MARRIED BY DEED FROM MAURICE KADOSH-HAUSMANN, MARRIED, HEREBY CONFIRMING THAT THIS NOT MY PRINCIPLE RESIDENCE, NOR THAT OF MY SPOUSE, DATED 04/28/2020 AND RECORDED 06/18/2020 AT BOOK GI 12041, PAGE 408, HAMILTON COUNTY RECORDS

The street address of the above-described property is believed to be **3054 IGOU CROSSING DRIVE, CHATTANOOGA, TN 37421**, 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.

Such property is subject to a Notice of State Tax lien in favor of the State of Tennessee, of record in Instrument Number 2012102500066 OR Deed Book GI 9780, Page(s) 807, Register's Office for Hamilton County, Tennessee. Notice of said sale required by Tenn. Code Ann § 67-1-1433 (b)(1) to be given to the State of Tennessee has been timely given, and said sale will be subject to the right of the State of Tennessee to redeem such property, as provided in Tenn. Code Ann § 67-1-1433 (c)(1).

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: Anthony Xavier Valiyavettil

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: 9/4/2026 and 9/11/2026

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TS#: 2026-26292-TN