

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, MICHEAL KEITH BROWN, UNMARRIED MAN by Deed of Trust (the "Deed of Trust"), dated 11/30/2016 and of record in Deed Book 495, Page(s) 468-478, and/or as Instrument Number 16005878, in Register's Office of Lawrence County, Tennessee, conveyed to Title and Escrow of Lawrence Co, 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 National Mortgage Services, LLC, 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 836, Page(s) 573-575 and/or as Instrument Number 26005087 in Register's Office of Lawrence 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 Lawrence County Courthouse, 240 West Gains Street, Lawrenceburg, TN 38464**, 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 Lawrence County, Tennessee, described as follows:

IN THE 2ND CIVIL DISTRICT, SAID COUNTY AND STATE, NEAR THE TOWN OF LORETTO, TENNESSEE, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING 7 POLES AND 4 FEET NORTH OF THE NW CORNER OF LOT NO. 33 OF LORETTO SETTLEMENT THE NW CORNER OF A LOT NOW OWNED BY HENRY T. NEIDERT, A STAKE, RUNS THENCE EAST 22-3/4 POLES WITH THE NORTH BOUNDARY OF THE SAID NEIDERT LOT, A STAKE; THENCE NORTH 11 POLES AND 1-1/2 FEET TO A STAKE; THENCE WEST 22-3/4 POLES TO A STAKE IN THE LINE WITH A MAPLE TREE THAT STANDS NEAR THE BLUE WATER ROAD; THENCE SOUTH 11 POLES AND 1-1/2 FEET TO THE PLACE OF BEGINNING AND CONTAINING 1-3/5 ACRES, MORE OR LESS.

SUBJECT TO A SEWER LINE EASEMENT TO THE CITY OF LORETTO OF RECORD IN DEED BOOK 258, PAGE 84, REGISTER'S OFFICE LAWRENCE COUNTY, TN.

THIS BEING THE SAME PROPERTY CONVEYED TO MARY WHITE KOLLEFRATH, A SINGLE PERSON, FROM MARY WHITE KOLLEFRATH, MARY VIRGINIA KOLLEFRATH SMITH, KATHRYN KOLLEFRATH ANDERSON AND SUSAN JANE KOLLEFRATH PRICE, BEING ALL THE HEIRS AT LAW OF ERNEST G. KOLLEFRATH, JR, BY WARRANTY DEED DATED _____, 2016 AND FILED FOR RECORD ON JUNE 16, 2016, IN RECORD BOOK 483, PAGE 287, REGISTER'S OFFICE OF LAWRENCE COUNTY, TN.

THIS BEING THE SAME PROPERTY CONVEYED TO MICHEAL KEITH BROWN, A SINGLE PERSON, FROM MARY WHITE KOLLEFRATH, A SINGLE PERSON, BY WARRANTY DEED OF RECORD IN RECORD BOOK 495 PAGE 466 REGISTER'S OFFICE LAWRENCE COUNTY, TN.

The street address of the above-described property is believed to be **110 BEARTOWN RD, LORETTO, TN 38469**, 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: MICHEAL KEITH BROWN

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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