

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, Patricia Nell Burns and Teddy L Burns by Deed of Trust (the "Deed of Trust"), dated 4/24/2020 and of record in Deed Book V1434, Page(s) 505-521, and/or as Instrument Number 311818, in Register's Office of Dickson County, Tennessee, conveyed to Dickson Title, LLC, Trustee, along with Correction Instrument recorded on 11/04/2025 in Instrument No. 380503, V1600, Page(s) 551-552, 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 DBA Peoples Home Equity, 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 V1582, Page(s) 763-765 and/or as Instrument Number 370024 in Register's Office of Dickson 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 **10/21/2026, at 2:00 PM at the Courthouse Annex of the Dickson County Courthouse, 4 Court Square, Charlotte, TN 37036**, 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 Dickson County, Tennessee, described as follows:

LYING AND BEING IN THE ELEVENTH CIVIL DISTRICT OF DICKSON COUNTY, STATE OF TENNESSEE, BEING LOT NO. 1, OF THE ANITA BURCH SUBDIVISION, AS SHOWN ON PLAT OF RECORD IN PLAT CABINET J, SLIDE 130, IN THE REGISTER'S OFFICE OF DICKSON COUNTY, STATE OF TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO TEDDY L. BURNS AND WIFE, PATRICIA NELL BURNS BY DEED FROM ANITA BURCH, AN UNMARRIED WOMAN, DATED APRIL 24, 2020, AND OF RECORD IN VOLUME 1434, PAGE 503, IN THE REGISTER'S OFFICE OF DICKSON COUNTY, TENNESSEE.

THIS CONVEYANCE IN TRUST IS SUBJECT TO THE RIGHT-OF-WAY OF DENNY ROAD.

THIS CONVEYANCE IN TRUST IS SUBJECT TO ALL MATTERS AS SHOWN ON PLAT OF RECORD IN CABINET J, SLIDE 130, IN THE REGISTER'S OFFICE OF DICKSON COUNTY, TENNESSEE.

The street address of the above-described property is believed to be **1040 DENNY ROAD, DICKSON, TN 37055**, 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: Patricia Nell Burns and Teddy L Burns

Secretary of Housing and Urban Development, Deed of Trust Book V1569, Page(s) 2562-2568 and/or Instrument # 362347

Midland Funding LLC, Deed of Trust Book V1242, Page(s) 648-650 and/or Instrument # 263773

1st Franklin Financial, Deed of Trust Book V1545, Page(s) 2971 and/or Instrument # --

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

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