Whereas, Gary R Sexton Jr, An Unmarried Man by Deed of Trust (the "Deed of Trust"), dated 2/28/2023 and of record in Deed Book X-40, Page(s) 256-275, and/or as Instrument Number 23001281, in Register's Office of Monroe County, Tennessee, conveyed to Charles E. Tonkin, II, 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 Mortgage Investors Group, 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 M341, Page(s) 604-606 and/or as Instrument Number 25007946 in Register's Office of Monroe 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 1/13/2026, at 2:00 PM at the Front Door of the Monroe County Courthouse, 105 College Street, Madisonville, TN 37354, 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 Monroe County, Tennessee, described as follows:

TS#: 2025-18880-TN

Notice Of Substitute Trustee's Sale

Situated In The Third (3rd) Civil District Of Monroe County, Tennessee And Identified On Tax Map 067E Group A As Parcel 001.04 In The Property Assessor's Office For Said County And Being Lot 3 Of The Irad Lee & Tim Johnson Monroe Street Property, As Depicted On Plat Recorded In Plat Book 6, Page 635, In The Register's Office For Monroe County, Tennessee, To Which Plat Specific Reference Is Hereby Made, And As Further Described As Follows: Beginning At An Iron Pin Set In The East Side Of Monroe Street, Same Marking The Northwest Corner Of Lot 4, And Southwest Corner Of Lot 3 Conveyed Herein;

From Said Point Of Beginning With Monroe Street North 00 Degrees 06 Minutes West 52.0 Feet To An Iron Pin Corner; Thence Along A Severance Line With Lot 2, North 89 Degrees 54 Minutes East 97.4 Feet To An Iron Pin Corner; Thence With Property Of The First Baptist Church Of Madisonville (Deed Book 295, Page 404) South 01 Degrees 55 Minutes East 52.0 Feet To An Iron Pin Corner; Thence Along A Severance Line With Lot 4, South 89 Deg. 54 Minutes West 99.1 Feet To The Point Of Beginning. This Conveyance Is Made Subject To All Applicable Restrictions, Easements, Rights Of Way And/Or Building Setback Lines Of Record Or As May Be Shown By Inspection Or Survey. The Above Description Is The Same As The Previous Deed Of Record, No Boundary Survey Having Been Made At The Time Of This Conveyance. This Conveyance. The street address of the above-described property is believed to be 577 Monroe St, Madisonville, TN 37354-1160, 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: Gary R. Sexton, Jr. Knoxville TVA Employees Credit Union, Deed of Trust Book M334, Page(s) 327-328 and/or Instrument # 25001678 The sale is subject to occupant(s) rights in possession of the premises. and

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.

Internet Posting Website: https://tennesseepostings.com/

Publication Dates: 12/17/2025 and 12/24/2025

Nestor Solutions of Tennessee, LLC, Substitute Trustee Nestor Solutions of Tennessee, LLC 214 5th Street, Suite 205 Huntington Beach, California 92648 Phone: (888) 403-4115 TS#: 2025-18880-TN