

**Notice Of Substitute Trustee's Sale**

Whereas, Ashley N Ferguson And Husband, Jamal M Ferguson by Deed of Trust (the "Deed of Trust"), dated 5/26/2021 and of record in Deed Book 1241, Page(s) 1-18, and/or as Instrument Number 225640, in Register's Office of McMinn County, Tennessee, conveyed to 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 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 9, Page(s) 697-699 and/or as Instrument Number 275276 in Register's Office of McMinn 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 7/16/2026, at 2:00 PM at the Front Entrance of the McMinn County Courthouse, 6 East Madison Avenue, Athens, TN 37303, 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 McMinn County, Tennessee, described as follows:

Situated In The Third Civil District Of McMinn County, Tennessee. Being Lot Twenty-Six (26), In The Ponderosa Subdivision, Section I, As Depicted On Plat Of Record In Plat Book 3, Page 128, Register's Office, McMinn County, Tennessee.

Being The Property Conveyed To Ashley N. Ferguson And Husband, Jamal M. Ferguson By Warranty Deed From Aaron Ferguson Dated May, 2021 And Recorded In Deed Book 22r, Page 50, In The Register's Office For McMinn County, Tennessee. Subject To Any Governmental Zoning And/Or Subdivision Ordinance Or Regulation In Effect Thereon.

Subject To Health Department Restrictions As Noted On Recorded Plat In Plat Book 3, Page 128 In The Register's Office For McMinn County, Tennessee. Subject To All Notes, Drainage And/Or Utility Easements And Building Setback Lines As Set Out On Recorded Plat In Plat Book 3, Page 128 In The Register's Office For McMinn County, Tennessee.

Subject To Terms, Provisions, Covenants, Conditions, Restrictions, Easements, Charges, Assessments And Liens Provided In The Covenants, Conditions, Restrictions Of Record In Misc. Book 13, Page 57 In The Register's Office Of McMinn County, Tennessee.

The street address of the above-described property is believed to be 121 County Road 578, Englewood, TN 37329, 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: Ashley N Ferguson And Husband, Jamal M Ferguson Republic Finance, LLC, Deed of Trust Book 3, Page(s) 1556-1557 and/or Instrument # 272068 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](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  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115