

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 30, 2020, executed by THOMAS J NICHOLS and KELSEY NICHOLS conveying certain real property therein described to CHARLES E. TONKIN, II, as Trustee, as same appears of record in the Register's Office of Loudon County, Tennessee recorded November 3, 2020, in Book T1489, Page 676-692; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Tennessee Housing Development Agency who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Loudon County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 21, 2026** at or about 1:00 PM at the Loudon County Annex Building, 101 Mulberry Street, Loudon, TN 37774, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Loudon County, Tennessee, to wit:

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SITUATED IN DISTRICT ONE OF LOUDON COUNTY, TENNESSEE, WITHIN THE CORPORATE LIMITS OF THE CITY OF LOUDON, AND BEING KNOWN AND DESIGNATED AS FOLLOWS:

BEING LOT 21, LEGACY PARK, UNIT 2, AS SHOWN ON PLAT OF RECORD IN PLAT CABINET H, SLIDE 161, IN THE REGISTER'S OFFICE FOR LOUDON COUNTY, TENNESSEE; SAID LOTS BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS SHOWN ON PLAT OF RECORD AFORESAID, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO THOMAS J. NICHOLS AND KELSEY NICHOLS, BY WARRANTY DEED RECORDED IN BOOK 428 PAGE 104, IN THE REGISTER'S OFFICE FOR LOUDON COUNTY, TENNESSEE.

THIS CONVEYANCE IS MADE SUBJECT TO APPLICABLE RESTRICTIONS, BUILDING SET-BACK LINES, EXISTING EASEMENTS, AND ALL CONDITIONS OF RECORD.

Parcel ID: 048N A 021.00

PROPERTY ADDRESS: The street address of the property is believed to be **350 HARTFIELD LN, LOUDON, TN 37774**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): THOMAS J NICHOLS, KELSEY NICHOLS
OTHER INTERESTED PARTIES:

SECRETARY OF HOUSING AND URBAN DEVELOPMENT, TENNESSEE HOUSING DEVELOPMENT AGENCY ("THDA"), CAVALRY SPV I LLC AS ASSIGNEE OF CITIBANK, N.A., 1ST FRANKLIN FINANCIAL CORP.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; 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. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. This sale is subject to purchaser's tendering to Ruben Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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. All right and equity of redemption, statutory or otherwise, homestead, and dower 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 Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Ruben Lublin TN, PLLC, Substitute Trustee
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