



Bedford County Trustee's Sale Notice: 209 Earl Smith Rd — Auction November 3, 2026

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Bedford County trustee's / substitute trustee's foreclosure sale scheduled November 3, 2026 at 12:00 PM — 209 Earl Smith Rd. Terms as stated in the published notice; subject to superior liens.

A published trustee's / substitute trustee's foreclosure sale notice schedules a foreclosure auction for real property in Bedford County, TN. The sale is set for November 3, 2026 at 12:00 PM at Main entrance to the Bedford County Courthouse, 1 Public Square, Shelbyville, TN 37160.

Property and parties named in the notice

- Street address believed: 209 Earl Smith Rd, Wartrace, TN 37183 (address is not controlling if it conflicts with the legal description in the source notice).
- County / state: Bedford County, TN.
- Grantor / borrower of record (as named): Rosalie Luangaphay, Unmarried Woman.
- Current mortgagee / judgment creditor (as named): Freedom Mortgage Corporation (assignee; note originally payable to NFM, Inc. dba NFM Lending).
- File / TS / case reference: TS#: 2026-26819-TN; Deed Book TD1070, Pages 37-49 / Instrument Number 22008834; Substitute Trustee Deed Book TD1131, Pages 847-849 / Instrument Number 24006563.

What the published notice states

Deed of Trust dated 10/28/2022, recorded in Deed Book TD1070, Page(s) 37-49, and/or as Instrument Number 22008834, Bedford County Register's Office, by Rosalie Luangaphay, Unmarried Woman, to Leslie Membrillo, Trustee; note payable to NFM, Inc. dba NFM Lending and subsequently assigned to Freedom Mortgage Corporation. Nestor Solutions of Tennessee, LLC appointed Substitute Trustee (Deed Book TD1131, Pages 847-849 / Instrument Number 24006563). Property: about 3.9 acres in the Third Civil District of Bedford County as surveyed by Rex Northcutt dated November 16, 1977 (description as printed). No debt amount is printed in the notice.

Sale terms the notice states

- From the notice: Sold to the highest call bidder for cash, free from rights of redemption and homestead (waived in the deed of trust); subject to unpaid taxes, prior liens, and occupants' rights as provided by law. FinCEN residential real estate reporting information may be required of bidders. Publication dates printed: 9/30/2026 and 10/7/2026; internet posting at tennesseepostings.com listed.
- Where it happens: Sale is at the main entrance of the Bedford County Courthouse in Shelbyville, not at the Wartrace property.
- Sale is at public auction to the highest bidder under the terms in the published notice.
- Property is typically sold as-is / where-is, subject to unpaid taxes, prior liens, and encumbrances of record.
- Right to adjourn, continue, or confirm the sale may be reserved as stated in the source notice and applicable state law.
- Anyone considering bidding should read the full published notice, run independent title and occupancy checks, and consult their own counsel.

A bidder's footnote

The notice states the street address is believed to be 209 Earl Smith Rd, Wartrace, TN 37183, and that the legal description controls if it conflicts with the street address.

How Notice Nearby treats foreclosure / trustee's sales

This courts desk paper restates a public foreclosure / trustee's sale / sheriff's sale notice. It is not a civil docket ruling, not investment advice, and not a title commitment. Notice Nearby cites the source notice URL below; verify details against the official publication before relying on them.

About the photo

Bedford County Courthouse in Shelbyville, Tenn., the sale location. Photo: Ichabod, CC BY-SA 3.0, via Wikimedia Commons. The image is illustrative and does not show the property being sold.

Sources

1. Bedford County Post notice of substitute trustee's sale, as posted on [tennessee.column.us](https://tennessee.column.us/?activeNotice=neVYWyzf39PACUeRnThX&subdomain=tennessee) — sale November 3, 2026, Main entrance to the Bedford County Courthouse, 1 Public Square, Shelbyville, TN 37160; property 209 Earl Smith Rd, Wartrace, TN 37183.

<https://tennessee.column.us/?activeNotice=neVYWyzf39PACUeRnThX&subdomain=tennessee>

2. Notice Nearby courts desk · Record of Sale, LLC (Oregon).

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Notes

- Author: Ryan Standley / Record of Sale, LLC / Notice Nearby.
- Discussed on @NoticeNearYou: (pending — fill xPostUrl after live post).
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