

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 23, 2025, at or about 12:00 PM, local time, at Shelby County Courthouse, 140 Adams Avenue, Memphis, TN 38103, pursuant to the Deed of Trust executed by Michael Allen Kutzback and Danielle Monique Kutzback, husband and wife, to Saddle Creek Title, LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Wolfe Financial Inc. dated December 29, 2020, and recorded on December 31, 2020, as Instrument No. 20145497, in the Register's Office for Shelby County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Shelby County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: Planet Home Lending, LLC

Other interested parties: CARROLLWOOD LAKES HOMEOWNERS ASSOCIATION

The hereinafter described real property located in Shelby County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Lot 39, Section B, Carrollwood Lakes Subdivision, as shown on plat of record in Plat Book 85, Page 1, in the Register's Office of Shelby County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

This being the same property conveyed to George R.E Brown and wife, Katherine E. Brown from Donald D. Vestal and wife, Gladys H. Vestal by a Warranty Deed of record dated 06/30/2005 and recorded 07/5/2005 at Instrument Number 05104815, in the Register's Office of Shelby County, Tennessee.

Property Address 8699 Cherry Spring Drive, Cordova, TN 38016

Parcel ID 09-6516-B0-0018

The last deed of record is a Warranty Deed recorded in Instrument Number 20145496 in the Register of Deeds Office for Shelby County, Tennessee.

Street Address: The street address of the property is believed to be 8699 Cherry Spring Drive, Cordova, TN 38016, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 096516 B00018

Current owner(s) of Record: Michael Allen Kutzback and Danielle Monique Kutzback

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another time certain or to another specified date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announcing on the date, time, and location of each sale set forth above or any subsequent postpone or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To

this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

This Notice of Sale can be viewed online by Capital City Posting at capitalcitypostings.com.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com