

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on June 12, 2025, at or about 11:00 AM, local time, in the Auction.com room of the Comfort Inn Downtown, 100 N. Front Street, Memphis, TN 38103, pursuant to the Deed of Trust executed by Vernida Taylor and Lucious E. Taylor, wife and husband, to Transcontinental Title Co., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Mortgage Investors Corporation dated June 29, 2004, and recorded on July 13, 2004, as Instrument No. 04115639, 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: Cavalry SPV I LLC; BMH Memphis; Financial Federal Bank; Kent Wunderlich as Trustee; City of Memphis - Division of Housing & Community Development

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: All the following described real estate, situated and being in the County of Shelby, State of Tennessee:

Lot 432, Section "F", Revised Plan of EASON HILLS SUBDIVISION, as shown on plat of record in Plat Book 31, Page 30, in the Register's Office of Shelby County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Lucious E. Taylor and wife, Vernida Taylor by deed from Lois P. Lance recorded 01/02/1987 in Deed Book Y9 Page 1075, in the Register's Office of Shelby County, Tennessee.

The improvements thereon being known as 1358 Ryanwood Avenue, Memphis, Tennessee - 38116.

Street Address: The street address of the property is believed to be 1358 Ryanwood Avenue, Memphis, TN 38116, 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: 079167 00021

Current owner(s) of Record: Lucious E. Taylor and Vernida Taylor

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 adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

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.

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  
PLG# 23-003908-3