

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

Sale at public auction will be on July 24, 2025, at or about 10:00 AM, local time, at the southwest door of the Shelby County Courthouse, 140 Adams Avenue, Memphis, Tennessee 38103, pursuant to the Deed of Trust executed by First Capital Investments LLC, to DOMA TITLE INSURANCE, INC, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR CLEAREDGE LENDING LLC dated June 29, 2023, recorded in as Instrument No. 23057512, and as corrected by Affidavit of Scrivener's Error, recorded as Instrument No. 24012038, 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: U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST

Other interested parties: First Capital Investments LLC; Cityfinancial Inc; Trey Construction, Inc.; Jason McNeary

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: East 20 feet of lot 147, west 45 feet of lot 148 Edgewood Manor Subdivision, being of record in plat book 9, page 21, in the Register's office of Shelby County, Tennessee, said property being more particularly described as follows:

Beginning at a point in the north line of Netherwood Avenue 175 feet westwardly from the west line of south Barksdale Street; thence westwardly with said north line of Netherwood Avenue 65 feet to point; thence northwardly 140 feet to a point, thence southwardly 110 feet to a point of beginning.

Being the same property conveyed to First Capital Investments, LLC, a Tennessee Limited Liability Company by Warranty Deed recorded at instrument number 22092986 in the Shelby County Register's Office.

Street Address: The street address of the property is believed to be 1872 Netherwood Avenue, Memphis, TN 38114, 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: 031073 00038

Current owner(s) of Record: Joel B Carter, Sr.

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. See Instrument Nos. 22092987 and 21031906 in the Office for the Shelby County Register of Deeds.

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](http://capitalcitypostings.com).**

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