

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

Sale at public auction will be on September 4, 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 BERNICE BERUTH FENNER AN UNMARRIED WOMAN, to ROBERT S COLEMAN JR ESQ, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS NOMINEE FOR HOMEWARD RESIDENTIAL, INC. dated August 26, 2017, and recorded in Instrument No. 17091443, 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 dba Shellpoint Mortgage Servicing

Other interested parties: None

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: PART OF LOT 115, WEST EVERGREEN SUBDIVISION, AS RECORDED IN SHELBY COUNTY, TENNESSEE REGISTER'S OFFICE, IN PLAT BOOK 9, PAGE 13 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE EAST LINE OF NORTH CLAYBROOK STREET, SAID POINT BEING A COMMON CORNER OF LOTS 114 AND 115; THENCE SOUTHWARDLY ALONG SAID EAST LINE A DISTANCE OF 50.0 FEET TO A POINT; THENCE EASTWARDLY A DISTANCE OF 150.0 FEET TO A POINT; THENCE NORTHWARDLY A DISTANCE OF 50.0 FEET TO A POINT IN LOT 114; THENCE WESTWARDLY ALONG THE LINE DIVIDING LOTS 114 AND 115 A DISTANCE OF 150.0 FEET TO THE POINT OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO BERNICE BERUTH FENNER, BY DEED DATED MARCH 19, 2005 OF RECORD IN DEED INSTRUMENT/CASE NO. 05063638, IN THE COUNTY CLERK'S OFFICE.

Street Address: The street address of the property is believed to be 348 North Claybrook Street, Memphis, TN 38104, 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: 020020 00010

Current owner(s) of Record: BERNICE BERUTH FENNER

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 specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed 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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