

ORDER OF PUBLICATION FOR SALE OF REAL ESTATE
IN THE CHANCERY COURT OF SHELBY COUNTY, TENNESSEE

PLANET HOME LENDING, LLC

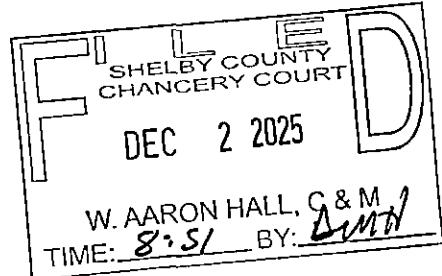
CH 24-1474

Part III

Plaintiff,

v.

MALCOLM STIGER, THE HOUSING
FUND, INC, GEMSTONE COMMUNITY
HOMEOWNERS ASSOCIATION, CITY
OF MEMPHIS DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT AND
THE UNITED STATES OF AMERICA,



Defendants.

By virtue of the Order on Plaintiff's Motion for Default Judgment and Order for Publication of Foreclosure entered in the above case on October 24, 2025, I will sell at the Adams Avenue and Second Street entrance of the Courthouse of Shelby County, Memphis, Tennessee, on Wednesday, January 7, 2026, at 12:00 noon, the following described property, situated in Memphis, Shelby County, Tennessee, to wit:

531 Lodestone Way, Memphis, Tennessee, which is more particularly described as follows:

LOT 14, 2ND ADDITION, PHASE 2, DIAMOND ESTATES SUBDIVISION, AS SHOWN IN PLAT OF RECORD IN PLAT BOOK 201, PAGE 22, 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 GRANTOR HEREIN BY WARRANTY DEED BEING RECORDED SIMULTANEOUSLY HEREWITH.

Pursuant to Order entered in Minute Book 245, Page 629, and Minute Book 252, Page 258, all sales of real estate, unless otherwise expressly ordered, will be sold, pursuant to Tenn. Code Ann. § 26-5-101-116, subject to State, County, and Municipal taxes for past years and/or current year that are not due, though any such unpaid taxes may be a lien upon the real estate.

Terms of Sale:

Property to be sold to the highest bidder for cash or certified funds fully payable to the Clerk & Master not later than the close of business day following said sale.

Said sale shall be held subject to any and all matters shown on any applicable recorded plat; any and all unpaid city of Memphis and Shelby County, Tennessee taxes; any restrictive covenants, agreements, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; to any matter that an accurate survey of the premises might disclose.

The United States of America and the Commissioner of Revenue have been properly notified pursuant to 26, U.S.C. § 7425(c)(1) and said notice has been given in a timely fashion according to said statute. The property will be sold subject to the right of the United States to redeem the land as provided in 26 U.S.C. § 7425(d).

Minimum opening bid for the property will be provided by Supplemental Order prior to the sale. By terms of the Order on Plaintiff's Motion for Default Judgment and Order for Publication of Foreclosure entered October 24, 2025, Plaintiff has been permitted a credit bid for the amount due and owing to them, listed in the Order at approximately \$217,390.96.

Owner of Record:

Malcolm Stiger

Interested Parties:

Planet Home Lending, LLC

City of Memphis Department of Housing and Community Development;

Law Offices of Darrell J. O'Neal and Associates

The United States of America

Any Tenant or Occupant of the Premises.

This 2nd day of December, 2025.

W. AARON HALL, Clerk & Master

By: Dylan M. Holzemer
Dylan M. Holzemer, Deputy Clerk

Zachary B. Johnson, Esq. (TN: 36314)
Attorney for Plaintiff
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Publish Dates:

The Daily News –

December 10, December 17, 2025

<https://capitalcitypostings.com/> –
20 days beginning December 11, 2025