

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 3, 2025, at or about 11:00 AM, local time, at the north entrance to the Madison County Courthouse, 100 East Main Street, Jackson, TN 38301, pursuant to the Deed of Trust executed by RUBY P. BERRY, SINGLE, AND JOSEPHINE SHAW, SINGLE, to WESLEY D. TURNER, as Trustee for AMERIQUEST MORTGAGE COMPANY dated September 28, 2005, and recorded in Book T1709, Page 401, and as re-recorded in Book T1718, Page 952 in the Register's Office for Madison County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Madison 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: Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R11

Other interested parties: None

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

Legal Description: MADISON, State of Tennessee: Being Lot 112, Section VI of Windy Acres Subdivision, as shown on plat of record in Plat Book 3, Page 303, in the Register's Office of Madison County, Tennessee, being more particularly described as follows: BEGINNING at a stake in the eastern margin of Chippewa Circle at the northeast corner of Lot No. 113 in Section VI of Windy Acres Subdivision a plat of which appears of record in Plat Book 3, Page 303, in the Register's Office of Madison County, Tennessee; runs thence South 48 degrees 32.7 minutes East with the northeasterly line of said Lot No. 113 a distance of 171.37 feet to a stake; thence North 3 degrees 5.9 minutes West a distance of 121.95 feet to a stake at the southwest corner of Lot No. 110; thence North 21 degrees 32 minutes West with the westerly line of Lot No. 110 a distance of 38.29 feet to a stake at the southeast corner of Lot No. 111; thence South 51 degrees 20.5 minutes West with the south line of said lot No. 111 a distance of 96.7 feet to the easterly margin of Chippewa Circle a distance of 39.92 feet to the point of beginning.

Being the same property conveyed to Ruby P. Berry by deed from Mortgage Properties Corp., filed for record in Book 565, Page 602, Register's Office for Madsion County Tennessee, dated 7-25-96.

Street Address: The street address of the property is believed to be 38 Chippewa Circle, Jackson, TN 38305, 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: 044D B 017.00

Current owner(s) of Record: RUBY P. BERRY

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.

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