

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 4, 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 Estella M. Joyner, to Arnold M. Weiss, Esq., as Trustee for Wells Fargo Bank, N.A. dated December 12, 2008, and recorded on January 6, 2009, as Instrument No. 09000983, 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: Mortgage Assets Management, LLC

Other interested parties: Secretary of Housing and Urban Development; Joyner Nursery

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: The land referred to in this policy is situated in the State of Tennessee, County of SHELBY, and described as follows:

The following described real estate located in Memphis, County of Shelby, State of Tennessee, to-wit:

Lot 218, Section C, Lakeview Gardens Subdivision, as Recorded in Plat Book 26, Page 65, in the Register's Office of Shelby County, Tennessee.

APN# #: 075-258-00056

Being the same property conveyed to Felecia A. Smith, tenancy not stated, ½ interest by deed from Estella M. Smith Joyner, tenancy not stated, dated 9-29-86, filed 10-7-86 and recorded in Deed Inst. No. Y5-5988 in Shelby County Records. See also Quitclaim Deed recorded December 29, 2008, Instrument Number 08161676, in the Register's Office of Deed for Shelby County, Tennessee and Affidavit to Clarify Title and Rescind Trustee's Deed recorded March 26, 2018, Instrument Number 18028285, in the Register of Deeds Office for Shelby County, TN.

Street Address: The street address of the property is believed to be 5050 Ravensworth Drive, Memphis, TN 38109, 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: 075258 00056

Current owner(s) of Record: Estella M. Joyner aka Estella Marie Payne fka Estella M. Smith

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 has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

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