

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

Sale at public auction will be on October 16, 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 Venture Investment Financial, LLC, to Preferred Title & Escrow, LLC, as Trustee for CV3 Financial Services, LLC dated January 17, 2025, and recorded on January 27, 2025, as Instrument No. 25006935, 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: Morgan Stanley Residential Mortgage Loan Trust 2025-NQM3

Other interested parties: The Richwood Homeowners Association; Vernon McCoy

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 following described real estate, situated and being in the City of Memphis, County of Shelby, State of Tennessee, more particularly described as follows:

Lot 304, Phase 7, Richwood P.U.D., as shown on plat of record in Plat Book 136, page 61, 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 Venture Investment Financial, LLC, by Warranty Deed from W. George Barnes, dated 07/20/2023 and recorded on 08/10/2023 in Instrument 23066182, Register's Office of Shelby County, Tennessee and by Quit Claim Deed to Venture Investment Financial, LLC by Quitclaim Deed from W. George Barnes, dated 07/14/2023 and recorded on 08/10/2023 in Instrument 23066181, Register's Office of Shelby County, Tennessee. Being previously conveyed to W. George Barnes, unmarried, by Warranty Deed from Yuriy Kutny and Lucy Kutny, dated 06/28/1996 and recorded on 07/19/1996 in Instrument FZ-3035, Register's Office of Shelby County, Tennessee.

Street Address: The street address of the property is believed to be 7755 Thunderstone Circle South, Memphis, TN 38125, 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: D0242J B00014

Current owner(s) of Record: Venture Investment Financial, LLC

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

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