

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 16, 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 Dorothy Mae Worles and Teresa A. Fultz, to Arnold M. Weiss, Esq., as Trustee for Wells Fargo Home Mortgage, Inc. dated December 12, 2003, and recorded on January 9, 2004, as Instrument No. 04005241, 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: Wells Fargo Home Equity Trust Mortgage Pass-Through Certificates, Series 2004-1, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee

Other interested parties: Estate/Unknown Heirs of Dorothy M. Worles

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: All that certain lot or parcel of land situated in the County of Shelby, State of Tennessee, and being more particularly described as follows:

LOT 120, SECTION B, SPEEDWAY TERRACE SUBDIVISION, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE NORTH LINE OF SNOWDEN AVENUE, 205.79 FEET WEST OF THE WEST LINE OF NORTH WATKINS STREET; THENCE WEST ALONG THE NORTH LINE OF SNOWDEN AVENUE, 50.00 FEET TO A POINT IN THE SOUTHEAST CORNER OF LOT 121; THENCE NORTH ALONG THE EAST LINE OF LOT 121, 150.00 FEET TO A POINT; THENCE EAST AND PARALLEL TO THE NORTH LINE OF SNOWDEN AVENUE, 50.00 FEET TO A POINT IN THE NORTHWEST CORNER OF LOT 119; THENCE SOUTH ALONG THE WEST LINE OF LOT 119, 150 FEET TO THE POINT OF BEGINNING.

Being the same property conveyed to Dorothy Mae Worles and Teresa A. Fultz by Warranty Deed from Helen Williams Thweatt, dated 02/26/93, recorded 03/04/93, as Document No. DJ 9045, in the Register's Office of Shelby County, Tennessee.

The last deed of record is a Quitclaim Deed recorded 02/16/2004 as Instrument No. 04025314 in the Register's Office for Shelby County, TN.

Street Address: The street address of the property is believed to be 1366 Snowden Avenue, Memphis, TN 38107, 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: 021103 00023

Current owner(s) of Record: Dorothy M. Worles

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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