

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on June 11, 2026, 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 Donna S Neal, to Arnold W. Weiss, Esq. Weiss Spicer Cash, PLLC, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns dated September 23, 2021, and recorded at Instrument Number 21152212, 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: UNITED WHOLESAL MORTGAGE, LLC

Other interested parties: Bank of America, NA

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 right, title and interest in and to the following described real estate, to wit:

LOT 3, BLOCK 5, H.P. JOHNSON'S CENTRAL- LAMAR SUBDIVISION, OF RECORD IN PLAT BOOK 6, PAGE 94.

BEING the same property conveyed to Donna S. Neal by Quitclaim Deed dated November 18, 2019 and recorded November 18, 2019 in Instrument No. 19119912, in the Register's Office in Shelby County, Tennessee.

Commonly Known As: 1353 Herbert Avenue, Memphis, TN 38104

Parcel: 015002 00002

Street Address: The street address of the property is believed to be 1353 Harbert Avenue, Memphis, TN 38104, 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: 015002 00002

Current owner(s) of Record: Donna S Neal

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.

The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof. 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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