SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 12, 2026, at or about 12:00 PM, local time, at the Shelby County Courthouse, 140 Adams Avenue, Memphis, TN 38103, pursuant to the Deed of Trust executed by James R. Panter and Janet E. Panter, husband and wife, to Joseph B. Pitt, Jr., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Quicken Loans Inc., its successors and assigns, dated August 30, 2016, and recorded at Instrument Number 16091390, 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: Rocket Mortgage, LLC

Other interested parties: Estate/Unknown Heirs of James Panter

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: Land Situated in the County of Shelby in the State of TN

Lot 57, Section A, Countrywood Subdivision, as shown on plat of record in Plat Book 40, Page 56, in the Register`s Office of Shelby County, Tennessee to which plat reference is hereby made particular description of said property. The property address and tax parcel identification number listed are provided solely for informational purposes. Being the same property conveyed to James R. Panter and wife, Janet E. Panter, by deed dated June 14, 1999 of record in Deed Instrument/Case No. JL8294, in the County Clerk`s Office.

Street Address: The street address of the property is believed to be 2304 Penbrook Freeway, Cordova, TN 38016, 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: 096522 A00058

Current owner(s) of Record: James R. Panter and Janet E. Panter

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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