SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 15, 2026, 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 Toprank901, LLC, a Tennessee Limited Liability Company, to Saddle Creek Title, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for OCMBC, INC., its successors and assigns, dated February 26, 2026, and recorded as Instrument No. 26016789, 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: Citibank, N.A., not in its individual capacity but solely as Trustee of Morgan Stanley Residential Mortgage Loan Trust 2026-NQM7

Other interested parties: Kevin Williams Jr.; Keyla Walker

The real estate located in Shelby County, Tennessee, and described in the said Deed of Trust will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record. The terms of the said Deed of Trust may be modified by other instruments appearing in the public record. Additional identifying information regarding the collateral property is below and is believed to be accurate, but no representation or warrant is intended.

Commonly known as:3655 Ardmore Street, Memphis, TN 38127

Map/Parcel Number: 072094 00020

Current owner(s) of Record: Toprank901 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; all claims or other matters, whether recorded or not, which may encumber the purchaser's title and any matter that an accurate survey of the premises might disclose.

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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