

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 19, 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 Kenneth Lay and Apryl Lay, husband and wife, to Foundation Title & Escrow Memphis, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Celebrity Home Loans, LLC, its successors and assigns dated May 28, 2021, and recorded on June 2, 2021, Instrument No. 21066791, 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: Planet Home Lending, LLC

Other interested parties: None

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 Land referred to herein below is situated in the County of Shelby, State of Tennessee, and is described as follows:

Description of a 18.97 acre partition of the G.D. Pankey property, being a part of the same property as recorded at Instrument No. W4 4466, in the Shelby County Register's Office. Said partition being located on the east side of Long Road and situated in the 1st Civil District of Shelby County, Tennessee.

Beginning at a found railroad spike in the centerline of Long Road being the southwest corner of G.D. Pankey, Instrument No. W4 4466, of which this 18.97 acre partition is a part; thence along the centerline of Long Road and the west line of G.D. Pankey North 04 degrees, 01 minute, 33 seconds West, a distance of 248.45 feet to a set spindle in the centerline of Long Road being the northwest corner of this 18.97 acre partition; thence leaving said road northeastwardly along the north line of said partition, North 02 degrees, 30 minutes, 34 seconds East, a distance of 2012.80 feet to a set I.P. in the east line of G.D. Pankey and being the northeast corner of said partition; thence southwestwardly along the east line of G.D. Pankey South 27 degrees, 53 minutes, 04 seconds West, a distance of 1174.00 feet to a set I.P. at the southeast corner of G.D. Pankey, thence southwestwardly along the south line of G.D. Pankey, South 83 degrees, 41 minutes, 25 seconds West, a distance of 1228.50 feet to the point of beginning and containing 18.97 acres, more or less.

However, there is excepted from this 18.97 acres that portion occupied by the R.O.W. of Long Road.

The instrument constituting the source of the Borrower's interest in the foregoing described property was a Warranty Deed recorded simultaneously herewith in the Register's office of Shelby County, Tennessee. Instrument No. 21066790

Street Address: The street address of the property is believed to be 6712 Long Road, Arlington, TN 38002, 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: D0130 00232

Current owner(s) of Record: Kenneth Lay aka Kenneth Jeffrey Lay and Apryl Lay

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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