

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, Gallery Apts., LLC executed a Deed of Trust to T. D. Service Company, Trustee for the benefit of Velocity Commercial Capital, LLC, on April 30, 2025 and recorded on May 15, 2025, as Instrument Number 25038094 in the Office of the Register of Shelby County, Tennessee.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2025-3 (the "Holder"), appointed the undersigned, McMichael Taylor Gray, LLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, McMichael Taylor Gray, LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on April 16, 2026, at 12:00 pm at the Shelby County Courthouse, 140 Adams Avenue, Memphis, TN 38103, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Shelby County, TN:

Land situated in Shelby County, Tennessee:

Lot 21 and part of Lots 19, 20, and 22, R. M. Hammond's Addition to Raleigh, Tennessee as recorded Plat Book 9, Page 52 of the Shelby County Register's office and being further described hereon:

Beginning at a point in the East line of Beverly Hill Street (Public R.O.W. Varies) a tangent distance of 28.99 feet North of the North line of Raleigh-LaGrange Road (68' Public R.O.W.); thence North 04 degrees 49 minutes 40 seconds East along said East line of Beverly Hill Street a distance of 188.17 feet to a point of curve; thence continuing along said East line of Beverly Hill Street on a curve to the right, having a radius of 5,704.58 feet, a chord bearing of North 05 degrees 28 minutes 11 seconds East, a chord distance of 127.79 feet an arc distance of 127.79 feet; thence South 86 degrees 08 minutes 41 seconds East along the South line of Abdoulwasi Abdoch and Jacqueline Adburhman property (Inst. 20145755) a distance of 198.60 feet to a point in the line dividing said lot 19 from the Stonegate Owner, LLC property (Inst. 19068251); thence South 04 degrees 49 minutes 40 seconds West along the line dividing said Stonegate Owner, LLC property and the East line of Lots 19, 20 and 21 a distance of 355.15 feet to a point in the North line of Raleigh-LaGrange Road; thence North 83 degrees 12 minutes 48 seconds West along said North line a distance of 171.13 feet to a point of curve; thence on a curve to the right, having a radius of 30.00 feet to a cord bearing North 39 degrees 11 minutes 34 seconds West, a chord distance of 41.69 feet an arc distance of 46.10 feet to the point of beginning.

Street Address: 2780 Raleigh LaGrange Road, Memphis, TN 38128

Parcel Number: 088008 00121 C

Current Owner: Gallery Apts., LLC

Other Interested Party(ies):

NOW, THEREFORE, in compliance with Tennessee Code § 35-5-104(a), a true and correct copy of this Notice is displayed online and available for public viewing at www.anchorposting.com.

If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose; any prior liens or encumbrances as well as any priority created by a fixture filing; any deed of trust; and any matter that an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust. The undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

McMichael Taylor Gray, LLC
Substitute Trustee
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Office: 404-474-7149
Fax: 404-745-8121
MTG File No.: 25-004485-01