SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on February 22, 2019, SHARON M. MARTIN AND JIMMIE D. MARTIN, SR., WIFE AND HUSBAND, executed a Deed of Trust to MATTHEW B. LEVISON, as Trustee and, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR DELMAR FINANCIAL COMPANY, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of Harrison County, Mississippi, Second Judicial District, in Instrument Number 2019 613 T-J2; which Deed of Trust has been duly transferred and assigned to NEWREZ LLC d/b/a Shellpoint Mortgage Servicing by assignment recorded on March 4, 2020, in Instrument Number 2020 680 T-J2 in the office of the Chancery Clerk of Harrison County, Mississippi, Second Judicial District; and having been modified in Loan Modification Agreement recorded on August 14, 2025, in Instrument Number 2025-0005640-T-J2 in the office of the Chancery Clerk of Harrison County, Mississippi, Second Judicial District; and

WHEREAS, default has occurred in the payment of the indebtedness secured by said deed(s) of trust, as modified, and NEWREZ LLC, as beneficiary, has authorized and instructed Padgett Law Group as substitute trustee to foreclose said deed(s) of trust, as modified, by advertisement and sale at public auction in accordance with the statutes made and provided therefor.

THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust and in accordance with the statutes made and provided therefor, the said deed(s) of trust, as modified, will be foreclosed and the property covered thereby and hereinafter described will be sold at public auction to the highest bidder for cash at the Front Steps of the South Side of the 2nd Judicial District of Harrison County Courthouse located in Biloxi, Mississippi, and will sell within legal hours (being between the hours of 11:00 AM and 4:00 PM) on July 28, 2026, to satisfy the indebtedness now due under and secured by said deed(s) of trust, as modified.

Padgett Law Group will convey only such title as vested in it as Substituted Trustee.

The premises to be sold are described as:

LOT 180, SHADOW CREEK SUBDIVISION, PHASE 3, A SUBDIVISION ACCORDING TO A MAP OR PLAT THEREOF WHICH IS ON FILE AND OF RECORD IN THE OFFICE OF THE CHANCERY CLERK OF THE SECOND JUDICIAL DISTRICT OF HARRISON COUNTY, MISSISSIPPI, IN PLAT BOOK 17, AT PAGE 15, REFERENCE TO WHICH IS HEREBY MADE IN AID OF AND AS A PART OF THIS DESCRIPTION.

The successful bidder must tender full funds at the conclusion of the sale in the form of a certified check made payable 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. Padgett Law Group reserves the right to award the bid to the next highest bidders should the highest bidder fail to timely tender the total amount due.

/s/ Jana Nye Manlove

May 21, 2026

Padgett Law Group
Substituted Trustee
5100 Poplar Avenue, Ste 2208
Memphis, TN
Phone: (850) 422-2520

Duly authorized to act in the premises by instrument recorded on 05/21/2026, in Instrument Number 2026-0003037-T-J2; of the records of the aforesaid county and state.

Sun Herald – MS
07/01/2026, 07/08/2026, 07/15/2026, and 07/22/2026