

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 11, 2025, at or about 11:00 AM, local time, at the north entrance to the Madison County Courthouse, 100 East Main Street, Jackson, TN 38301, pursuant to the Deed of Trust executed by Steven L White, unmarried man, to Melanie Blank, as Trustee for Regions Bank d/b/a Regions Mortgage dated October 2, 2023, and recorded on October 10, 2023, in Book T2235, Page 211, Instrument No. 23010703, in the Register's Office for Madison County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Madison 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: Regions Bank DBA Regions Mortgage

Other interested parties: Regions Bank

The hereinafter described real property located in Madison County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description:

Map 33P Group F Parcel 017.00

15 Autumn Leaf Cove, Jackson, TN

Beginning at a found iron pin in the north margin of Autumn Leaf Cove, said point is the southeast corner of Lot 55, Section IV, Hunters Green North, Deer Creek Development as recorded in Plat Book 5 at page 292 in the Register's Office of Madison County, Tennessee; thence North 0 degrees 03 minutes 34 seconds West with the east line of Lot 55 a distance of 150 feet to a found iron pin; thence North 89 degrees 34 minutes East with the west line of Lot 53 a distance of 150 feet to a found iron pin; thence North 89 degrees 56 minutes 26 seconds East a distance of 80 feet to a found iron pin in the northwest corner of Lot 53; thence South 0 degrees 34 minutes East with the west line of Lot 53 a distance of 150 feet to a found iron pin in the north margin of Autumn Leaf Cove; thence South 89 degrees 56 minutes 26 seconds West with the north margin of Autumn Leaf Cove a distance of 80 feet to the point of beginning. Being all of Lot No. 54 of the aforesaid platted Subdivision. This description was written from the recorded plat.

Being the same real estate conveyed to Steven L. White by Warranty Deed from Calista C Joyce dated March 27, 2000 and recorded March 28, 2000 at 2:25PM of record in Deed Book 606 page 336, in the Register's Office of Madison County, Tennessee.

Street Address: The street address of the property is believed to be 15 Autumn Leaf Cove, Jackson, TN 38305, 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: 033P F 017.00

Current owner(s) of Record: Steven L. White

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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