

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 28, 2026, at or about 10:00 AM, local time, at the north door of the Tipton County Courthouse, 100 Court Square, Covington, TN 38019, pursuant to the Deed of Trust executed by Daniel White and Zena E White, a married couple, to EDCO Title & Closing, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Change Lending, LLC, its successors and assigns, dated March 27, 2023, and recorded in Book 1995, Page 86, Instrument Number 265170, in the Register's Office for Tipton County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Tipton 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: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for CHNGE Mortgage Trust 2023-2

Other interested parties: None

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

Legal Description: Property situated in Tipton County, Tennessee:

### TRACT I

Description of a 0.89 Acre parcel being a part of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST DATED THE 12th DAY OF NOVEMBER, 1999 PROPERTY as recorded at Deed Book 884 Page 865, said property situated in the 5th Civil District of Tipton County, Tennessee and located on the East side of Quito Drummonds Road.

Beginning at a set nail with washer in the centerline of Quito Drummonds Road being the Southwest corner of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST DATED THE 12th DAY OF NOVEMBER, 1999 PROPERTY as recorded at Deed Book 884 Page 865, which this 0.89 Acre parcel is a part, also being the Northwest corner of the Beverly P. Burk property as recorded at Deed Book 765 Page 870, which was originally a part of the Pouncey 5.89 Acre parcel; thence in a Northwestwardly direction, along the centerline of Quito Drummonds Road, also being the West line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property and this parcel, North 18 degrees 32 minutes 36 seconds West, a distance of 71.09 feet to set nail with washer in said centerline being the Northwest corner of this parcel; thence in a Northeastwardly direction, along the North line of this parcel, North 68 degrees 24 minutes 22 seconds East, passing a set 1/2 rebar with cap at 30.04 feet and a power pole at 117.28 feet, but in all distance of 335.82 feet to a set 1/2 inch rebar with cap being the Northeast corner of this parcel, also being in the East line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property (884/865), also being in the West line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST DATED THE 12th DAY OF NOVEMBER, 1999 PROPERTY et al as recorded at Deed Book 886 Page 703; thence in a Southeastwardly direction, along the East line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property (884/865) and this parcel, also being the west line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST et al property (886/703), South 17 degrees 27 minutes 29 seconds East, a distance of 160.97 feet to the Southeast corner of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property (884/865) and this parcel, also being the Northeast corner of the Burk property; thence in a Southwestwardly direction, along the South line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property (884/865) and this parcel, also being the North line of the Burk property, South 83 degrees 40 minutes 44 seconds West, a distance of 340.00 feet to the "Point of Beginning" and containing 0.89 acres, more or less.

However, there is excepted out that portion occupied by the Right of Way of Quito Drummonds Road.

However, the above described property is subject to any and all easements, recorded or unrecorded, shown or not shown on plat of survey.

### TRACT II

Description of a 1.76 Acre parcel being a part of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST DATED THE 12th DAY OF NOVEMBER 1999 PROPERTY as recorded at Deed Book 884, Page 865, said

property situated in the 5th Civil District of Tipton County, Tennessee and located on the East side of Quito Drummonds Road.

Commencing at a set nail with washer in the centerline of Quito Drummonds Road being the Southwest corner of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST DATED THE 12th DAY OF NOVEMBER, 1999 PROPERTY as recorded at Deed Book 884, Page 865, which this 1.76 acre parcel is a part, also being the Northwest corner of the Beverly P. Burk property as recorded at Deed Book 765, Page 870, which was originally a part of the Pouncey 5.89 Acre parcel; thence in a Northwestwardly direction, along the centerline of Quito Drummonds Road, also being the west line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property, North 18 degrees 32 minutes 36 seconds West, a distance of 71.09 feet to set nail with washer in said centerline being the "TRUE POINT OF BEGINNING" OF THIS 1.76 Acre parcel, being the Southwest corner of this parcel; thence in a Northwestwardly direction, along the centerline of Quito Drummonds Road, also being the West line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property, North 18 degrees 33 minutes 45 seconds West, passing the centerline intersection of Quito Drummonds Road with Fellowship Baptist Church Road at 118.4 feet, but in all a distance of 215.31 feet to set nail with washer in said centerline being the Northwest corner of this parcel; thence in a Northeastwardly direction, along the North line of this parcel, North 82 degrees 55 minutes 23 seconds East, passing a set 1/2 rebar with cap at 30.60 feet, but in all a distance of 137.45 feet to a set 1/2 inch rebar with cap being an interior corner of this parcel; thence in a Northwestwardly direction, along a west line of this parcel, North 13 degrees 55 minutes 41seconds West, a distance of 86.30 feet to a set 1/2 inch rebar with cap being an exterior corner of this parcel, also being on the North line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property, also being the Southeast corner of the Quito United Methodist Church property as recorded at Deed Book 91, Page 82, also being an exterior corner of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST DATED THE 12th DAY OF NOVEMBER, 1999 PROPERTY et al as recorded in Deed Book 886, Page 703; thence in a Northeastwardly direction, along the North line of WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property (884/865) and this parcel, also being a South line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST et al property (886/703), North 79 degrees 46 minutes 31seconds East, a distance of 200.18 feet to a set 1/2 inch rebar with cap being the Northeast corner of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property (884/865) and this parcel, also being an interior corner of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST et al property (886/703); thence in a Southeastwardly direction, along the East line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST property (884/865) and this parcel, also being the west line of the WILBUR DAVID POUNCEY and VIRGINIA MARIE POUNCEY LIVING TRUST et al property (886/703), South 17 degrees 27 minutes 29 seconds East, a distance of 227.21 feet to a set 1/2 inch rebar with cap being the Southeast corner of this parcel; thence in a Southwestwardly direction, along the South line of this parcel, South 68 degrees 24 minutes 22 seconds West, passing a power pole at 218.53 feet and a set 1/2 inch rebar with cap at 305.78 feet, but in all a distance of 335.82 feet to the "TRUE POINT OF BEGINNING" and containing 1.76 Acres, more or less.

However, there is an excepted out that portion occupied by the Right of Way of Quito Drummonds Road.

However, the above described property is subject to any and all easements, recorded or unrecorded, shown or not show on plat of survey.

Street Address: The street address of the property is believed to be 4644 Quito Drummonds Road, Millington, TN 38053, 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: 125-075.00

Current owner(s) of Record: Daniel White and Zena E. 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](http://CapitalCityPostings.com).**

Padgett Law Group, Substitute Trustee  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
[attorney@padgettlawgroup.com](mailto:attorney@padgettlawgroup.com)