SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 17, 2026, at or about 11:00 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 JOANNE E. EDLEY AND GEORGE A. EDLEY, WIFE AND HUSBAND, to DAVID E. OWEN, as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Advent Mortgage LLC, its successors and assigns dated December 18, 2006, and recorded on December 19, 2006, in Book 1315, Page 745, Instrument No. 97324, 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: NewRez LLC

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: Lying and being in Tipton County, Tennessee, and thus described:

BEGINNING AT A STAKE IN THE SOUTH LINE OF WEST LIBERTY AVENUE W.G. OSBORNE'S NORTHEAST CORNER; THENCE WITH SAID STREET LINE NORTH 86 DEGREES 25 MINUTES EAST 91.5 FEET TO A STAKE M.E. DICKEY'S NORTHWEST CORNER; THENCE SOUTH 21/4 WEST 373 FEET TO A STAKE IN THE CENTER OF A DITCH; THENCE WITH THE SAME NORTH 771/2 WEST 34 FEET, SOUTH 74 WEST 78 FEET TO A STAKE W.G. OSBORNE'S SOUTHEAST CORNER; THENCE WITH OSBORNE'S EAST LINE NORTH 51/4 EAST 381 FEET TO THE BEGINNING, ACCORDING TO SURVEY OF W.H. GREEN, COUNTY SURVEYOR OF TIPTON COUNTY, TENNESSEE MADE ON JANUARY 13, 1967.

BEING THE SAME PROPERTY CONVEYED TO JOANNE PHILLIPS-EDLEY BY DEED OF RECORD IN BOOK 1315, PAGE 743, IN THE REGISTER'S OFFICE OF TIPTON COUNTY, TENNESSEE.

Map 41B, Group H, Parcel 10.00

Street Address: The street address of the property is believed to be 701 West Liberty Avenue, Covington, TN 38019, 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: 041-B-H-010.00000

Current owner(s) of Record: Joanne E. Edley and George A. Edley

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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