



FAVORITE THINGS

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P7

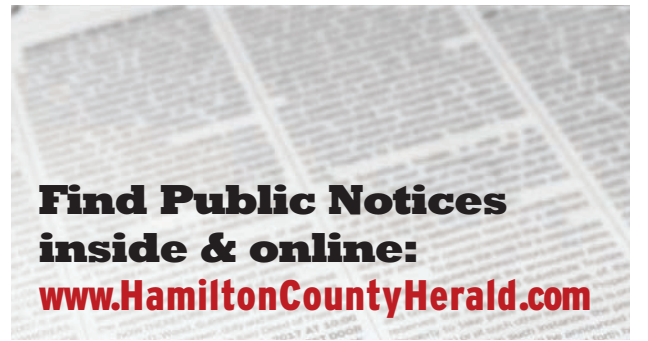


REAL ESTATE

A primer on property taxes

From calculations to challenges, what every owner must know.

P3



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HAMILTON COUNTY HERALD

March 7-13, 2025

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CHATTANOOGA, HAMILTON COUNTY

www.hamiltoncountyherald.com

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A growing appetite for jazz

Photo by David Laprad | Hamilton County Herald The Original Wednesday Trio delivers an eclectic set Feb. 26 at The Woodshop. Drummer John Hooker, guitarist Mark Jones and bassist Given Graber are pictured.



Story by David Laprad begins on page 2

American art form finds eager local audiences

Inside this issue

Community Calendar3
Financial Focus6
Newsmakers.....6
News Briefs6

Public Records 4-5, 11-14
Puzzles15
Career Corner.....15
Behind the Wheel16

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"Jazz is the expression of the deepest voice; a spiritual and intellectual understanding of what you see, feel and know in your heart of hearts. It is conversation, meditation, passion and commitment. It is a connection to something bigger than yourself and yet fits inside of you." – Dianne Reeves



Photo by David Laprad | Hamilton County Herald

The Alex Keiss Quartet performs jazz standards Feb. 12 at Barking Legs Theater. Pictured are Keiss, bassist Tony Tortora, drummer Spencer West and saxophonist Austin Pettitt.

More local venues embracing jazz

Older aficionados, curious younger fans making the genre viable again

By David Laprad

It's Wednesday evening at Barking Legs Theater, which means someone is playing jazz. On this drizzly Feb. 12, it's the Alex Keiss Quartet with guitarist Keiss, bassist Tony Tortora, drummer Spencer West and saxophonist Austin Pettitt.

There's room for more bodies in the small lobby that's pulling double duty as the stage and listening space, but wet and chilly weather kept attendance down to a couple dozen. To fill the gaps in the seating and warm up listeners, Keiss and his bandmates are packing the venue with quick flurries of notes and the friction heat of rapid guitar play.

The foursome is attempting to push the walls back, if not raise the roof, with a Wes Montgomery tune called "Missile Blues" (1960). Montgomery was a revolutionary jazz guitarist who recorded and performed in the 1950s and 1960s; Keiss is playing the standard with the reverence of a disciple of hard bop while adding the oomph of a modern ensemble.

As Keiss launches into a blistering solo, he breaks



Archival photo by David Laprad | Hamilton County Herald

Ann Law and Bruce Kaplan are the husband-and-wife team behind Barking Legs, which hosts a jazz performance every Wednesday night.

down the melody to its primordial elements and begins to explore the spaces between the written notes and rhythms. A few minutes later, Keiss glances at Pettitt, indicating it's time for the sax player to add his own ideas to the developing tune. Before the band is done with "Missile Blues,"

Tortora and West each have a moment in the spotlight as well.

This is no cocktail hour jazz that's sitting politely in a corner to avoid drowning out the conversation in the room; it's the only conversation in the room – and everyone is listening.

Jazz is on the playbill again two Wednesdays later in a laidback St. Elmo venue called The Woodshop Listening Room. For the last two years, the Original Wednesday Trio has been serving up mostly straight-ahead jazz to larger and larger gatherings, although the character of the music can differ depending on who's playing.

Tonight, guitarist Mark Jones, bassist Given Graber and drummer John Hooker are performing a marriage ceremony of sorts as they wed standards like Freddie Hubbard's "Little Sunflower" (1979) with Jones' grunge aesthetic.

The trio transforms the music as it drifts from jazz to distorted rock and back again like it's shifting modes of consciousness. As such, the original melodies are barely perceptible beneath the

Calendar

MARCH 11 Golden Age of TV

The Past Our Prime Players will present classic skits and comedy routines from 2-4 p.m. at the Jewish Cultural Center at 5461 North Terrace Road. Volunteers over the age of 70 will perform material originally seen on Carol Burnett’s and Alan King’s variety shows, as well as scenes from “I Love Lucy,” “Laugh-In” and more. The POPP began as way to counter the effects of isolation. Register: www.jewishchattanooga.org.

MARCH 13 Bach Choir Gala

This event and silent auction will begin at 6 p.m. at The Westin Chattanooga. Music will be performed at the cocktail casual event. Tickets: www.chattanooga Bach choir.org.

MARCH 14 Love and Grief

Welcome Home of Chattanooga will celebrate 10 years of housing hospice patients with an evening with grief poet, author and therapist Sara Rian beginning at 6 p.m. at The Historic Venue at 1601 Rossville Ave. Activities will include poetry, music, art vendors and a time to share. Tickets: www.welcomehomeofchattanooga.org/special-events.

MARCH 14 Dinner of Distinction

Erlanger’s annual celebration will take place at The Westin Chattanooga. The event will begin at 5:30 p.m. with a welcome reception. Dinner and the program will follow at 7 p.m. The Dinner of Distinction recognizes physicians and community leaders who have made outstanding contributions to health care and the greater Chattanooga community. This year’s honorees include: Dr. Michael Carr, pediatric surgeon with University Surgical Associates; Dr. James Haynes, dean of the University of Tennessee Health Science Center College of Medicine; Dr. Alvaro Valle, surgeon with University Surgical Associates; Dr. Kelly Arnold with Clinica Medicos, who will receive the Gordon Street Distinguished Community Leader Award for her service to underserved communities. Sponsorship information and ticket sales: erlanger.org/distinction.

MARCH 15 ASL Day at Chattanooga Zoo

This event for the deaf and hearing-impaired community will take place 9 a.m.-4 p.m. and feature American Sign Language interpreters for keeper chats and animal meet and greets, educational booths, opportunities to learn ASL and giveaways. Zookeepers will host presentations with snow leopards, chimpanzees, sloths and other species and bring out a variety of ambassador animals for up-close encounters. Knoxville Center of the Deaf, Disability Rights TN, Sorenson Communications, Family Voices of Tennessee, Sign Language Studios and Tennessee Schools for the Deaf will be present. Purchase of general admission required.

MARCH 8-APRIL 13 Chattanooga River Market

The market will be open Saturdays 10 a.m.–5 p.m. and Sundays 10 a.m-4 p.m. along the Tennessee Aquarium Plaza. Visitors will find woodworking, jewelry, soaps, candles, handmade apparel, pet items, artisan foods and more. Each day will feature a local food truck and live music.

MARCH 15 Culture on 4

The city of Chattanooga’s Office of Arts, Culture and Creative Economy will present writer and poet Ishmael Reed at 6:30 p.m. on the fourth floor of the Chattanooga Public Library. Reed will engage in a conversation with local entrepreneur Lakweshia Ewing. This event is free and open to the public. Information: chattlibrary.org.

MARCH 22 Food Truck Festival

Food Truck Festivals of America will host the Chattanooga Food Truck Festival noon-6 p.m.at Coolidge Park. The event will feature more than 20 vendors serving gourmet grilled cheese sandwiches, homemade funnel cakes, wood-fired pizza, smashburgers, fresh lemonade and more.

Regional craft beer and other alcoholic beverages will also be on the menu. Activities will include lawn games, face painting, live music and an artisan market. Tickets: www.foodtruckfestivalsofamerica.com/chattanooga.

MARCH 29 Collegedale Movie Night

Collegedale Airport will screen “Dr. Seuss’ The Lorax” starting at 6:30 p.m. Activities will include yard games and a display of aircraft beginning at 4:30 p.m. Admission is free. Food trucks will be on hand selling local fare. The organizers recommend bringing a chair or blanket. Information: 423 236-5008 or @CollegedaleAirport on Facebook.

APRIL 5 Chattanooga Outdoor Festival

The second annual festival will take place 11 a.m-7 p.m. at the Historic Chattanooga Choo Choo Gardens. Hosted by Outshine Adventures and Nomad Be Happy, the festival will showcase local businesses, nonprofits and conservation organizations during a day of workshops, vendor sales, demos, live music and food. The event is free and open to the public.

APRIL 5 Pickleball Tournament

Bethel Bible Village will host the Bethel Pickleball Tournament 9 a.m.-4 p.m. on the Bethel Bible Village campus at 3001 Hamill Road in Hixson. Round-robin pool play will begin at 9 a.m. Pool play will guarantee each team a minimum of four games. Awards will be presented upon the completion of the tournament. Lunch, snacks and water will be provided. Spectators are encouraged to attend. Proceeds will support Bethel programs that serve children ages 11-18. Information: bethelbiblevillage.org/events.

THROUGH APRIL 20 Sea Light Festival

A display of traditional Chinese lanterns will illuminate The Sculpture Fields at Montague Park during the Sea Light Festival. The festival will be open Thursdays through Sundays from 5-9 p.m. at 1900 Polk St. The exhibition will consist of hundreds of Chinese lanterns made of modern LED lights combined with traditional lantern frames made from Chinese silk cloth and steel wire. The award-winning Zigong Acrobatic Troupe will perform juggling, balancing and face-changing acts. Food vendors, shops and games will also be on hand. Tickets: www.sealightfestival.com/chattanooga.

APRIL 24 Terrace at Twilight

Hunter Museum of American Art will host a new event featuring cocktails, dancing and costumes on the river terrace. Details coming soon.

MAY 3 Chattaderby

Chattanooga Room in the Inn’s annual Kentucky Derby-themed fundraiser is scheduled for 5-8:30 p.m. at The Signal. Expect cocktails and heavy hors d’oeuvres. Tickets: givebutter.com/c/2025ChattaDerby. Sponsorship information: akoon@chattanoogaaroomintheinn.com; 423 713-7059. Room in the Inn provides a six-month residential program for women and children experiencing homelessness.

MAY 8 Girls Inc. Sneaker Gala

Girls Inc.’s Sole Awards recognize individuals who have impacted advocacy, medicine, education and sports. This year’s recipients will be honored at the 2025 Sneaker Gala and Silent Auction at the Chattanooga Convention Center at 6 p.m. The honorees are attorney Melody Shekari for advocacy, Dr. Yvette Stewart for education, Coach Venus Lacy for sports and Dr. Angela Smith Slack for medicine. Shekari is the executive director of The Women’s Fund of Greater Chattanooga. Stewart is the assistant professor and literacy director at the University of Tennessee at Chattanooga. Lacy is an Olympic gold medalist and the head coach of the Brainerd High School girls’ basketball team. Slack is board-certified and a Fellow of the American Academy of Pediatrics at Children’s Diagnostic Center. Sponsorship information: www.girlsincofchatt.org/events/ubub2025.

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The editors are responsible for the writing and display of the news, data and features in this newspaper. If you have a question or suggestion, you may call during normal business hours.

Understanding property taxes

What homeowners need to know



ELLIS GARDNER
PRESIDENT, GCR

Property taxes – which fund essential community services such as schools, emergency services and infrastructure – are a fundamental part of homeownership. However, understanding how property taxes are assessed, paid and even challenged can sometimes feel overwhelming. With tax season in full swing, homeowners and potential buyers need to be informed about their property tax

obligations.

The National Association of Realtors’ “Consumer Guide on Property Taxes” provides a clear breakdown of how taxes are calculated, available exemptions and what homeowners can do if they believe their assessment is inaccurate. Whether you’re purchasing a home, reviewing your current tax bill or considering an appeal, this guide offers valuable insights.

Wherever you buy a home in the United States, property taxes are a reality of homeownership. An agent who is a Realtor can help connect you with a tax expert in your area, but here are the basics:

What are property taxes?

Property taxes are charges on your land and property based on the value of your property and levied by your local government. The revenue generated is often used to fund community needs such as schools, police and fire departments, and road maintenance. Some states also tax personal property, such as cars and boats.

Can I know the property tax on a home before I purchase it?

Real estate listings, usually from your local multiple listing service, typically include information on a property’s annual taxes. You can also ask the seller directly about their latest tax bill and when the property was last reassessed. Depending on the location, the assessed value – which is different from and generally less than the market value – of the property might increase based on the amount you pay for it.

How are property taxes calculated?

Tax rates vary widely depending on where you live. The most common method for calculating property taxes is by multiplying the assessed value your local government assigns to your property, minus any tax reductions, by the local tax rate.

The assessed value is usually calculated as a percentage of the property’s market value. It reflects the overall quality and condition of the property, comparable homes in the area and market conditions, among other factors.

The other component of the equation is the tax rate, often called the millage (or “mill”) rate, equaling the property tax you owe for every \$1,000 of your property’s value. For example, if the mill rate is \$0.005, your home’s assessed value is \$200,000, and you are ineligible for tax reductions, the following calculation would apply: (\$200,000 in assessed value–\$0 in tax reductions) x \$0.005 mill rate = \$1,000 property tax.

Are there property tax exemptions?

Certain homeowners might qualify for tax exemption programs which can lower or even eliminate their property tax bill. Senior citizens, veterans, disabled persons and surviving spouses are some of the homeowner groups that might be eligible. Additionally, most states offer a homestead tax exemption for individuals’ primary residences. Programs and eligibility criteria vary by state, so consult a tax expert to determine which programs might apply.

Public Notices

Foreclosure Notices Hamilton County

NOTICE OF SUBSTITUTE TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 17, 2013, executed by J STUART GLADISH AKA JEFFREY STUART GLADISH conveying certain real property therein described to NATIONAL REGISTERED AGENTS, INC., as Trustee, as same appears of record in the Register's Office of Hamilton County, Tennessee recorded October 23, 2013, in Deed Book GI 10087, Page 508; and
WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nationstar Mortgage LLC who is now the owner of said debt; and
WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Hamilton County, Tennessee.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **March 27, 2025** at 11:00 AM at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Hamilton County, Tennessee, to wit:
LOCATED IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE:
BEING THE EASTERN PART OF TRACT "B", PARTITION OF REED PROPERTY ON PINEVILLE ROAD, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 21, PAGE 70, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT IN THE NORTHERN LINE OF A TWENTY-FIVE (25) FOOT ROADWAY EASEMENT, SAID POINT BEING SIXTY (60) FEET EASTWARDLY OF THE SOUTHWEST CORNER OF SAID TRACT "B"; THENCE NORTHWARDLY ONE HUNDRED TWENTY-FIVE (125) FEET TO A POINT THAT IS SIXTY (60) FEET EASTWARDLY OF THE NORTHWEST CORNER OF TRACT "B"; THENCE EASTWARDLY TWO HUNDRED FORTY-NINE AND SIX-TENTHS (249.6) FEET TO THE NORTHEAST CORNER OF TRACT "B"; THENCE SOUTHWARDLY ONE HUNDRED TWENTY-FIVE (125) FEET, MORE OR LESS, TO A POINT IN THE NORTHERN LINE OF THE TWENTY-FIVE (25) FOOT ROADWAY EASEMENT; THENCE WESTWARDLY ALONG THE NORTH LINE OF SAID ROADWAY, TWO HUNDRED FORTY-THREE (243) FEET TO THE POINT OF BEGINNING.
Parcel ID: 1260-A-021
PROPERTY ADDRESS: The street address of the property is believed to be **961 HENDERSON AVENUE, CHATTANOOGA, TN 37405**.
In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.
CURRENT OWNER(S): ESTATE AND/OR HEIRS-AT-LAW OF J STUART GLADISH, RAYMOND M. GLADISH, JR., SUSAN J. GLADISH
OTHER INTERESTED PARTIES: FIRST HORIZON BANK
The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. 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. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived

in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.
THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
Rubin Lublin TN, PLLC, Substitute Trustee
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
rslaw.com/property-listing
Tel: (877) 813-0992
Fax: (470) 508-9401
Feb. 21, 28, Mar. 7, 2025 Fr700921

SUBSTITUTE TRUSTEE'S SALE
Sale at public auction will be on **March 25, 2025 on or about 10:00AM local time**, at the Main door of the Hamilton County Courthouse, Chattanooga, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by JOSHUA S. LITCHFIELD AND KRISHNA D. LITCHFIELD, to Realty Title, Trustee, on December 31, 2020, at Record Book GI 12301, Page 131 as Instrument No. 2021010500047 in the real property records of Hamilton County Register's Office, Tennessee.
Owner of Debt: PHH MORTGAGE CORPORATION
The following real estate located in Hamilton County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:
Land in the City of Chattanooga, Hamilton County, Tennessee, being Lot No. Seventy-one (71), on the plan of Oak Hills North Extension, as shown by plat of record in Plat Book 23, Page 61, in the Register's Office for Hamilton County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.
Being the same property conveyed to Joshua S. Litchfield and wife, Krishna D. Litchfield by deed from Sylvia A. Sherrill, dated December 31, 2020, recorded simultaneously herewith in the Register's Office for Hamilton County, Tennessee.
Subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.
Tax ID: 099L K 025
Current Owner(s) of Property: JOSHUA S. LITCHFIELD AND KRISHNA D. LITCHFIELD
The street address of the above described property is believed to be 524 Briar Park Lane, Hixson, TN 37343, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.
SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.
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.
THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.
OTHER INTERESTED PARTIES: None
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
If applicable, the notice requirements of T.C.A. 35-5-101 have been met.
All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Substitute Trustee.
If the U.S. Department of Treasury/IRS, the

State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.
This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.
MWZM File No. 25-000042-671-1
Mackie Wolf Zientz & Mann, P.C., Substitute Trustee(s)
Cool Springs III
725 Cool Springs Blvd, Suite 140
Franklin, TN 37067
TN INVESTORS PAGE: [HTTP://MWZMLAW.COM/TN_INVESTORS.PHP](http://mwzmlaw.com/TN_INVESTORS.PHP)
Feb. 21, 28, Mar. 7, 2025 Fr700923

NOTICE OF SUBSTITUTE TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 17, 2014, executed by OMAR G. ADAM and MAHASIN A. TIA conveying certain real property therein described to KATHRYN L. HARRIS, as Trustee, as same appears of record in the Register's Office of Hamilton County, Tennessee recorded July 21, 2014, in Deed Book GI 10261, Page 245; and
WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Tennessee Housing Development Agency who is now the owner of said debt; and
WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Hamilton County, Tennessee.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **April 15, 2025** at 10:00 AM at the Front Steps of the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Hamilton County, Tennessee, to wit:
IN THE THIRD CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE: LOT THIRTY-SIX (36), FIRST ADDITION OF PORT SERENA VILLAGE, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 21, PAGE 8, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. THIS CONVEYANCE MADE SUBJECT TO THE FOLLOWING: ANY GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES IN EFFECT THEREON. RESTRICTIONS AS SET OUT IN INSTRUMENT RECORDED IN BOOK 1403, PAGE 487, AS AMENDED IN BOOK 1449, PAGE 288, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE, BUT OMITTING ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN UNLESS AND ONLY TO THE EXTENT THAT SAID COVENANT (A) IS EXEMPT UNDER CHAPTER 42, SECTION 3607, OF THE UNITED STATES CODE OR (B) RELATES TO HANDICAP BUT DOES NOT DISCRIMINATE AGAINST HANDICAPPED PERSONS. SIXTEEN (16) FOOT UTILITY EASEMENT AS SHOWN, DESCRIBED OR NOTED ON RECORDED PLAT. CONDITIONS AND EASEMENTS CONTAINED IN DOCUMENT OF RECORD IN BOOK 2116, PAGE 186, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. ALL NOTES, STIPULATIONS, RESTRICTIONS, EASEMENTS, CONDITIONS, AND REGULATIONS AS SHOWN, DESCRIBED OR NOTED ON RECORDED PLAT. ATTACHED HERETO AND CONVEYED HERWITH IS A 2009 CMH MANUFACTURED/MOBILE HOME BEARING SERIAL/VIN NO. CAPO23722TNAB. Parcel ID: 083N B 004
PROPERTY ADDRESS: The street address of the property is believed to be **318 SERENA DRIVE, HIXSON, TN 37343**. In the event of

any discrepancy between this street address and the legal description of the property, the legal description shall control.
CURRENT OWNER(S): OMAR G. ADAM, MAHASIN A. TIA
OTHER INTERESTED PARTIES: BANK OF AMERICA, N.A., SECRETARY OF HOUSING AND URBAN DEVELOPMENT
The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. 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. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.
THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
Rubin Lublin TN, PLLC, Substitute Trustee
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
rslaw.com/property-listing
Tel: (877) 813-0992
Fax: (470) 508-9401
Feb. 21, 28, Mar. 7, 2025 Fr700924

NOTICE OF TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated October 10, 2018, and the Deed of Trust of even date securing the same, recorded October 24, 2018, in Book No. GI 11484, at Page 761, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by William Robert Craig and Teena Louise Craig, conveying certain property therein described to Joseph B. Pitt, Jr. ESQ. as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for loan Depot. com, LLC, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Freedom Mortgage Corporation.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Freedom Mortgage Corporation, will, on **April 10, 2025 on or about 11:00 AM, at the Hamilton County Courthouse 625 Georgia Avenue, Chattanooga, TN 37402**, offer for sale certain property hereinafter described to the highest bidder **FOR certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows:
The following described real estate in the City of Chattanooga, Hamilton County, Tennessee:
Lot One Hundred Twenty-Three (123), Unit Five (5), Heritage Hills Subdivision, as shown by plat record in plat of record in Plat Book 33, Page 188, in the Register's Office of Hamilton County, Tennessee.
ALSO KNOWN AS: 5808 Old Fort Lane, Harrison, TN 37341
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; and to any matter that an ac-

curate survey of the premises might disclose. In addition, the following parties may claim an interest in the above- referenced property:
WILLIAM ROBERT CRAIG
TEENA LOUISE CRAIG
TENANTS OF
The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record.
W&A No. 349015
DATED February 17, 2025
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
Feb. 21, 28, Mar. 7, 2025 Fr700930

NOTICE OF SUBSTITUTE TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions, of a Deed of Trust dated September 11, 2023, from Battleview Communities, LLC, to Trident Realty Investments, LLC, recorded on September 15, 2023 as Instrument Number 2023091500176 in the Register of Deeds Office for Hamilton County, Tennessee to which reference is hereby made; and
WHEREAS, Tennessee Title Services, LLC hereinafter "Creditor", the party entitled to enforce said security interest, having appointed Daniel A. Perry, Esq., as Substitute Trustee.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that Daniel A. Perry, Esq., as Substitute Trustee, or its agent, by virtue of power, duty, and authority vested in and imposed upon said Substitute Trustee will, on March 17, 2025 at 12:00 PM at the Front Steps of the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain property hereinafter described to the highest bidder for cash or certified funds paid at the conclusion of sale, or credit bid from a bank or other lending entity pre-approved by the Substitute Trustee. The property to be sold is described as follows:
Land in Hamilton County, Tennessee, being Lot No. 1 and 2, as shown on the map entitled Final Plat of Walter Harper Subdivision, of record in Plat Book 49, Page 105, Register's Office for Hamilton County, Tennessee, to which plan reference is hereby made for a more complete and accurate property description.
Being the same property conveyed to Equity Capital Fund I, LLC, a Wyoming limited liability company, by deed from acknowledged Brenda Rodgers, married, Sherrie Hudgins, married, Roy Harper Jr., married Teresa Kelly, married, Connie Rowland, unmarried, Danny Harper married, Joe Harper married, Karen Elaine Harper, unmarried Garland Touchstone, married, Tony Touchstone, married, David Touchstone, married, Jon Touchstone unmarried, Lea Harper, married, Sue Harper A/C/A Susan Harper, unmarried, Josh Harper, married, Kate Warf A/K/A Kaitlin Ware, married, Nathan Harper, married, Ashley Beverly Harper, married, Dora Florence, married, Jennifer Lewis, married, Kristin Cook, married, Jessica Williamson, unmarried, April Bowman, married, and Nicole Lieving unmarried, of record in Book GI 13387, page 510, dated August 29, 2023, said Register's Office.
Commonly known as: 3507 Banks Rd., Chattanooga, TN 37421 and 3501 Banks Rd., Chattanooga, TN 37421
Parcel number(s): 150-141.00 & 150-141.01
In the event of a discrepancy between the legal description, the street address, and/or the parcel number(s), the legal description shall control. The sale is subject to the following:
Tenant(s)/occupant(s) rights in possession, if any, 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 state or federal governmental agency; any prior liens or encumbrances; any priority created by a fixture filing and any

matter that an accurate survey of the property might disclose.

If the United States, the State of Tennessee, or any agency thereof have any liens on the property and are named herein as interested parties, timely notice has been given to them in accordance with applicable law, and the sale will be subject to any applicable rights of the redemption held by such entities, as required by 26 U.S.C. § 7425 and/or T.C.A. § 67-1-1433. The property will be sold, AS IS, WHERE IS, WITH ALL FAULTS, and without warranty of any kind, express or implied, as to the condition of the property or any improvements thereon, including but not limited to merchantability or fitness for a particular purpose. The Substitute Trustee makes no covenant of seisin or warranty of title, express or implied, and will only convey the property by Substitute Trustee's Deed. Except as noted above, all right and equity of redemption, statutory or otherwise, homestead, and exemption are expressly waived in the Deed of Trust.

The sale held pursuant to this notice is subject to the express reservation that it may be rescinded by the Substitute Trustee at any time. If the sale is rescinded for any reason, the purchaser shall only be entitled to a refund of funds tendered to purchase the subject property, and shall have no further or other recourse against the Creditor, the Substitute Trustee, or their successor(s), assign(s), agent(s), and attorney(s). The right is reserved to adjourn 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. Notice of such adjournment will also be mailed to interested parties when required by applicable law.

This notice is from a debt collector.
Dated: February 12, 2025
For more information, please call:
(513) 852-6066
Daniel A. Perry, Esq.
Wood + Lamping, LLP
Attorneys for Servicer
600 Vine Street, Suite 2500, Cincinnati, OH 45202
File 24-08003
Feb. 21, 28, Mar. 7, 2025 Fr700931

NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated October 25, 2006, and the Deed of Trust of even date securing the same, recorded November 2, 2006, in Book No. GI 8135, at Page 922, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Baron Blansit and Sandra Blansit, conveying certain property therein described to Stewart Title of Tennessee, Inc. as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for CitiMortgage, Inc., its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Lakeview Loan Servicing, LLC.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Lakeview Loan Servicing, LLC, will, on **March 24, 2025 on or about 3:00 PM, at the West Door of the Hamilton County Courthouse 615 Walnut St., Chattanooga, TN 37402**, offer for sale certain property hereinafter described to the highest bidder **FOR certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: **Located in the Third Civil District of Hamilton County, Tennessee: Lot seven (7), Spreading Oaks, as shown by plat of record in plat Book 22, Page 66, in the Register's Office of Hamilton County, Tennessee. According to said plat, said lot is more particularly described as follows: Beginning at a point in the Southeast line of Varner Road located 535 feet Southwest of its intersection with Southwest line of Middle Valley Road, at a common corner of lots 6 and 7 of said subdivision; thence south 45 degrees 10 minutes East along the line dividing said lots 6 and 7, 206.5 feet to a point; thence South 46 degrees 50 minutes West along the Southeast line of said subdivision 90 feet to a point; thence North 45 degrees 10 minutes West along the lines dividing lots 7 and 8 of said subdivision, 204.5 feet to a**

BUILDING PERMITS									
Permit #	Applied Date	Address	City	State	Zip Code	Permit Class	Status	Permit Type	Estimated Project Cost
RB-25-177	2/6/2025	1510 BUNKER HILL DR	CHATTANOOGA	TN	37421	Res Bldg Permit	Active	Exterior Alterations	
RB-25-175	2/6/2025	3865 MOUNTAIN TOP RD	CHATTANOOGA	TN	37419	Res Bldg Permit	Active	Exterior Alterations	
RB-25-174	2/6/2025	7317 BLUE HERON CT	CHATTANOOGA	TN	37421	Res Bldg Permit	Active	New Construction	
RB-25-173	2/6/2025	7313 BLUE HERON CT	CHATTANOOGA	TN	37421	Res Bldg Permit	Active	New Construction	
RB-25-172	2/6/2025	1427 WILLIAMS RD	CHATTANOOGA	TN	37343	Res Bldg Permit	Active	Accessory Structure	
RB-25-170	2/6/2025	1838 WILBERFORCE ST	CHATTANOOGA	TN	37421	Res Bldg Permit	Active	New Construction	
RB-25-168	2/6/2025	6111 WALDEN AVE	CHATTANOOGA	TN	37421	Res Bldg Permit	Active	Exterior Alterations	
B-25-85	2/6/2025	2130 AMNICOLA HWY	CHATTANOOGA	TN	37406	Commercial Bldg Permit	Active	Commercial	64,956
B-25-83	2/6/2025	1206 BROAD ST 104	CHATTANOOGA	TN	37402	Commercial Bldg Permit	Active	Commercial	1,500,000
B-25-82	2/6/2025	547 CHEROKEE BLVD	CHATTANOOGA	TN	37405	Commercial Bldg Permit	Active	Commercial	75,000
B-25-84	2/6/2025	4008 TENNESSEE AVE	CHATTANOOGA	TN	37409	Commercial Bldg Permit	Active	Commercial	350,000
RB-25-171	2/6/2025	913 MOUNT VERNON AVE	CHATTANOOGA	TN	37405	Simple Res Bldg Permit	Stopped	Interior Alterations	
RB-25-169	2/5/2025	1852 WILBERFORCE ST	CHATTANOOGA	TN	37421	Res Bldg Permit	Active	New Construction	
RB-25-166	2/5/2025	1815 NEWTON ST	CHATTANOOGA	TN	37406	Res Bldg Permit	Active	Interior Alterations	
RB-25-167	2/5/2025	2512 OAK ST	CHATTANOOGA	TN	37404	Res Bldg Permit	Active	New Construction	
RB-25-165	2/4/2025	902 TREMONT ST C	CHATTANOOGA	TN	37405	Res Bldg Permit	Active	Exterior Alterations	
RB-25-164	2/4/2025	2608 E 32ND ST	CHATTANOOGA	TN	37407	Res Bldg Permit	Active	Interior Alterations	
RB-25-163	2/4/2025	1854 OAKVALE DR	CHATTANOOGA	TN	37421	Res Bldg Permit	Active	New Construction	
RB-25-162	2/4/2025	2313 BLACKFORD ST	CHATTANOOGA	TN	37404	Res Bldg Permit	Active	Accessory Structure	
RB-25-161	2/4/2025	313 MISSION CREST LN	CHATTANOOGA	TN	37404	Res Bldg Permit	Active	Interior Alterations	
B-25-80	2/4/2025	1001 AIRPORT RD	CHATTANOOGA	TN	37421	Commercial Bldg Permit	Active	Commercial	815,000
B-25-96	2/3/2025	2412 MCCALLIE AVE	CHATTANOOGA	TN	37404	Commercial Bldg Permit	Active	Commercial	0
B-25-79	2/3/2025	600 MARKET ST	CHATTANOOGA	TN	37402	Commercial Bldg Permit	Active	Commercial	1,680,000
B-25-78	2/3/2025	2200 MORRIS HILL RD 600	CHATTANOOGA	TN	37421	Commercial Bldg Permit	Active	Institutional	165,500
B-25-77	2/3/2025	7351 COURAGE WAY 200	CHATTANOOGA	TN	37421	Commercial Bldg Permit	Active	Institutional	105,000
RB-25-183	2/3/2025	2575 BUTLERS GREEN CIR	CHATTANOOGA	TN	37421	Simple Res Bldg Permit	Active	New Construction	
RB-25-155	2/3/2025	324 PATTEN CHAPEL RD	CHATTANOOGA	TN	37419	Res Bldg Permit	Active	New Construction	
RB-25-158	2/3/2025	2687 WATERHAVEN DR	CHATTANOOGA	TN	37406	Res Bldg Permit	Active	Interior Alterations	
RB-25-159	2/3/2025	4546 SHERRY LN	CHATTANOOGA	TN	37343	Res Bldg Permit	Active	New Addition	
RB-25-153	2/3/2025	2316 GREEN FOREST DR	CHATTANOOGA	TN	37406	Simple Res Bldg Permit	Active	Exterior Alterations	

point in the Southeast line of Varner Road; thence North 44 degrees 50 minutes East along said Southeast line of Varner Road, 90 feet to the point of beginning. ALSO KNOWN AS: 1614 Varner Road, Hixson, TN 37343

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; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above- referenced property: BARON BLANSIT SANDRA BLANSIT TENANTS OF

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record.

W&A No. 148540
DATED February 19, 2025
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
Feb. 28, Mar. 7, 14, 2025 Fr700934

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated September 20, 2023, executed by WILLIAM PERRY MCADAMS conveying certain real property therein described to TIMIOS, INC., as Trustee, as same appears of record in the Register's Office of Hamilton County, Tennessee recorded September 27, 2023, in Deed Book GI 13408, Page 762; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Onslow Bay Financial, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, has been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Hamilton County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **March 27, 2025** at 11:00 AM at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in

Hamilton County, Tennessee, to wit: THE FOLLOWING DESCRIBED REAL ESTATE: IN THE THIRD CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE: BEING A PART OF LOT THIRTEEN (13), HARTLEY SUBDIVISION, AS SHOWN BY PLAT RECORDED IN PLAT BOOK 7, PAGE 36, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE AND BEING MORE PARTICULARLY DESCRIBED AS BEING BOUND ON THE WEST BY THE EAST RIGHT-OF-WAY LINE OF REDDING ROAD, ON THE NORTH BY THE SOUTH LINE OF LOT 14, SAID HARTLEY SUBDIVISION AND ON THE EAST AND SOUTH BY LINES OF LOT 2, W. A. MCADAMS SUBDIVISION, AS SHOWN BY PLAT RECORDED IN PLAT BOOK 30, PAGE 150, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. SUBJECT TO SEWER EASEMENT OF RECORD IN BOOK 4093, PAGE 741, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. SUBJECT TO DRIVEWAY EASEMENT SET OUT IN DEED FROM JESSIE M. WORLEY TO W.A. MCADAMS AND WIFE, JEWELL MCADAMS, RECORDED IN BOOK 1876, PAGE 357, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. SUBJECT TO EASEMENT TO CHATTANOOGA CABLE TV COMPANY, RECORDED IN BOOK 2844, PAGE 967, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. BEING THE SAME PROPERTY CONVEYED TO WILLIAM PERRY MCADAMS BY DEED FROM ROBIN M. MCADAMS, UNMARRIED RECORDED 08/11/1992 IN DEED BOOK 4024 PAGE 419, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. Parcel ID: 118A J 017

PROPERTY ADDRESS: The street address of the property is believed to be **3416 REDDING RD, CHATTANOOGA, TN 37415**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): WILLIAM PERRY MCADAMS

OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. 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. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN, PLLC, Substitute Trustee
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
rslaw.com/property-listing
Tel: (877) 813-0992
Fax: (470) 508-9401
Feb. 28, Mar. 7, 14, 2025 Fr700936

NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated June 7, 2010, and the Deed of Trust of even date securing the same, recorded June 14, 2010, in Book No. GI 9185, at Page 328, and modified on September 18, 2017, in Book No. 11156, at Page 287 in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Aaron B Knight and Candy S Knight, conveying certain property therein described to Kathryn L. Harris as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Community Mortgage Corporation, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Lakeview Loan Servicing, LLC.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Lakeview Loan Servicing, LLC, will, on **April 24, 2025 on or about 11:00 AM, at the Hamilton County Courthouse 625 Georgia Avenue, Chattanooga, TN 37402**, offer for sale certain property hereinafter described to the highest bidder **FOR certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: **IN THE THIRD CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE: Lot Three (3), Baxter Gann Subdivision, as shown by plat of record in Plat Book 51, Page 112, in the Register's Office of Hamilton County, Tennessee. Anchor Easement as shown by dotted lines, or specified on said plat. Pond on western portion of lot as shown by plat. Drainage Easement as shown by dotted lines, or as specified on said plat. Minimum Twenty-five (25) foot field line setback from all drainage easements, as shown by dotted lines, or as specified on said plat. ALSO KNOWN AS: 9823 Smith Morgan Road, Soddy Daisy, TN 37379**

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; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above- referenced property: AARON B KNIGHT CANDY S KNIGHT TENANTS OF

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record.

W&A No. 317726
DATED February 24, 2025
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
Feb. 28, Mar. 7, 14, 2025 Fr700939

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **03/27/2025 on or about 11:00 AM**, at the West Door, **Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, Hamilton County, Tennessee**, conducted by the Substitute Trustee as identified and set for the herein below, pursuant to Deed of Trust executed by **DAN KNOCH AND WIFE SYLVIA KNOCH, to WESLEY D TURNER, Trustee, and recorded on 12/16/2004 as Instrument No. 2004121600155, Book GI 7372 Page 570** in the real property records of **Hamilton County Register's Office, Tennessee**. Owner of Debt: **WELLS FARGO BANK, N.A., as Trustee for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates Series 2004-WHQ2**

The following real estate located in **Hamilton County, Tennessee**, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of records: **BEING THE SAME PROPERTY LOCATED IN HAMILTON COUNTY: 5060 GANN STORE ROAD, HIXSON, TN 37343 LOT FIFTEEN (15), SPANGLER RIDGE SUBDIVISION, UNIT THREE (3) AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 32, PAGE 76-3, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. SUBJECT TO RESTRICTIONS OF RECORD IN BOOK 2397, PAGE 857, AND AS ADOPTED IN BOOK 2504, PAGE 259, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. SUBJECT TO SIXTEEN (16) FOOT UTILITY EASEMENT AS SHOWN ON PLAT. SUBJECT TO ANY GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES OR REGULATIONS IN EFFECT THEREON,**



Financial Focus

Stan Russell

Stan.Russell@edwardjones.com

Carefully consider Social Security decisions

Your Social Security benefits can be an important part of your retirement income. But when should you start collecting them? It's a big decision, so you'll want to consider your options carefully.

Essentially, you'll need to decide whether you're going to take your benefits as early as possible – age 62 – or if you should wait until your “full retirement age” or even longer. If you begin accepting benefits at 62, they'll be about 30% lower than if you waited until your full retirement age, which is 67 if you were born in 1960 or later. And if you wait until 70, your benefits will be about 24% higher than at your full retirement age.

In deciding when to claim benefits, you'll want to weigh these factors:

- **Income needs** – If you need the money to help meet your daily cost of living, then you might not feel you have much of a choice about when to take Social Security. However, if you have sufficient income from other sources, such as your 401(k) or other retirement accounts, you may be able to delay taking benefits until they're much larger.

- **Employment** – If you're still working and you haven't reached your full retirement age, it might be a good idea to wait before claiming Social Security because your benefits will be reduced by \$1 for every \$2 earned above \$23,400. In the year in which you reach your full retirement age, your benefits will be reduced by \$1 for every \$3 earned above \$62,160. (But once you reach your full retirement age, Social Security will adjust your payments to credit you for the months during which your benefits were lowered because of your income.)

- **Life expectancy** – None of us can say for certain how long we'll live, but you might have some hints. For example, if you have a family history of longevity, and you're in good health, you might decide it makes sense to delay taking Social Security until your full retirement age, or even later, as you could potentially have more years of receiving larger checks.

- **Spouse** – If you're married, decisions about when to claim benefits could affect you or your spouse. The spouse with lower Social Security payments might be eligible to receive spousal benefits, which, when combined with their own benefits, can reach up to 50% of the higher-benefit spouse's payment at their full retirement age.

To qualify, the lower-benefit spouse's benefit at their full retirement age must be less than half of the other spouse's full-retirement-age benefit. But if the lower-benefit spouse claims their benefits before their full retirement age, their own retirement benefit and the spousal benefit will be reduced.

Also, the lower-benefit spouse reaches their maximum benefit amount at their full retirement age – they won't receive additional benefits even if they or the higher-benefit spouse delays taking benefits past their respective full retirement ages.

One other point to keep in mind: If the higher-benefit spouse claims early, the survivor benefit to the other spouse is reduced, but if the higher-benefit spouse delays their benefit beyond their full retirement age, the survivor benefit is increased.

By making the appropriate choices, you can help maximize your Social Security benefits and possibly enjoy a more comfortable retirement.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor (member SIPC). Contact Stan at Stan.Russell@edwardjones.com.

Edward Jones
MAKING SENSE OF INVESTING

Stan Russell, CFP®, AAMS®
FINANCIAL ADVISOR
1206 Pointe Centre Dr., Ste 180
Chattanooga, TN 37421
423-894-0058

Newsmakers

RP Communities names Wade director of sales



Wade

Kevin Wade is the new director of sales at home-builder RP Communities. Wade brings more than 20 years of experience in real estate to bear on developing and executing sales strategies, managing the RP sales team and fostering relationships with brokers, agents and homebuyers.

A longtime resident of Colorado Springs, Wade recently relocated to Tennessee. In addition to his years as a real estate broker, his previous experience includes a stint as the director of sales and marketing for one of the largest homebuilders in America, where his team doubled its sales numbers during his tenure.

Arnold to head McLemore's Highlands



Arnold

Brandon Arnold is returning to McLemore as the new PGA head golf professional for the resort's Highlands Course, an award-winning Rees Jones and Bill Bergin par 71 course that plays 7,055 yards from the tips. Arnold most recently served as the head golf professional at Council Fire, where he was responsible for all aspects of operations for the golf facility.

Arnold's roots at McLemore go back to 2016, when he served as golf professional – first assistant. During the transition from Canyon Ridge to McLemore Resort, Arnold served as one of the team members responsible for the \$6 million expansion of the semi-private course.

Arnold was also responsible for all aspects of planning, coordinating and executing multiple tournaments. In addition, he was respon-

sible for selecting and purchasing golf course and pro shop furnishings and merchandising for the new club.

Arnold has been a PGA member in good standing since 2020. He attended both Bryan College and Covenant College. Arnold and his family live in Ooltewah.

Erlanger welcomes family medicine physician



Akin

Dr. Allan Akin has joined the team of family medicine providers at Erlanger Primary Care.

Akin grew up in West Tennessee and attended the University of Tennessee at Knoxville. He then moved to Memphis, where he completed his master's degree in pharmacology.

He later completed his medical degree and family medicine residency at the University of Tennessee Health Science Center College of Medicine at Chattanooga.

Akin's specialty in family medicine includes providing comprehensive primary care for queer and gender-affirming hormone therapy patients. Akin practices at Erlanger Primary Care at 1200 Pineville Road in Chattanooga.

Signal Centers adds Armstrong in operations



Armstrong

Signal Centers has tapped Travaar Armstrong to serve as its new deputy operations officer. Armstrong will be responsible for overseeing the organization's operational structure. He has experience leading projects in technology and retail and has served in various non-profit roles in Chattanooga and Cleveland. Armstrong

holds a degree in information technology, an MBA and is a nine-year veteran of the Virginia Army National Guard.

News Briefs

Chattanooga Police release annual report

A 32% drop in overdoses and a 24% reduction in traffic crashes in 2024 are two of the success stories detailed in the Chattanooga Police Department's 2024 annual report. The report also touts the professionalism of its officers and the department's new approaches to law enforcement and community safety.

The report reveals that Chattanooga

police officers used force to resolve 0.15% of their encounters with community members – an indicator of the department's focus on policy compliance and de-escalation techniques, the CPD notes in a news release.

The 2024 report also underscores progress in crime reduction. Notable areas include a 9% decrease in crimes against persons compared to 2023, an 11% decrease in crimes against property and a 21% decrease in non-fatal shootings.

BRIEFS >> PAGE 16

Forensic & Fraud Investigations

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Locals gather to fix what's failed ... or not

From broken to beautiful: A Saturday at Repair Cafe

This is the first installment of "My Favorite Thing," a regular feature in which Chattanoogaans from all walks of life write about the one thing they enjoy the most in the Scenic City. Future installments will unearth hidden gems, offer a fresh perspective of a local mainstay and reveal the rich diversity of Chattanooga.

By Kyle Wiens

I have a confession. I run iFixit, the largest online repair guide, and I have a broken microwave in my garage.

Whenever I walk by, it silently challenges me to be better at my job. Like many of us, the prospect of fixing something that seems complex and potentially dangerous has intimidated me. But that reluctance led me to discover one of Chattanooga's hidden gems: the Repair Cafe at ChattLab, our local makerspace on Cherokee Boulevard.

Repair cafes are a revolutionary concept that are quietly transforming our relationship with technology. Imagine a space where curiosity trumps warranty stickers, where "broken" is just the beginning of a new story, and where community knowledge flows as freely as the coffee. That's exactly what I found when I lugged my microwave through ChattLab's doors one Saturday morning.

The scene that greeted me was a snapshot of democratic technology in action. At one table, a co-worker named Kara was hunched over two Nintendo GameCubes, her determination palpable. Nearby, someone puzzled over a T-shirt press that had lost its heat, while volunteer fixers circulated like technological medics, offering diagnosis and encouragement in equal measure.

The magic of these events lies not just in the fixes but in the unexpected discoveries. As I started unscrewing my microwave's case, I struck documentation gold: a wiring diagram, an increasingly rare gift from engineers past to fixers future. It's the kind of resource that's becoming endangered in our era of sealed devices and "no user-serviceable parts inside" warnings. (It was especially welcome while working on a microwave, where the first step is to make a large capacitor safe to work on.)

My repair journey took an educational twist when the first solution – replacing a blown fuse – led to another blown fuse. That's when one of the cafe's experienced volunteers stepped in and helped me to diagnose deeper issues with the capacitor and magnetron.

While this particular repair proved too expensive to proceed, the experience wasn't a failure. Instead, it transformed into an opportunity for creative recycling. We salvaged a perfectly good barrel fan (hello, new desk cooler!) and a turntable motor destined for a young maker's robot project.



Photographs provided

People with all levels of expertise – and no expertise – can bring their broken gadgets to the Chattanooga Repair Cafe.

The real power of Chattanooga's Repair Cafe isn't in the number of successful fixes – though Kara's victory whoop when her GameCube sprang to life was definitely a highlight. It's in the way it demystifies technology and empowers people to understand the devices that surround us.

Every opened case is a lesson in engineering. Every diagnostic process is a masterclass in problem-solving. Every conversation is a thread strengthening our community's fabric.

These monthly gatherings at ChattLab represent something bigger than repair – they're a quiet rebellion against throwaway culture, a celebration of human ingenuity, and a reminder that technology should serve us, not intimidate us. In a world where companies increasingly treat our devices as black boxes, Repair Cafes stand as beacons of technological democracy.

For anyone who's ever felt that twinge of guilt throwing away a "broken" device, or who's stared down a repair job with more uncertainty than confidence, the Repair Cafe offers a better way. You might not fix everything you bring in – I certainly didn't – but you'll leave with something more valuable: knowledge, confidence and connections with fellow fixers in your community.

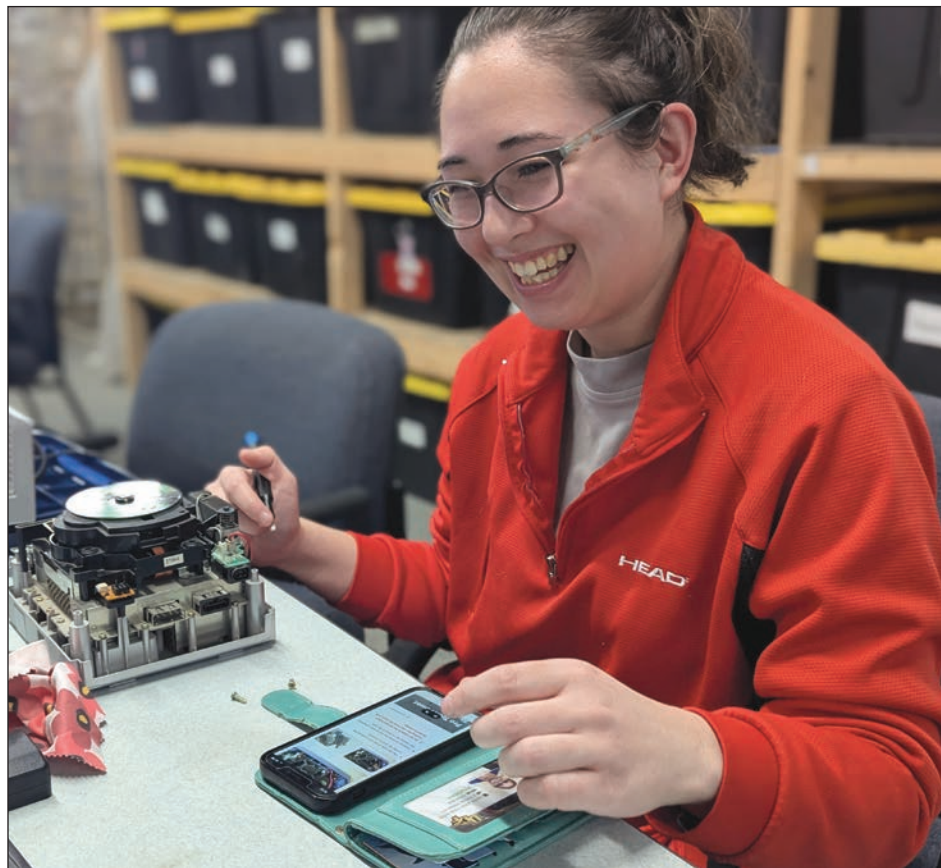
The Repair Cafe meets monthly on the third Saturday, and everyone is welcome, regardless of experience level. Bring your broken items, your curiosity and your willingness to learn. Pro tip: Do a bit of research ahead of time on a site like iFixit.com and bring a replacement part with you if you can.

These neighborhood repair events are a huge amount of fun, and joining in isn't about getting things fixed: it's about reclaiming our right to understand, maintain and modify our things. Because if you can't fix it, then maybe you don't really own it after all.

Where: 100 Cherokee Boulevard #125

When: Third Saturday of every month, 11 a.m.-3 p.m.

Kyle Wiens is a fixer doing his best to reverse the Second Law of Thermodynamics. He's also the co-founder of iFixit, a website and community that provides free repair information, tools and parts for consumer electronics. iFixit's goal is to make it easier for people to repair their own devices.



iFixit employee Kara Piepenbrink tackles a malfunctioning Nintendo GameCube at the free Chattanooga Repair Cafe at ChattLab.



iFixit founder Kyle Wiens reclaims the magnetron from his microwave.

Where, when to experience jazz

One month of live jazz in Chattanooga

March 7

- Friday Jazz
The Greenhouse at Oddstory Brewing
6-9 p.m.
- Live Jazz & Wine Tasting
Forge Restaurant
6-9 p.m.

March 8

- The Jay Stanfil Trio
Nightcap Cocktails & Sweets
7-10 p.m.

March 12

- Wednesday Jazz: Ben Friberg Trio
Barking Legs Theater
7:30-9:30 p.m.
- Mike Salter and The Time Travelers
Home
7-11 p.m.
- Wednesday Trio
The Woodshop Listening Room
5-8 p.m.

March 14

- Friday Jazz
The Greenhouse at Oddstory Brewing
6-9 p.m.
- Live Jazz & Wine Tasting
Forge Restaurant
6-9 p.m.

March 15

- The Jay Stanfil Trio
Nightcap Cocktails & Sweets
7-10 p.m.

March 19

- Wednesday Jazz: Dexter Bell & Friends
Barking Legs Theater
7:30-9:30 p.m.
- Mike Salter and The Time Travelers
Home
7-11 p.m.
- Wednesday Trio
The Woodshop Listening Room
5-8 p.m.

March 20

- Jazz Futures
Songbirds
8-10 p.m.

March 21

- Friday Jazz
The Greenhouse at Oddstory Brewing
6-9 p.m.
- Live Jazz & Wine Tasting
Forge Restaurant
6-9 p.m.

LIVE JAZZ >> PAGE X

>> JAZZ

From page 2

layers of experimentation, but the textures are a perfect match for The Woodshop’s psychedelic vibe.

Meanwhile, the audience sits a few feet away on a patchwork of love seats, church pews and tables built for two, awash in modulating colored light and disco ball glitter.

On any given Wednesday night, music fans can also hear live jazz at Home on Market Street. If Barking Legs and The Woodshop function primarily as listening rooms, Home is one of several local food and drink establishments that have added a regular jazz gig to their menu.

Even so, drummer Mike Salter and his band seem reluctant to play with the hushed tones of a lullaby. Rather, their hard bop takes on standards are meant to be consumed together with Home’s parmesan fries, salmon BLT sliders and half-price wine.

Similar to the Original Wednesday Trio and the artists who perform at Barking Legs, Salter plays music that has its roots in the performances of 20th century masters like Thelonius Monk and Dave Brubeck but that also hasn’t existed before. Such is the nature of jazz; the musicians continually reshape the classics like clay that exists for a moment and then vanishes forever. If someone isn’t there to hear it, they miss it.

Fortunately, live jazz is becoming easier to hear as more and more venues accommodate what many say is one of America’s original forms of art.

Barking Legs

There was a time when jazz was part of the lexicon of popular music in the U.S. – when hits like “Take Five” by Brubeck, “So What” by Miles Davis and “The Girl from Ipanema” by Stan Getz cozied up to tunes by The Beatles, The 5th Dimension and The Velvet Underground on the charts. A version of “Peanuts” composer Vince Guaraldi’s “Cast Your Fate to the Wind” even reached the top spot on the Billboard Pop Standards Singles chart in 1965.

The emergence of rock music and other seismic changes in the musical culture of the U.S. eventually pushed jazz off the mainstage and consigned it to night clubs, festivals and universities, notes Keiss, 32.

“Our musical culture has changed a lot in the last 50 years. Everyone in my family took piano lessons. The centerpiece of our living room was the piano. It was our entertainment system. But you don’t see a piano in living rooms anymore; you see a large screen TV.”

As decades passed and recording technologies became cheaper, better and more abundant, the proliferation of recorded music all but buried jazz and other genres like relics of the past, Keiss continues.

“It was basic economics. There was more music out there, so jazz was less valued and less in demand.”

That wasn’t a deterrent at Barking Legs, which had been catering to underserved genres since the venue added music to its programming in 1997. If bands were playing something in Nashville, local audiences were unlikely to hear it at the theater. But if something had made its



Photo by David Laprad | Hamilton County Herald

Guitarist Mark Jones and bassist Given Graber at The Woodshop.

home off the beaten path, Barking Legs would welcome it with open arms.

Somewhere in the vicinity of 2015, Barking Legs music director Bruce Kaplan was taking jazz guitar lessons from Lee University School of Music faculty member Shawn Perkinson when he had an idea for an addition to the venue’s programming.

“I said, ‘Sean, what would you think about us having a weekly jazz event at Barking Legs?’” Kaplan recalls. “And he said, ‘That’d be great.’ I don’t think he believed it would happen, but we did get it going.”

Early jazz night regulars at Barking Legs included saxophonist Alan Wyatt, who also hails from Lee University, and Dexter Bell, an instructor in the Hamilton County Public School system and a bassist with the Chattanooga Symphony and Opera. These and other musicians brought varied styles of jazz to the venue and helped to cultivate an audience of loyal listeners, Kaplan says.

“We’ve managed to keep it going. Alan (Wyatt) calls it a quality-of-life gig. Musicians can play what they want to play for people who want to listen without the compromises that come from performing at a restaurant or a commercial event. I feel like we have more of a New York jazz club vibe than anyone else has.”

Guitarist Adam Stone, a genre agnostic musician whose repertoire includes funk,

blues, progressive metal and jazz says what Kaplan is too humble to proclaim: Kaplan and Barking Legs are local legends who all but exhumed jazz from its grave in Chattanooga and allowed a community of musicians to begin to breathe new life into the genre.

“Bruce is one of the most open-minded facilitators for jazz in Chattanooga and one of the most professional, all-around solid individuals I know,” Stone adds. “He’s also eccentric. He’s always thinking of ways to innovate and engage different audiences. No one in this town that has given local jazz musicians a platform like he has.”

In time, local jazz connected with broader changes taking place in the musical landscape in the U.S. and made its way out of Barking Legs and into other venues, where people of all ages and walks of life discovered it and formed some of the most diverse audiences in the city.

Resurgence

Today, music lovers seeking live jazz in Chattanooga have several options outside of both Barking Legs and Wednesday nights. In addition to Home and The Woodshop, jazz can be heard throughout the week at The Greenhouse at Oddstory Brewing, Forge Restaurant, Songbirds and Broads Lounge.

In addition, jazz pop-ups, such as the

>> JAZZ

From page 8

Jay Stanfil Trio’s standing Saturday night gig through Nov. 28 at Nightcap (next to Old Gilman’s Grill on 8th Street) are also becoming fashionable.

Like Kevin Costner’s character in “Field of Dreams,” who builds a baseball field in the middle of rural Iowa because he believes people will come to see the magic that materializes out of his corn fields, these spots wouldn’t be slotting jazz events into their programming if no one was going to come. On the contrary, audiences have been growing in ways even Keiss didn’t anticipate.

“The degree to which people resonated to ‘The Woodshop shocked me,” Keiss says. “When I started playing there, I noticed they’d have a packed house, with 21-year-olds all the way up to people in their 70s tuned in to the music. I thought, ‘What are all these young people doing here?’ They were listening and applauding and throwing money in the tip jar and coming up afterward and saying, ‘That was fun. I enjoyed it.’ And then they’d come back.”

Ever the theorist, Keiss says he believes people are seeking to escape duplicity and find substance.

“Social media caters to what we think, which is inauthentic. Jazz is the opposite of that. It has to be authentic for it to be good. And I think young people are connecting with that. They might not understand jazz on a technical level, but they know we’re together in a room experiencing a moment that wasn’t recorded or planned and will never happen again. I think they’re sick of the BS and longing for something real.”

Some of these moments are truly unique and paint Chattanooga as a slice of jazz heaven. For example, during the Alan Wyatt Quartet’s performance of “Recorda-Me,” a 1963 standard by the saxophonist Joe Henderson, at Barking Legs in November, a tall and thin Black man rose from his seat in the audience, strolled up to Wyatt and whispered in the band leader’s ear. After Wyatt nodded yes,



Photo by David Laprad | Hamilton County Herald

Band leader Alan Wyatt speaks with former Joe Henderson pianist Eric Vaughn after a Barking Legs gig.

Eric Vaughn began to scat as the other musicians continued to play.

Vaughn later told Wyatt he once did a stretch as Henderson’s pianist and still remembers how to play “Recorda-Me.” (Vaughn has also performed with Dizzy Gillespie and Santana, among other notables. YouTube videos of his trio reveal him to be firmly rooted in hard bop.)

Keiss says he believes the elements of jazz that helped to birth hip-hop are also luring young listeners to the genre.

“Jazz’s rhythmic and cultural influences on hip-hop are bringing people back.

Groups like BADBADNOTGOOD, which understands the standards but also incorporates electronic elements and backbeats and other outside-the-box stuff,

seem a little cooler and appeal to younger people. Jazz comes in through the back

JAZZ >> PAGE 10

>> LIVE JAZZ

From page 8

March 22

n The Jay Stanfil Trio
Nightcap Cocktails & Sweets
7-10 p.m.

March 26

■ Wednesday Jazz: Alan Shikoh
Barking Legs Theater
7:30-9:30 p.m.
■ Mike Salter and The Time Travelers
Home
7-11 p.m.
■ Wednesday Trio
The Woodshop Listening Room
5-8 p.m.

March 28

■ Friday Jazz
The Greenhouse at Oddstory Brewing
6-9 p.m.
■ Live Jazz & Wine Tasting
Forge Restaurant
6-9 p.m.

March 29

The Jay Stanfil Trio
Nightcap Cocktails & Sweets
7-10 p.m.

April 1

■ Jazz Night
Broads Lounge
7-9 p.m.

April 2

■ Wednesday Jazz: Alan Wyatt Quartet
Barking Legs Theater
7:30-9:30 p.m.
■ Mike Salter and The Time Travelers
Home
7-11 p.m.
■ Wednesday Trio
The Woodshop Listening Room
5-8 p.m.

April 3

■ Monday Nite Big Band
Barking Legs Theater
7:30-9:30 p.m.

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>> JAZZ

From page 9

door, and then they go back and listen to the old stuff.”

This is happening despite the complex and sometimes esoteric nature of jazz, which can turn off casual listeners, Keiss says.

“I had placed a personal recorder near a table of college age kids at The Woodshop to record the music we were playing, and in the middle of a song, one of them said, ‘I have no idea what’s going on but I’m loving it.’ Even though they weren’t trained musicians, they were picking up that something authentic was happening.”

Chattanooga’s Gen Z-ers aren’t the only one who are encountering jazz for the first time and developing an appreciation for the music. Older listeners, including at least one pair of local Boomers, are also embracing jazz in a way they never have before after venturing into the city to sample its pleasures.

Lifelong Chattanoogaans Greg and Sheila Haynes attended their first Wednesday jazz show at Barking Legs in January 2024 as they celebrated her birthday. Greg says they loved both the venue and the music and have been returning every Wednesday since then.

“It’s a casual, unassuming and friendly venue, and the musicians are very talented and always give 100%,” Greg says.

Greg and his wife were jazz novices when they sat down to listen to their first show. Since then, they have actively learned about the different styles of music the trios and quartets play and immersed

themselves in the music of the jazz legends.

“We believe in being lifelong learners and always staying curious,” Greg explains. “So, we make a mental note when the musicians mention John Coltrane, Thelonius Monk, Sonny Rollins, or Wes Montgomery, and then we go home and look them up to hear more. Barking Legs is a great way to break up the week and hear a relaxing night of live music, but it’s also a bit like a jazz class for us.”

In making Barking Legs’ jazz nights a part of their routine, the Haynes and others have uncovered another reason for the surging popularity of live jazz in Chattanooga: the world-class level of talent in the city.

City of virtuosos

Stone is a veritable databank of jazz. Ask him to explain what made Montgomery a great player and he can deliver an exhaustive discourse on the late guitarist’s technique and style.

But there is one request that can stump him: asking him to pick a favorite jazz musician from among Chattanooga’s bounty.

“We have a phenomenal community that continues to amaze me,” he says. “You can go to Barking Legs on Wednesday and hear people who could be performing at Blue Note or Village Vanguard in New York City.”

These musicians range in age from “older cats,” as Stone calls them, to young players who are beginning to make their presence known.

“It’s hard to choose a favorite because

everyone brings something unique to the table,” Stone continues. “Drummer Jim Crumble is a nationally touring artist and a wildly brilliant man. Also, I will go on record as saying Steven Powers is probably the best guitarist in Chattanooga. He has such an adept understanding of the language. And the first time I heard Austin (Petitt) play, I said, ‘He’s next.’ He cares about his professional development.”

Stone describes the local stable of jazz talent as tight-knit and supportive. As such, Chattanoogaans who make the rounds will see familiar faces in venues throughout the city. Often, one artist is billed as the featured performer, while the rest of the outfit consists of a familiar cast of friends and frequent collaborators.

This intimacy breeds performances that seem rehearsed but are actually built onstage one tune at a time.

“I never know what I’m going to play,” Keiss says. “I just start calling song titles. I’ve played enough with everyone enough that it’s second nature. That gives me the confidence to call them up and say, ‘I have a Barking Legs date. Are you available?’”

Chattanooga’s jazz musicians might be closely connected but they’re not closed off to newcomers. Rather, they invite them into the inner circle and nurture them.

This made all the difference for at least one out-of-towner turned local jazz artist. When Graber moved from his hometown of Baltimore to Chattanooga in 2014, he was hauling more than his personal possessions; he was also carrying the inferiority he’d felt since he began to learn jazz bass as a timid middle schooler at the Baltimore School of the Arts.

“My mentors were amazing but jazz was hard for me, and I always felt like I was clinging to the people above me,” Graber remembers.

Graber was such a believer in his alleged lack of talent that he didn’t play a note of jazz during his days as a student at the Eastman School of Music, a university he places on par with The Juilliard School in New York and the Peabody Institute in Baltimore. Instead, he became a classically trained bass player.

Even in that world, Graber felt “lesser than,” he says.

“Other people pulled me along for years and years. If they hadn’t, I would’ve forgotten about playing bass at some point.”

But Graber didn’t put down his bass. And after arriving in Chattanooga, he found himself at Barking Legs during one of Kaplan’s informal jazz jams, which he hosts one Sunday afternoon a month. There, Graber met Stone, Keiss and others who not only encouraged him to break out of his shell but also became a second family to him.

“I was accustomed to the cutthroat music scene, where the best players cut you out of gigs or tell you you’re not good enough. But when I came to Chattanooga, the competition vibes were nil. Everyone said, ‘If you want to play, do it, and we’re going to cheer you on.’ I needed that; it allowed me to become confident as a musician.”

Now that Chattanooga is home to a respectable jazz scene, Stone and his

friends are asking another question that might not be easy to answer: Where do they go from here?

The future

As Graber worked his bass alongside Jones and Hooker during the band’s magical mystery tour at The Woodshop, his wife and children occupied at a nearby table. What she knew – but the audience didn’t – is that he was playing with a strained left wrist after injuring it on his day job as a construction worker.

Graber began to work full time in construction when his wife became pregnant with their first of two children soon after the worst of COVID released its grip on the city. While he’d love to perform full time, he says it’s not financially possible.

“Local venues are paying jazz musicians rather modestly,” Graber says. “We strive to earn \$100 per musician for a gig, which was the standard in the 1970s, but it really needs to be \$200 bucks a gig – and we shouldn’t need to fight for it.”

A few local “cats” are turning their talents into a living through a combination of performing and teaching. But Graber still says it should still be possible for a Scenic City jazz musician to earn a living playing full time. For this to happen, he says, Chattanooga needs infrastructure and leadership.

“It might not be easy to develop a large audience and a strong jazz culture, but it’s possible. It would take time, at least for it to happen organically, which is the way I would like it to happen.”

Graber says Chattanooga is home to jazz artists who could excel in a leadership role but are keeping those talents to themselves to avoid making waves.

“They know how to run a gig, how much everyone should be paid, and the best spot in the room for the band, but they’re not voicing those opinions because they want to make their paycheck and go home.”

A good first step would be for venue owners to ask the musicians for their thoughts when preparing for a performance.

“Some venues will place a band in the worst spot in the room to avoid removing tables and then refuse when the band says, ‘You should remove that one because that’s where we should go.’ If you’re going to hire a band, you need to commit.”

Musicians would do well to listen, too, Graber says.

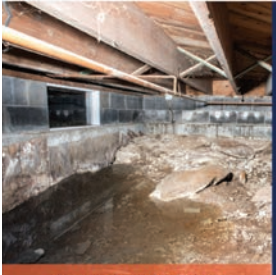
“If an owner agrees to place us in the middle of their restaurant, then we need to be responsible and remember that people are trying to eat and converse.”

As Graber looks ahead, a legion of his fellow jazz artists are peering in the same direction. The one gazing the farthest into the future could be Stone, who’s cooking up something Chattanooga hasn’t experienced in well over a decade: a jazz festival.

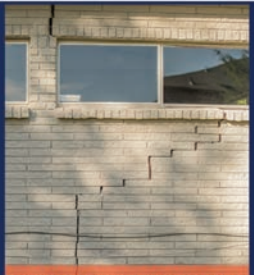
Stone says the event will feature local musicians and take place at the Hotel Chalet at The Choo Choo midday Oct. 26. Firmer details will come.

Until then, Chattanoogaans can spend their evenings at Barking Legs, The Woodshop, Home and more. Chances are, if it’s Wednesday, or any other day, someone will be playing jazz.

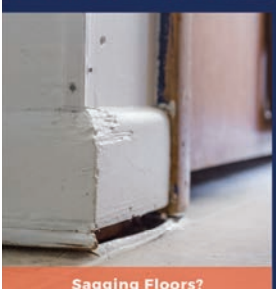
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Property Address	Publication Dates	Borrower	Attorney
SALES TO TAKE PLACE ON 2025-03-10			
4011 Shady Oak Drive, Ooltewah, 37363	2025-01-17;2025-01-24;2025-01-31	Billy Chase Rogers	Wilson and Associates
SALES TO TAKE PLACE ON 2025-03-11			
2609 East 17th Street, Chattanooga, 37404	2025-01-24;2025-01-31;2025-02-07	Schereka Crumpton	Wilson and Associates
SALES TO TAKE PLACE ON 2025-03-13			
9063 Wooten Rd, Chattanooga, 37416 9424 Fuller Road, Chattanooga, 37421 1223 Mari jon Dr, Chattanooga, 37421 2207 Spencer Avenue, Chattanooga, 37421	2025-01-10;2025-01-17;2025-01-24 2025-01-31;2025-02-07;2025-02-14 2025-02-14;2025-02-21;2025-02-28 2025-02-14;2025-02-21;2025-02-28	JOHN BOGGS Jr Clifford W and Susan J Olson Conrad Gary Bumgarner Jr Gerald W Mixon and Roger A Houston	BCNS/BCNS Brock & Scott TN Wilson and Associates Publication Point/Mickel Law Firm PA BCNS/BCNS McMichael Taylor Gray Law
SALES TO TAKE PLACE ON 2025-03-17			
3507 Banks Rd, Chattanooga, 37421	2025-02-21;2025-02-28;2025-03-07	Battlevue Communities LLC	Stone, Higgs & Drexler
SALES TO TAKE PLACE ON 2025-03-18			
1428 Awhila Drive, Chattanooga, 37421	2025-02-07;2025-02-14;2025-02-21	Franky Harris	Wilson and Associates
SALES TO TAKE PLACE ON 2025-03-19			
1306 Coleman Circle, East Ridge, 37412	2025-02-07;2025-02-14;2025-02-21	William E and Martha J Hitchcock	BCNS/BCNS LOGS Legal Group, LLP
SALES TO TAKE PLACE ON 2025-03-24			
1614 Varner Road, Hixson, 37343	2025-02-28;2025-03-07;2025-03-14	Baron and Sandra Blansit	Wilson and Associates
SALES TO TAKE PLACE ON 2025-03-25			
524 Briar Park Lane , Hixson , 37343	2025-02-21;2025-02-28;2025-03-07	JOSHUA S. AND KRISHNA D. LITCHFIELD	BCNS/Mackie Wolf Zientz & Mann, P.C.
SALES TO TAKE PLACE ON 2025-03-27			
218 Coleman Road, Soddy Daisy, 37379 961 HENDERSON AVENUE, CHATTANOOGA, 37405 5060 GANN STORE ROAD, HIXSON, 37343 1601 Agnes Avenue, Chattanooga, 37411	2025-01-24;2025-01-31;2025-02-07 2025-02-21;2025-02-28;2025-03-07 2025-02-28;2025-03-07;2025-03-14 2025-03-07;2025-03-14;2025-03-21	Lloyd H Jr and Janice Rae Willis J STUART GLADISH DAN and SYLVIA KNOCH Todd A Johnson	BCNS/BCNS LOGS Legal Group, LLP BCNS/Rubin Lublin Tennessee BCNS/BCNS Western Progressive Inc. Wilson and Associates
SALES TO TAKE PLACE ON 2025-03-28			
3416 REDDING RD, CHATTANOOGA, 37415	2025-02-28;2025-03-07;2025-03-14	WILLIAM PERRY MCADAMS	BCNS/Rubin Lublin Tennessee
SALES TO TAKE PLACE ON 2025-03-31			
807 Arlington Avenue, Chattanooga, 37406	2025-03-07;2025-03-14;2025-03-21	Lonnell Reynolds	Wilson and Associates
SALES TO TAKE PLACE ON 2025-04-01			
7920 Diamondhead Drive, Ooltewah, 37363	2025-01-31;2025-02-07;2025-02-14	Amy C. Mellon	PNA/Timothy D. Padgett, P.A.
SALES TO TAKE PLACE ON 2025-04-03			
8614 Igou Gap Rd Chattanooga, TN 37421 311 North Germantown Road, Chattanooga, Tn 37411	2025-03-07;2025-03-14;2025-03-21 2025-03-07;2025-03-14;2025-03-21	Mike Stafford FAIR CREST LLC	BCNS/BCNS Aldridge Pite BCNS/Rubin Lublin Tennessee
SALES TO TAKE PLACE ON 2025-04-08			
5006 Shoals Ln, Chattanooga, 37416	2025-03-07;2025-03-14;2025-03-21	Randall E Ramsey	PNA/Marinosci Law Group, PC
SALES TO TAKE PLACE ON 2025-04-10			
1323 Coffelt Rd, Hixson, 37343 5808 Old Fort Lane, Harrison, 37341	2025-02-14;2025-02-21;2025-02-28 2025-02-21;2025-02-28;2025-03-07	Cherry Decker William Robert and Teena Louise Craig	BCNS/BCNS Brock & Scott TN Wilson and Associates
SALES TO TAKE PLACE ON 2025-04-15			
318 SERENA DRIVE, HIXSON, 37343 3400 BIRCHWOOD DRIVE, CHATTANOOGA, TN 37406	2025-02-21;2025-02-28;2025-03-07 2025-03-14;2025-03-21;2025-03-28	OMAR G. ADAM and MAHASIN A. TIA BRITTANY THOMPSON and TRAVIS THOMPSON	BCNS/Rubin Lublin Tennessee BCNS/Rubin Lublin Tennessee

Foreclosure Notices

Continued from Page 5

BEING THE SAME PROPERTY CONVEYED TO REZA TABATABAI AND WIFE MAHVASH TABATABAI BY DEED FROM DANIEL L. CHAPMAN AND WIFE ELISE L. CHAPMAN DATED 9-17-1996 FILED FOR RECORD ON 9-23-1996 IN BOOK 4749, PAGE 872, REGISTER’S OFFICE OF HAMILTON COUNTY
BEING THE SAME PROPERTY CONVEYED TO SHAHRAM KHODADADEH BY DEED FROM REZA TABATABAI AND WIFE, MAHVASH TABATABAI DATED 10.18.04 FILED FOR RECORD ON 12-16-04 IN BOOK 7372 PAGE 564, IN THE REGISTERS OFFICE FOR HAMILTON COUNTY
BEING THE SAME PROPERTY CONVEYED TO DAN KNOCH AND WIFE SYLVIA KNOCH BY DEED FROM REZA TABATABAI AND WIFE, MAHVASH TABATABAI DATED 10/29/04 FILED FOR RECORD ON 12-16-04 IN BOOK 7372, PAGE 567, REGISTER’S

OFFICE FOR HAMILTON COUNTY
Tax ID: 110L G 010 / 110LG010 / PARCEL 10
MAP 110 L G / 110L-G-010 / 110L-G-10
Current Owner(s) of Property: DAN KNOCH AND WIFE SYLVIA KNOCH
The street address of the above described property is believed to be 5060 GANN STORE ROAD, HIXSON, TN 37343, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.
SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.
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.
THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN

OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.
OTHER INTERESTED PARTIES: CLAUDE R. STEPHENS JR. D/B/A FAMILY FIRST ORTHODONTICS; DEPARTMENT OF THE TREASURY INTERNAL REVENUE SERVICE; DR. JULIAN TODRES; DR. KEVIN HORNER; GRANT, KONAVALINKA AND HARRISON, P.C.; JOHN P MESSIER; ORTHODENT LTD; REID BROTHERS, INC. DBA UNISHIPERS; TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT
If applicable, the notice requirements of Tenn. Code Ann. 35-5-101 have been met.
All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Substitute Trustee.
If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of

Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them, and the Sale will be subject to the applicable governmental entities’ right to redeem the property as required by 26 U.S.C. 7425 and Tenn. Code Ann. §67-1-1433.
This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee.
Trustee File No. **2025-00060-TN**
Western Progressive - Tennessee, Inc., Substitute Trustee
Corporation Service Company, Registered Agent
2908 Poston Ave
Nashville, TN 37203-1312
SALE INFORMATION:
Sales Line: (866) 960-8299
Website: <https://www.altisource.com/log-inpage.aspx>
Feb. 28, Mar. 7, 14, 2025 Fr700945

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated September 21, 1999, and the Deed of Trust of even date securing the same, recorded September 24, 1999, in Book No. GI 5451, at Page 486, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Todd A Johnson and Vivian Y Johnson, conveying certain property therein described to Robbie L. McLean as Trustee for United Panam Mortgage, A Division of Pan American Bank; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for C-BASS Mortgage Loan Asset-Backed Certificates, Series 2006-RP1.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent

Continued on Page 12

Foreclosure Notices

Continued from Page 11

of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for C-BASS Mortgage Loan Asset-Backed Certificates, Series 2006-RP1, will, on **March 27, 2025 on or about 11:00 AM, at the Hamilton County Courthouse 625 Georgia Avenue, Chattanooga, TN 37402**, offer for sale certain property hereinafter described to the highest bidder **FOR certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: **IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE: Lot Forty-seven (47), Revision of the Addition to Hillsboro Heights Number Two (2), and Second Addition to Hillsboro Heights Number Two (2), as shown by plat of record in Plat Book 14, page 70, in the Register's Office of Hamilton County, Tennessee. Description was taken from prior title. No survey was made. THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING: Any governmental zoning and subdivision ordinances or regulations in effect thereon. Subject to Utility Easement over the rear Five (5) feet of said lot, as set out in instrument recorded in Book 815, Page 320, in said Register's Office. ALSO KNOWN AS: 1601 Agnes Avenue, Chattanooga, TN 37411**

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; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above- referenced property: TODD A JOHNSON
VIVIAN Y JOHNSON
TENANTS OF

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. **W&A No. 357963**

DATED February 26, 2025
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
Mar. 7, 14, 21, 2025 Fr700947

NOTICE OF SUBSTITUTE TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 10, 2024, executed by FAIR CREST LLC conveying certain real property therein described to ANDREA P. PERRY, as Trustee, as same appears of record in the Register's Office of Hamilton County, Tennessee recorded July 11, 2024, in Deed Book GI 13646, Page 609; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Center Street Lending VIII SPE, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Hamilton County, Tennessee.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **April 3, 2025 at 10:00 AM** at the Front Steps of the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Hamilton County, Tennessee, to wit: **IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE:**

LOT B, MARY MINOR'S SUBDIVISION IN SUNNYSIDE, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 8, PAGE 15, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. REFERENCE IS MADE FOR PRIOR TITLE TO WARRANTY DEED RECORDED IN BOOK 8155, PAGE 16, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. TAX PARCEL NO PT. 147P-H-024 SUBJECT TO ANY SETBACK LINES, RIGHTS OF WAY, EASEMENTS, NOTES AND ANY AND ALL OTHER MATTERS SHOWN, DESCRIBED, OR NOTED ON PLAT RECORDED IN PLAT BOOK 8, PAGE 15, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. Parcel ID: 147P H 024
PROPERTY ADDRESS: The street address of the property is believed to be **311 NORTH GERMANTOWN ROAD, CHATTANOOGA, TN 37411**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.
CURRENT OWNER(S): FAIR CREST LLC
OTHER INTERESTED PARTIES: INNOVATION PRIVATE EQUITY LLC
The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. 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. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.
THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
Rubin Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rlselaw.com/property-listing
Tel: (877) 813-0992
Fax: (470) 508-9401
Mar. 7, 14, 21, 2025 Fr700948

SUBSTITUTE TRUSTEE'S SALE
Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed December 7, 2018 by KEVIN MAURICE BLAIR, JR., an unmarried man, to Title Guaranty and Trust Company of Chattanooga, as Trustee, as same appears of record in the office of the Register of Hamilton County, Tennessee, in GI 11518/916, and the undersigned having been appointed Substitute Trustee by instrument recorded in GI 13832 Page 724, in the said Register's Office, and the owner of the debt secured, Tennessee Housing Development Agency, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on Monday March 31, 2025, commencing at 01:00 PM, at the West Front Door of the Courthouse, Chattanooga, Hamilton County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:
Situated in County of Hamilton, State of Tennessee.
IN THE SECOND CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE:
Lot Fourteen (14), Block D, Daro Vista, Resubdivision of Lots Thirty-five (35) to Sixty-five (65), Fruitlands, as shown by plat of record in Plat Book 11, Page 48, in the Register's Office of Hamilton County, Tennessee.
THIS CONVEYANCE MADE SUBJECT TO THE FOLLOWING:
Any governmental zoning and subdivision ordinances in effect thereon.
Conditions, restrictions, reservations, limitations, easements, any lien rights, etc., as set out in instrument recorded in Book 830, Page 328, and in Book 848, Page 557, in the Register's Office of Hamilton County, Tennessee, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under

Chapter 42, Section 3607, of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons. Conditions and easements contained in document of record in Book 2116, Page 186, in the Register's Office of Hamilton County, Tennessee.
All notes, stipulations, restrictions, easements, conditions, and regulations as shown, described or noted on recorded plat.
Tax Parcel ID: 1690-C-003
Property Address: 2005 Prigmore Road, Chattanooga, TN.
Other Interested Parties: THDA, Secretary of Housing and Urban Development, occupants and/or heirs
All right and equity of redemption, homestead and dower waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.
Substitute Trustee
Law Offices of Arnold M. Weiss PLLC
208 Adams Avenue
Memphis, Tennessee 38103
9015268296
File # 7255-130024-FC
Mar. 7, 14, 21, 2025 Fr700949

SUBSTITUTE TRUSTEE'S SALE
Sale at public auction will be on **May 22, 2025 on or about 11:00 AM local time**, at the West Door, Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by LISA J. FLARIDA AND JERRY FLARIDA, to Milligan Reynolds Guaranty Title Agency, Inc., Trustee, on September 29, 2006, at Record Book GI 8101, Page 830-845 as Instrument No. 2006100300133 in the real property records of Hamilton County Register's Office, Tennessee.
Owner of Debt: Citigroup Mortgage Loan Trust, Inc. 2007-AHL1, Asset-Backed Pass-Through Certificates Series 2007-AHL1, U.S. Bank National Association, as Trustee
The following real estate located in Hamilton County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:
IN THE SECOND CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE: Lot Four (4), Osborne Addition to LeClereq's Bennett Road Addition, as shown by plat recorded in Plat Book 20, Page 33, in the Register's Office of Hamilton County, Tennessee. REFERENCE is made for prior title to Deed of record in Book 7417, Page 554, in the Register's Office of Hamilton County, Tennessee. Commonly known as: 3612 Whitehead Avenue, Chattanooga, TN 37412. SUBJECT TO all easements and stipulations shown on said plat.
Tax ID: 168E B 011
Current Owner(s) of Property: LISA J. FLARIDA AND JERRY FLARIDA
The street address of the above described property is believed to be 3612 Whitehead Avenue, Chattanooga, TN 37412, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.
SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.
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. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.
OTHER INTERESTED PARTIES: None
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
If applicable, the notice requirements of T.C.A. 35-5-101 have been met.
All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Substitute Trustee.
If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement,

then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.
This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. MWZM File No. 25-000035-505-1
Mackie Wolf Zientz & Mann, P.C., Substitute Trustee(s)
Cool Springs III
725 Cool Springs Blvd, Suite 140
Franklin, TN 37067
TN INVESTORS PAGE: [HTTP://MWZMLAW.COM/TN_INVESTORS.PHP](http://mwzmlaw.com/tn_investors.php)
Mar. 7, 14, 21, 2025 Fr700950

NOTICE OF SUBSTITUTE TRUSTEE'S SALE
WHEREAS, by Deed of Trust dated July 18, 2022 and recorded on July 22, 2022, in Book GI 13034, Page 526 (the "Deed of Trust"), in the Register's Office of Hamilton County, Tennessee (the "Register's Office"), Richard Eugene Cook Jr. and Mary Luana Cook (collectively, "Borrowers") conveyed to TITLE GUARANTY & TRUST Company of Chattanooga, a Trustee for the benefit of TENNESSEE VALLEY FEDERAL CREDIT UNION, a federal credit union (the "Lender"), the property therein described (the "Property"), to secure payment of a Fixed Rate Note dated July 18, 2022, in the total principal amount of Seventy Thousand and 00/100 (\$70,000), executed by Richard Eugene Cook, Jr., to the order of Lender (the "Agreement"). Lender remains the holder of the Agreement and the Deed of Trust.
WHEREAS, Chambliss, Bahner & Stophel, P.C. was appointed successor Substitute Trustee under the terms of the Appointment of Substitute Trustee executed by Lender on February 18, 2025, and recorded on February 18, 2025, in Book GI 13838, Page 894 in the Hamilton County Register's Office, with all the rights, powers and privileges of the original trustee named in the Deed of Trust.
WHEREAS, default having been made on the payment of the Agreement, which remains unpaid and secured by the Deed of Trust, and in the performance of covenants contained in the Deed of Trust to which reference is made for recital of terms and conditions, and wherefore Lender, the lawful owner and holder of the Agreement and Deed of Trust, has declared the entire balance thereon due and payable.
NOW, THEREFORE, pursuant to the authority vested in me as Substitute Trustee, I shall, at the request of the owner and holder of the Agreement and Deed of Trust, at 10:00 o'clock a.m. prevailing time on **April 4, 2025**, offer for sale at public outcry to the highest and best bidder for cash, at the west door of the Hamilton County Courthouse, Chattanooga, Tennessee in bar of all statutory and common law equities of redemption, dower and homestead and all other rights and exemptions of every kind, the real estate located at **11141 Hallet Street, Soddy Daisy, TN 37379** which is more particularly described in the Deed of Trust referenced above and the Quitclaim Deed to Borrower recorded in Book 11991, Page 815 in the Register's Office.
SUBJECT TO: A Deed of Trust from Richard Eugene Cook, Jr., and Mary Luanna Cook, to Title Guaranty & Trust Company of Chattanooga as Trustee for the benefit of Tennessee Valley Federal Credit Union, in the original principal amount of \$70,000, dated July 18, 2022, and recorded July 22, 2022, in Book 13034, Page 526, in the Register's Office of Hamilton County, Tennessee.
Driveway Easement as set out in instrument recorded on Book 1825, Page 190, in the Register's Office of Hamilton County.
All property taxes for 2025 and years subsequent are a lien against the subject property and are due and payable.
2024 Hamilton County Property taxes WERE PAID on December 17, 2024, in the amount of \$959.69
Tax Map No.: O48F B 013
The sale will be made subject to all prior liens, easements, covenants, conditions, encumbrances, and restrictions that may exist, including, without limitation, any unpaid ad valorem taxes or other taxes.
The Substitute Trustee makes no covenant of warranty or seisin but will sell and convey as Substitute Trustee only.
The sale will be made for the purpose of paying the indebtedness secured by the Deed of Trust and the proceeds thereof will be applied as provided by the terms of the

Deed of Trust.
Lender as the holder of the Agreement has the right to bid, including credit bid, at the foreclosure sale.
This 28 day of February, 2025.
Alexander B. Blankers
Substitute Trustee
Mar. 7, 14, 21, 2025 Fr700951

NOTICE OF TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated February 11, 2008, and the Deed of Trust of even date securing the same, recorded February 26, 2008, in Book No. GI 8597, at Page 509, and modified on August 20, 2020, in Book No. GI 12121, at Page 721 in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Lonnell Reynolds and Judy D Reynolds, conveying certain property therein described to Robbie L. McLean as Trustee for Superior Home Equity, LLC; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAFACQUISITION TRUST.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAFACQUISITION TRUST, will, on **March 31, 2025 on or about 3:00 PM, at the West Door of the Hamilton County Courthouse 615 Walnut St., Chattanooga, TN 37402**, offer for sale certain property hereinafter described to the highest bidder **FOR certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: **BEING Land Disposition Parcel No. 69-1, Chattanooga Housing Authority Orchard Knob Urban Renewal Project Tennessee R-112, as shown on plat recorded in Plat Book 47, page 231 in the Register's Office of Hamilton County, Tennessee, being a resubdivision of Lots 3, 4 and 5 Missionary Heights Addition, as shown on plat recorded in Plat Book 5, page 29 in said Registers Office, to which plat specific reference IS hereby made and incorporated herein as if copied verbatim**
ALSO KNOWN AS: 807 Arlington Avenue, Chattanooga, TN 37406
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; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above- referenced property: LONNELL REYNOLDS TENANTS OF JUDY D REYNOLDS
MIDLAND FUNDING LLC, AS SUCCESSOR IN INTEREST TO SYNCHRONY BANK/JCPENNEY
The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. **W&A No. 361740**
DATED February 28, 2025
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
Mar. 7, 14, 21, 2025 Fr700954

NOTICE OF SUCCESSOR TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Note dated MARCH 21, 2022, and the Deed of Trust of even date, securing said Note recorded MARCH 22, 2022 in Book GI 12890, at Page 182, as Document #2022032200047, in the Register's office for HAMILTON County, Tennessee, executed by RANDALL E RAMSEY, AN UNMARRIED PERSON, conveying the certain property

described therein to SCOTTR. VALBY, Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (“MERS”) AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its successors and assigns and to MARINOSCI LAW GROUP, P.C., having been appointed as Successor Trustee by instrument of record JANUARY 11, 2023 in the Register’s office for HAMILTON County, Tennessee in Book GI 13186, at Page 701, as Document #2023011100037.

WHEREAS, the owner and holder of the Note has declared the entire indebtedness due and payable and demanded that the hereinafter described real property be advertised and sold in satisfaction of indebtedness and costs of foreclosure in accordance with the terms and provisions of the Note and Deed of Trust.

NOW, THEREFORE, notice is hereby given that an agent of Marinosci Law Group, P.C., as Successor Trustee, pursuant to the power, duty and authority vested in and conferred upon said Successor Trustee, by the Deed of Trust, will on April 8, 2025 at 12:00 PM on the front steps of the West Side Entrance of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37402 offer for sale to the highest bidder for cash, and free from all legal, equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, certain real property located in Hamilton County, Tennessee, described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE SECOND CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE, BEING LOT NUMBER ONE (1), LAKE SHOALS SUBDIVISION, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 23, PAGE 74, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.

GRANTORS’ SOURCE OF INTEREST IS FOUND IN WARRANTY DEED OF RECORD IN BOOK 12890 PAGE 179, IN THE RECORDING OFFICE FOR HAMILTON COUNTY COUNTY, STATE OF TENNESSEE.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

ANY AND ALL MATTERS, INCLUDING BUT NOT LIMITED TO CONDITIONS, RESTRICTIONS, RESERVATIONS, LIMITATIONS, EASEMENTS, STIPULATIONS, NOTES, ETC., AS SET OUT ON PLAT RECORDED IN PLAT BOOK 23, PAGE 74, IN THE REGISTER’S OFFICE FOR HAMILTON COUNTY, TENNESSEE.

RESTRICTIONS OF RECORD IN BOOK 1578, PAGE 270, IN THE REGISTER’S OFFICE FOR HAMILTON COUNTY, TENNESSEE, BUT OMITTING ANY RESTRICTION, IF ANY, BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN UNLESS AND ONLY TO THE EXTENT THAT THE RESTRICTION (A) IS EXEMPT UNDER TITLE 42 OF THE UNITED STATES CODE, OR (B) RELATES TO HANDICAP BUT DOES NOT DISCRIMINATE AGAINST HANDICAPPED PERSONS.

SIXTEEN (16) FOOT DRAINAGE AND UTILITY EASEMENT AS SHOWN OR SPECIFIED BY BROKEN LINES ON THE RECORDED PLAT. TEN (10) FOOT DRAINAGE EASEMENT AS SHOWN OR SPECIFIED BY BROKEN LINES ON THE RECORDED PLAT.

ANY GOVERNMENTAL ZONING OR SUBDIVISION ORDINANCE IN EFFECT THEREON.

More Commonly Known As: 5006 SHOALS LN, CHATTANOOGA, TN 37416

Said sale shall be held 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; to any matter that an accurate survey of the premises might disclose; and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: HARPETH FINANCIAL SERVICES, LLC D/B/A ADVANCE FINANCIAL, RANDALL E RAMSEY, OCCUPANTS/TENANTS OF 5006 SHOALS LN, CHATTANOOGA, TN 37416.

To the best of the Successor Trustee’s knowledge, information, and belief, there are no other Federal or State tax lien claimants or other claimants upon the subject property which would require notice pursuant to the terms and provision of T.C.A. § 35-5-104 or T.C.A. § 67-1-1433 or 26 U.S.C. § 7425.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The Successor Trustee may postpone the above referenced sale from time to time as needed without further publication. The

Successor Trustee will announce the postponement on the date and at the time and location of the originally scheduled sale.

This is an attempt to collect a debt, and any information obtained will be utilized for that purpose.

Marinosci Law Group, P.C., Successor Trustee
555 Perkins Extended, Suite 445
Memphis, TN 38117
Office: (901) 203-0680
Fax: (901) 440-0561
Mar. 7, 14, 21, 2025 Fr700955

NOTICE OF SUBSTITUTE TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated **July 20, 2023**, executed by **Mike Stafford and Diane Stafford**, husband and wife, to **Scott R. Valby** as Trustee, for **Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns**, and appearing of record on **July 21, 2023**, in the Register’s Office of **Hamilton** County, Tennessee, at Book GI 13351, Page 397, and Instrument Number 2023072100159.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to **Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company**, the party entitled to enforce said security interest; and having appointed Clear Recon LLC, the undersigned, as Substitute Trustee by instrument filed or being filed for record in the Register’s Office of **Hamilton** County, Tennessee, with all of the rights, powers, and privileges of the original Trustee named in said Deed of Trust.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust, and that the undersigned, Clear Recon LLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty, and authority vested and imposed upon said Substitute Trustee will, on **April 3, 2025, at 12:00 PM**, local time, on the front steps of the West Side Entrance of the Hamilton County Courthouse, located in Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, paid at the conclusion of the sale, the following described property situated in **Hamilton** County, to wit:

The land referred to herein below is situated in the County of Hamilton, State of Tennessee, and is described as follows:

see, and is described as follows:

All that tract or parcel of land lying and being in the City of Chattanooga, Hamilton County, Tennessee, being more particularly described as follows: Beginning at a point on the South line of Igou Gap Road 236.7 feet Westwardly as measured along the South line of Igou Gap Road from its intersection with the West line of Morris Hill Road; thence South 07 degrees 51 minutes West 125 feet; thence North 82 degrees 09 minutes West 150 feet; thence North 07 degrees 51 minutes East 125 feet to the South line of Igou Gap Road; thence South 82 degrees 09 minutes East along the South line of Igou Gap Road 150 feet to the Point of Beginning. Being the same property conveyed by Warranty Deed recorded in Book 13351, Page 395, in the Register’s Office Hamilton County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

Sewer Line Easement of record to the City of Chattanooga, recorded in Deed Book 3367, Page 365 and Deed Book 3022, Page 198, in the Register’s Office of Hamilton County, Tennessee.

Any governmental zoning and subdivision ordinances or regulations in effect thereon.

Parcel ID: **159K A 007.03**
Commonly known as **8614 Igou Gap Rd Chattanooga, TN 37421**

The street address and parcel number(s) of the above described property are believed to be correct; however, such references are not a part of the legal description of the property sold herein, and, in the event of any discrepancy, the legal description herein shall control.

This sale is subject to tenant(s)/occupant(s) rights in possession.

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; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: **Mike Stafford and Diane Stafford**.

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.

All right and equity of redemption, statutory and otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good; however, the undersigned will sell and convey only as Substitute Trustee.

The transfers shall be AS IS, WHERE IS, AND WITH ALL FAULTS, and without warranties of any kind, express or implied, as to the condition of the Property and the improvements located thereon, including merchantability or fitness for particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee’s Deed only.

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 ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Clear Recon LLC
Substitute Trustee
651 East 4th Street Suite 200
Chattanooga, Tennessee 37403
Phone: (877) 319-8840
File No: 1006-670A
Mar. 7, 14, 21, 2025 Fr700956

SUBSTITUTE TRUSTEE’S NOTICE OF SALE

Sale at public auction will be on April 10, 2025, at or about 11:00 AM, local time, at the west door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by John James Bland Ford, to Title Guaranty & Trust Co, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Geneva Financial, LLC dated May 2, 2019, and recorded in Book GI 11639, Page 280, Instrument No. 2019051300187, in the Register’s Office for Hamilton County, Tennessee (“Deed of Trust”), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hamilton 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: Planet Home Lending, LLC

Other interested parties: Sinclair Television of Nashville, Inc.; Point Park Manor

The hereinafter described real property located in Hamilton County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record: Legal Description: IN THE THIRD CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE: Lot Forty-three (43), Block E, Lookout Mountain Company’s Addition No. One (1), as shown by plat of record in Plat Book 2, Page 42, in the Register’s Office of Hamilton County, Tennessee.

FOR PRIOR TITLE, see Deed from Marina Ford Smith, Executor of the Estate of Frances Ann Hall a/k/a Frances Ann Hall Ford, as found in Case No. 08-P-305, in the Chancery Court of Hamilton County, Tennessee, Part 2, to John James Bland Ford, dated December 22, 2008 and recorded on January 5, 2009 in Book 8826, Page 954, in the Register’s Office of Hamilton County, Tennessee.

THIS CONVEYENCE MADE SUBJECT TO THE FOLLOWING:

Lease as set out in instrument recorded in Book 9802, Page 174, in the Register’s Office of Hamilton County Tennessee.

Any governmental zoning and subdivision ordinances in effect thereon.

Sanitary Sewer Service Lateral Easement as set out in instrument recorded in Book 9975, Page 521 in the Register’s Office of Hamilton County, Tennessee.

Sewer Easement as set out in instrument recorded in Book 1931, Page 341, and in Book 2087, Page 340, in the Register’s Office of Hamilton County, Tennessee.

All notes, stipulations, restrictions, easements conditions, and regulations as shown, described or noted on recorded plat.

See Abstract of Judgment recorded in Book GI 12442, Page 835 on 04/13/2021.

Street Address: The street address of the property is believed to be 1117 East Brow Road, Lookout Mountain, TN 37350, 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: 155P E 014
Current owner(s) of Record: John James Bland Ford

Continued on Page 14

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Foreclosure Notices

Continued from Page 13

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 adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale. 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.

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
PLG# 22-008730-2
Mar. 7, 14, 21, 2025 Cr700958

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated **JULY 25, 2003**, executed by **BERNARD L. WALLACE AND SARAH J. WALLACE**, to **FIRST AMERICAN TITLE INS. CO.**, Trustee, of record in **BOOK 6800, PAGE 591, AS MODIFIED IN BOOK 12115, PAGE 240 AND BOOK 13452, PAGE 110**, for the benefit of **COMPASS MORTGAGE, INC.**, in the Register's Office for **HAMILTON** County, Tennessee and to **J. PHILLIP JONES AND/OR JESSICA D. BINKLEY**, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for **HAMILTON** County, Tennessee to secure the indebtedness described; WHEREAS, said Deed of Trust was last assigned to **TENNESSEE HOUSING DEVELOPMENT AGENCY**, the entire indebtedness having been declared due and payable by **TENNESSEE HOUSING DEVELOPMENT AGENCY**, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, **J. PHILLIP JONES/ JESSICA D. BINKLEY** will by virtue of the power and authority vested in me as Substitute Trustee, on **TUESDAY, APRIL 29, 2025 AT 10:00 A.M. (LOCAL TIME), AT THE FRONT STEPS OF THE HAMILTON COUNTY COURTHOUSE IN CHATTANOOGA, HAMILTON COUNTY, TENNESSEE**, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in **HAMILTON** County, Tennessee, to wit: PROPERTY LOCATED IN THE COUNTY OF HAMILTON, TENNESSEE: LOT 3, EDWARDS SUBDIVISION ON SPRING LAKE ROAD, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 15, PAGE 70, IN THE REGISTER'S OFFICE, HAMILTON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO BERNARD L. WALLACE AND SARAH J. WALLACE, HUSBAND AND WIFE, BY DEED DATED JULY 25, 2003 OF RECORD IN BOOK 6800, PAGE 588, REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. THIS IS IMPROVED PROPERTY KNOWN AS 3 EDWARDS TERRACE, CHATTANOOGA, TENNESSEE 37412 (A/K/A 3 EDWARDS TERRACE, EAST RIDGE, TENNESSEE 37412). MAP 168L GROUP M PARCEL 002 THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE. THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO ALL APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425, T.C.A. 67-1-1433, AND 28 U.S.C. 2410 (C). THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET SEQ. HAVE BEEN MET. 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. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. 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/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. 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. OTHER INTERESTED PARTIES: SECRETARY OF HOUSING & URBAN DEVELOPMENT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. This is improved property known as 3 EDWARDS TERRACE, CHATTANOOGA, TENNESSEE 37412 (A/K/A 3 EDWARDS TERRACE, EAST RIDGE, TENNESSEE 37412). J. PHILLIP JONES/ JESSICA D. BINKLEY, SUBSTITUTE TRUSTEE 1800 HAYES STREET NASHVILLE, TN 37203 (615) 254-4430 www.phillipjoneslaw.com www.williamsauction.com F25-0175
Mar. 7, 14, 21, 2025 Fr700963

Court Notices

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF
HAMILTON COUNTY
Docket Number: 24GS3985
Plaintiff: Star Trust Financial Services LLC
Defendant: Jones Deborah Ann
Date of this Order: 1/29/2025
Appearance Date: 3/24/2025
At 10:00 a.m.
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
600 Market Street
Chattanooga, TN 37402-1911
ORDER OF PUBLICATION
It appearing from the record in this cause

that the defendant is a non-resident of Tennessee, and certain property or money has been attached.
One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money. IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.
LARRY L. HENRY, CLERK
J. Blanks, Deputy Clerk

Attorney for Plaintiff:
Mayfield and Lester
PO Box 789
Chattanooga, TN 37401
Feb. 14, 21, 28, Mar. 7, 2025 Cr700910

NOTICE
STATE OF TENNESSEE, DEPARTMENT OF CHILDREN'S SERVICES
V.
SHELBY CROSS
CALEB HOWARD

The State of Tennessee, Department of Children's Services has filed a petition in Hamilton County Juvenile Court, to adjudicate its Petition for Temporary Legal Custody and Ex Parte Order on behalf of the child, Lucas Cross, born February 12, 2022.
A hearing in this case is set for April 21, 2025, at 3:00 p.m. Shelby Cross and Caleb Howard must appear before this Court on that date to participate in an adjudicatory hearing to determine whether the child is dependent and neglected and/or severely abused. The Court is located at 1600 E. 3rd Street, Chattanooga, TN 37404.
If Shelby Cross and Caleb Howard do not come to the adjudicatory hearing, the state will ask the Court to allow it to proceed with the adjudicatory hearing in their absence. That means that the state will ask the Court to let it present proof without having Shelby Cross and Caleb Howard present in court.

Any appeal of this Court's final disposition of the Department's Petition for Temporary Legal Custody and Ex Parte Order will be governed by the Rules of Juvenile Procedure and T.C.A. §37-1-159. Shelby Cross and Caleb Howard shall have ten (10) days, excluding non-judicial days, to file an appeal.
Copies of all further orders and motions filed in this case will be left for Shelby Cross and Caleb Howard in the Juvenile Court Clerk's Office at the address shown above. This will constitute appropriate service on them for all future filings in this case.
Feb. 14, 21, 28, Mar. 7, 2025 Cr700914

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 24D1731
DIVISION II

Steven Britt Bailey
VS
Amanda Catherine Bailey
It is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon Amanda Catherine Bailey.
IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless Amanda Catherine Bailey answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by Amanda Catherine Bailey and the case will be set for hearing ex parte or without Amanda Catherine Bailey presence.
This 14th day of February, 2025.

Larry L. Henry
Circuit Court Clerk
By J. Wheeler
Deputy Clerk

Attorney for Plaintiff:
Lisa Lynn Conner
6142 Shallowford Rd., Ste. 101
Chattanooga, TN 37421
Feb. 28, Mar. 7, 14, 21, 2025 Cr700937

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF
HAMILTON COUNTY
Docket Number: 24GS377
Plaintiff: Hometown Cash Advance
Defendant: Hall Mark McKinley
Date of this Order: 2/10/2025
Appearance Date: 3/24/2025
At 10:00 a.m.
Appearance Address: Court of General

Sessions, Civil Division
Room 111 Hamilton County City Courts Building
600 Market Street
Chattanooga, TN 37402-1911
ORDER OF PUBLICATION

It appearing from the record in this cause that the defendant is a non-resident of Tennessee, and certain property or money has been attached.
One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money. IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.
LARRY L. HENRY, CLERK
J. Blanks, Deputy Clerk

Attorney for Plaintiff:
Mayfield and Lester
PO Box 789
Chattanooga, TN 37401
Feb. 28, Mar. 7, 14, 21, 2025 Cr700938

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF
HAMILTON COUNTY
Docket Number: 19GS5529
Plaintiff: Cavalier Finance
Defendant: Fisher Carlos M
Date of this Order: 2/19/2025
Appearance Date: 4/7/2025
At 10:00 a.m.
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County City Courts Building
600 Market Street
Chattanooga, TN 37402-1911
ORDER OF PUBLICATION

It appearing from the record in this cause that the defendant is a non-resident of Tennessee, and certain property or money has been attached.
One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money. IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.
LARRY L. HENRY, CLERK
J. Blanks, Deputy Clerk

Attorney for Plaintiff:
Mayfield and Lester
PO Box 789
Chattanooga, TN 37401
Feb. 28, Mar. 7, 14, 21, 2025 Cr700943

NOTICE TO:
Respondent, Tonyada Mayweather, the State of Tennessee, Department of Children's Services, has filed a PETITION FOR TEMPORARY LEGAL CUSTODY alleging dependency and neglect in regards to the minor child, D. Woods, born on 07/23/2007; it further appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby **ORDERED** to appear in the Juvenile Court of Hamilton County, Tennessee located at 1600 East Third Street, Chattanooga, Tennessee, 37404, on April 23, 2025, at 9:00 a.m. to personally answer the PETITION. Failing to appear for the hearing on this date and time, without good cause, pursuant to the Tennessee Rules of Civil Procedure and the Tennessee Rules of Juvenile Practice and Procedure, will result in the loss of your right to contest the petition. You may view and obtain a copy of the Petition and any other subsequently filed legal documents at the Hamilton County Juvenile Court Clerk's Office. Mar. 7, 14, 21, 28, 2025 Cr700959

NOTICE TO:
Respondent, Delteria Vines, the State of Tennessee, Department of Children's Services, has filed a PETITION FOR TEMPORARY LEGAL CUSTODY alleging dependency and neglect in regards to the minor child, R. Vines, born on 10/20/2024; it further appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby **ORDERED** to appear in the Juvenile Court of Hamilton County, Tennessee located at 1600 East Third Street, Chattanooga, Tennessee, 37404, on April 2, 2025, at 9:00 a.m. to personally answer the PETITION. Failing to appear for the hearing on this date and time, without good cause, pursuant to the Tennessee Rules of Civil Procedure and the Tennessee Rules of Juvenile Practice and Procedure, will result in the loss of your right to contest the

petition. You may view and obtain a copy of the Petition and any other subsequently filed legal documents at the Hamilton County Juvenile Court Clerk's Office.
Mar. 7, 14, 21, 28, 2025 Cr700960

NOTICE TO:
Respondent, Donnell Dewayne Woods, Sr., the State of Tennessee, Department of Children's Services, has filed a PETITION FOR TEMPORARY LEGAL CUSTODY alleging dependency and neglect in regards to the minor child, D. Woods, born on 07/23/2007; it further appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby **ORDERED** to appear in the Juvenile Court of Hamilton County, Tennessee located at 1600 East Third Street, Chattanooga, Tennessee, 37404, on April 23, 2025, at 9:00 a.m. to personally answer the PETITION. Failing to appear for the hearing on this date and time, without good cause, pursuant to the Tennessee Rules of Civil Procedure and the Tennessee Rules of Juvenile Practice and Procedure, will result in the loss of your right to contest the petition. You may view and obtain a copy of the Petition and any other subsequently filed legal documents at the Hamilton County Juvenile Court Clerk's Office.
Mar. 7, 14, 21, 28, 2025 Cr700961

Miscellaneous
Notices

NOTICE
The following vehicle will be up for auction in or around Chattanooga, TN on 3/21/2025 at 10:00AM, S & S Towing 1372 Workman Rd., Chattanooga, TN 37407; 2023 Big Tex, Vin# 16V1C272XP2229433.
Mar. 7, 2025 Mr700946

NOTICE
The following vehicle will be up for auction in or around Chattanooga, TN on March 22, 2025 at 9AM; **Mike's Tow & Recovery**, 2601 E 44th St., Chattanooga, TN 37407; 1995 GMC, Vin# 1GKDM19W3SB559265.
The following vehicles will be up for auction in or around Chattanooga, TN on March 22, 2025 at 9AM; **Kelsey's Repair & Recycling**, 4107 10th Ave., Chattanooga, TN 37411; 1996 Chevrolet, Vin# 1G1BL52P2TR173082, 2012 Chevrolet, Vin# 1G1JA6SH5C4162039, 2011 Ford, Vin# 1ZVBP8CF6B5133271.
Mar. 7, 2025 Mr700957

NOTICE OF INTENT TO VOLUNTARILY DISSOLVE A CORPORATION
Notice is given that a notice of dissolution for RIVERMILL GROUP, INC, a Tennessee corporation with its registered office at CT Corporation System, 300 Montvue Road, Knoxville, TN 37919-5546, has been delivered to the Secretary of State for filing in accordance with the Tennessee Business Corporation Act effective December 30, 2024. Any person having a claim against the corporation must send written notice of the claim, including the name, mailing address and telephone number of the claimant, the facts supporting the claim, the amount and date of the claim, and any supporting documents to:
Jed Roebuck
Chambliss, Bahner & Stophel, P.C. 605
Chestnut Street, Suite 1700
Chattanooga, TN 37450

Except for claims that are contingent at the time of the filing of the notice of intent to dissolve or that arise after the filing of the notice of intent to dissolve, a claim against the corporation not otherwise barred will be barred unless a proceeding to enforce the claim is commenced within two years after publication of the notice.
Mar. 7, 2025 Mr700962

PUBLIC NOTICE
The following vehicles will be up for auction 3/22/25 **Choo Choo Towing Inc** 2017 Dodson Ave Chattanooga- 2014 Subaru JF2G-PACC6E8269295, 2015 Nissan 1N4AL3AP-1FC486453, 2005 Ford 1FTPX14535NA36765, 1991 Chevy 1GBEV16K5MF117117 **Credit Cars** 4402 7th Ave Chattanooga- 2008 Mercedes WDDGF81X38F067598, 2005 Scion JTLKT334150195019, 2012 Mercedes WDDGF4HB3CA634014 **DTR Towing** 3812 Fagan Street Chattanooga- 1999 Ford 1FAFP10P9XW277753, 2007 GMC 2GT-FK13Y871655114
Mar. 7, 2025 Mr700964

Ways to navigate the maze

Older job hunters facing a vastly different process



ANGELA COPELAND
CAREER CORNER

Looking for a job can be a difficult process. This is especially true if you haven't looked in a few years. In fact, if you're been working at your company since 2002, your job there is officially older than LinkedIn.

And as you'll see, the job search process has completely changed since then.

If you're like most people, there is something you fear the most when it comes to looking for a job. You might be afraid employers will think you're too old or don't have enough education.

I see this pattern in job seekers every day. They begin to apply for jobs and don't get interviews, then they try to make sense of it. "The hiring manager saw my resume and had no interest in me because I'm just too old," they imagine. These stories allow us to understand why we aren't hearing back.

But what if those stories are simply fears? What if they aren't the truth? Don't get me wrong, age can be a factor in hiring. But, it's very possibly not the first issue.

So if it's not your age, then why aren't you getting any interviews?

Sites like LinkedIn have made it incredibly easy to apply for jobs online. Companies also want you to apply on their websites. Because of this, the volume of job applicants is much higher than it would have been 20 years ago. These days, it's not uncommon for a job to receive hundreds of applications for one job posting.

Then, your application must go through a computerized process to be selected. So, if you're applying through the internet only, the chances that anyone ever sees your resume are low. The issue might not be your age. It very well may be that the hiring manager doesn't know that you exist.



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What can you do? If you want to be cautious, start by applying online. Then, keep going. Look to see if you know anyone at the company. If so, reach out and ask if they will give you a referral for the job. They might even receive a referral bonus if you're hired. So, they likely won't mind helping out.

Then brush up on your research skills. Try to find the hiring manager on LinkedIn. In other words, if you are looking for a role in IT, you might report to the CTO. Or, you might report to a vice president of technology. If you can locate that person on LinkedIn, you can send them a message via LinkedIn.

Or, you can try sending them an email. If you do send a message, use a cover letter for the body of the email. And, attach your resume.

By following these steps, you greatly increase your likelihood of landing an interview. And, you may just find out that you aren't too old after all.

Angela Copeland, a leadership and career expert, can be reached at www.angelacopeland.com.

Super crossword

KING FEATURES

BODILY ACTIVITY

ACROSS

- 1 Hair salon workers
8 Visits briefly
15 Sharp-image flat-screens, e.g.
20 Very fast cat
21 Not challenging enough
22 Balcony window, perhaps
23 Be on track
25 D.C. transport
26 Bricklayer's blend
27 Unit of work
28 2015-16 CBS "Cyber" series
29 Send again, as a parcel
30 — buco
31 Kin of "Ruff!"
33 Greek "H"
35 Repulsed by
37 Assume an onerous duty
40 "I haven't —" ("No idea")
44 Strapped garment
45 Meadowland
46 Pop's mama
47 Pay
50 Café addition
52 Lobster limb

- 56 Second purchase
57 — Lanka
58 Everyone
59 1978-89 New York mayor
61 Like a player who has hit a triple
63 Chinese temple
66 — Brothers ("It's Your Thing" group)
67 Do speaking motions voicelessly
71 Actress Bingham of "Baywatch"
75 Akron native
76 Collector of useless items
81 12.5% fraction
83 Actress Sothorn
84 Cavaliers, on sports tickers
87 Capital of Saudi Arabia
88 Fencing sword
89 Enthusiastic
91 Focus on what you'll get if you win
93 Bulk beer buy
95 Angry music genre

- 97 Film director DuVernay
98 Weighed down (with)
99 Support one who ultimately fails
105 2009-17, politically
106 Equal: Prefix
107 "The Addams Family" cousin
108 Poker holding
112 "Nick and — Infinite Playlist" (2008 film)
113 Car navig. aid
115 Actor Kilmer
117 Consumed no cooked food
119 Kriss Kringle
120 Conform to one's political group
123 1989 Disney princess
124 Captivates
125 Kind of spray
126 Latin "that is"
127 Really foolish
128 Paternity prover, perhaps

- 2 Baltimore ball team, for short
3 Decade parts
4 Caused
5 Jazz singer James
6 Enthusiastic
7 Hen or heifer
8 Mix together
9 Wearing dapper duds, with "out"
10 "— la-la!"
11 Dog or cat owner's concern
12 Toothy tools
13 Bible book before Jeremiah
14 Big Apple team, on sports tickers
15 Four-bagger
16 Fixtures for displaying wedding gowns, say
17 Donated 10%
18 Cinéma — (filmmaking technique)
19 Apply messily
24 Renovates, in brief
29 Partial refund
32 Judge's garb
34 Notify

- 36 "—, vidi, vici"
37 Fixed maximum
38 Forest den
39 Fatty tissue of animals
40 — Cuban (jazz genre)
41 Joel or Ethan of film
42 Misplaced
43 Ogden's state
48 Male lead
49 Brand of 120-Down
51 Actor — Ray
53 Email giggle
54 Superb serve
55 "How come?"
58 Bureau
60 Apostle
62 Couple
64 "I've got it!"
65 Dadaist Jean
68 Bangkok native
69 Impede
70 Take a risk
71 No-frills shirt
72 Split
73 Census stat
74 King-trapping situations
77 Actress Sedgwick
78 FBI attack

- 79 Wood-shaping tool
80 At that time
82 Discusses in detail, with "out"
85 Actress Remini
86 French "Ta-da!"
90 Zig or zag
91 Vast time spans
92 Former senator Gary
94 On hold
96 Make damp
99 Tiny tree
100 On a train or plane
101 Singer Wilson of Phillips
102 Farm carts
103 Rule over
104 — Island Ferry
108 Ancient serf
109 Come to light
110 Thin iPods
111 Resided
114 Mani- —
116 Church nook
118 Model Banks
120 Steeped drink
121 "Bali —"
122 "Super cool!"

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19		
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SUDOKU

By Linda Thistle

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY LEVELS:

- ◆ Moderate
- ◆◆ Challenging
- ◆◆◆ HOO BOY!

DIFFICULTY THIS WEEK:

ANSWER:

9	9	2	8	4	1	8	2	6
6	8	1	2	9	5	7	4	3
4	2	6	4	6	8	9	1	9
8	5	2	9	6	1	2	9	8
1	6	9	9	8	7	4	6	2
2	1	6	8	7	9	6	9	4
9	4	8	1	5	6	2	6	7
4	6	9	4	2	6	1	9	8

								7
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4	5	3		7	8	9		
2	3	7		8		6		1
1			7		6			
	8		2	1				3
	1	5				3	2	
3	7				2	1		9
9		8			3	7		

Super Crossword puzzle solution for this week:

T	S	E	L	V	A	N	D	E	N	I	N	I	S	V	I	S	E	D	I	
T	O	S	O	B	E	V	A	S	H	V	E	D	N	E	T	E	I	R	V	
E	N	I	T	A	L	R	A	P	E	H	L	E	O	L	V	A	L	N	A	S
M	A	R	E	L	V	T	V	A	S	P	G	S	H	V	R	O	N			
D	N	A	H	L	I	O	S	I	V	R	E	V	W	V	B	O				
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N	E	D	V	L	A	V	A	V	O	W	E	S	V	C						
E	Z	I	R	E	H	L	E	A	E	D	I	A	V	E	E	P	E			
H	D	A	I	R	E	T	C	N	N	V	A	H	L	H	G	I	E			
T	A	R	K	C	P	A	C	N	V	O	I	H	O	I	C	V	R	T		
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Y	E	L	S	I	V	A	D	O	G	V	P	D	R	I	H	T	N	O		
H	O	O	K	D	E	T	L	V	I	R	S	E	T	V	S	E	R			
M	A	T	C	L	I	A	V	T	L	I	B	E	H	L	O	O	F			
				V	A	N	V	E	T	V	R	B	E	N	T	O	V			
N	E	D	R	U	B	E	H	L	R	E	D	T	N	O	H	S				
O	L	E	S	E	V	A	V	A	T	E	F	R	V	A	O	S	S	O		
P	I	H	S	E	R	I	S	C	G	R	E	R	V	A	L	R	O	W		
O	R	I	E	W	Y	A	M	L	H	G	I	R	E	H	T	D	A	E	H	
S	L	E	I	R	O	Y	S	A	V	E	O	O	L	H	A	T	E	E	H	C
S	A	L	D	H	N	I	S	P	O	L	S	S	R	E	T	A	T	S		

Chevy, Ford, Toyota and ... Honda?

The best used trucks for less than \$25,000

By Josh Jacquot | Edmunds

Americans love trucks, and not just for towing and hauling. As go-to family vehicles, we use them for everything from commuting to people moving to adventuring. Fortunately, for \$25,000 or less, you can find excellent options in the used market that balance performance, features, utility and durability. Edmunds editors selected five standout trucks in different sizes and personalities and with different strengths. There's something here for everyone who needs a truck.

2015-22 Chevrolet Colorado

The second-generation Colorado's three engine options make it a highly utilitarian midsize truck. Two gas engines – a 200-horsepower four-cylinder and a 300-plus horsepower V6 – are the most commonly found.

But starting in 2016, Chevy also offered the Colorado with a fuel-efficient diesel engine. The diesel variant stands out with a towing capacity of up to 7,700 pounds. It's available in extended- and crew-cab configurations plus multiple bed lengths.

The Z71 off-road trim offers more ground clearance and a very capable suspension that uses unique dampers. Inside, the Colorado features an intuitive infotainment system, with Apple CarPlay and Android Auto smartphone integration available in models from 2016 onward.

Colorado pricing: \$18,000-\$25,000

2014-18 Chevrolet Silverado 1500

The Chevy Silverado 1500 has long been a staple in the full-size truck market. With an engine lineup of a 4.3-liter V6



Chevrolet Colorado

Photographs courtesy of the manufacturers

and 5.3-liter and 6.2-liter V8 engines, this generation Silverado provides robust towing and hauling capabilities. The V8 can be paired with either a six-speed or eight-speed automatic transmission, depending on the year.

These Silverados max out towing at up to 12,500 pounds, depending on configuration, and came in three cab configurations and two bed lengths.

In addition to its workhorse reputation, the Silverado is surprisingly comfortable, with higher trims offering premium touches like leather seats and advanced infotainment options. Certain trims from 2016 onward benefit from an 8-inch touch screen and Apple CarPlay and Android Auto connectivity.

Silverado 1500 pricing: \$15,000-\$25,000

2015-20 Ford F-150

The 2015-2020 F-150 stands out for its use of lightweight aluminum construction, which aimed to improve fuel efficiency as well as towing and hauling capacities.

Depending on the model year, a broad range of engines are available. They include the popular 5.0-liter V8 and a 3.3-liter V6, two turbocharged gas V6s in three output levels and a turbodiesel V6. Three cab styles are offered, and three bed lengths are available depending on the cab choice.

The F-150's towing capacity ranges from 7,600 pounds to 13,200 pounds depending on configuration. Inside, higher trims in these model years offer an upscale experience with features like heated and ventilated leather seats and adaptive cruise control.

Ford F-150 pricing: \$16,000-\$25,000

2017-22 Honda Ridgeline

The Honda Ridgeline is a standout in the midsize truck category, known for its car-like ride quality and innovative features. Unlike traditional body-on-frame trucks, the Ridgeline uses unibody construction to deliver better on-road handling and ride quality than a traditional truck.

The Ridgeline's in-bed trunk and

dual-action tailgate aren't found on other midsize trucks. Its V6 engine provides 280 horsepower, which is enough for most buyers. Additionally, Ridgelines in these model years are available with advanced driver aids like adaptive cruise control and lane keeping assistance, which are rare in older trucks.

While the Ridgeline's towing capacity maxes out at 5,000 pounds – lower than some competitors – it's perfect for buyers prioritizing comfort, practicality and efficiency over towing or off-road talents.

Ridgeline pricing: \$18,000-\$25,000

2016-23 Toyota Tacoma

The Toyota Tacoma has earned a cult following for its legendary reliability and off-road prowess. These Tacomas from the truck's third generation come with either a 2.7-liter four-cylinder or a 3.5-liter V6 engine. Two cab styles and two bed lengths are offered.

With its robust V6 engine and standard features like a composite bed that resists dents and rust, the Tacoma is built to last. Upper trims during these years came with useful driver assist features like blind-spot warning with rear cross-traffic alert and rear parking sensors.

For off-road enthusiasts, the TRD Off-Road trim is the variant to have. It offers Bilstein shocks, a lockable rear differential and advanced traction control tuned for off-road use.

Tacoma pricing: \$16,000-\$25,000

Edmunds says

We found all of these trucks at dealers and with private sellers nationwide, an encouraging sign that even a modest budget will buy a truck to suit most people's needs.

Josh Jacquot is a contributor at Edmunds.

» BRIEFS

From page 6

Overdoses decreased by 32% overall, with fatal overdoses dropping by nearly half. Factors contributing to the decline include proactive enforcement, education campaigns and strengthened partnerships with public health organizations, the CPD's news release states.

The CPD saw a 24% reduction in

total traffic crashes in 2024. This decline reflects the department's efforts to improve road safety through enforcement and education, the news release observes.

The report also provides data on the work of several specialized units within the department including the Gun Team, Victim Services, Crisis Co-Response, the Real-Time Intelligence Center and the

Drone Unit.

Their efforts, along with the work of the entire department, focuses on problem-solving through intelligence and advanced technologies, supporting crime victims and their families and responding to individuals in crisis with compassion, says CPD Chief John Chambers.

"We're proud of the progress we

made in 2024 and of what the CPD has accomplished with members of our community," Chambers adds. "By building relationships and collaborating, we'll continue to work toward our shared goal of ensuring people within our community not only feel safe but are safe."

Full report: [Chattanooga.gov](https://chattanooga.gov).

» GCR PRESIDENT

From page 3

How do I pay my property taxes?

The most common method for paying property taxes is through an escrow account, where a portion of your monthly mortgage payment is held and automatically paid toward your tax bill when it's due. You may choose to pay your taxes on your own, although in some cases your lender might require you to use an escrow account to ensure payments are made on time.

How often are properties reassessed?

Properties are generally reassessed annually to ensure any new community upgrades, such as the construction of a new school, and house upgrades, such as finishing a basement, are factored into the assessed value of your residence.

Can I challenge my property tax rate?

If you feel your property taxes are unfair – meaning you believe your house is not actually worth as much as it was assessed for – you can appeal the assessment and request a second evaluation of the property. There's typically a short

window of time for submitting an appeal, so be sure to closely follow your local municipality's instructions and timeline.

What are transfer taxes?

Separate from your annual property tax, transfer taxes are a one-time fee charged when the title of a property changes hands between the seller and buyer. Transfer taxes are an important consideration and can affect the overall cost of buying or selling property. The rates vary by location, and either the buyer or seller can pay the tax, depending on local laws, so be sure to work with your agent and legal counsel in negotiating the terms in your

purchase agreement.

For those navigating homeownership, working with a Realtor can provide connections to trusted tax professionals and resources to ensure you're making informed decisions. Understanding your property taxes can help you plan for the future and maximize any available benefits. #That'sWhoWeR

Practices might vary based on state and local law. Consult your real estate professional and an attorney for details about state law where you are purchasing a home. Visit facts.realtor for more information and resources.