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BUILDING
Attorneys ‘inspired’ by collaborative workspace

By David Laprad

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Ziebold was known to be a
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for other people felt it was time
for her to spread her wings.

Others were less gracious.
Although no one articulated
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Chattanooga legal communi-
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Mild as it was, the scuttle-
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see ZIEBOLD, page 2

Photographic portrait of Meredith Ziebold by Alex McMahan

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Olsen Law Firm welcomes summer associates

Olsen Law Firm is welcoming law school students Amos Bailey and Caleb Elwell as summer associates. Each associate will have the opportunity to work on matters involving immigration issues and international law.

A Chattanooga native, Bailey is attending Belmont University College of Law in Nashville, where he will graduate with his Juris Doctor in May of 2018.

Bailey earned his bachelor of science at Middle Tennessee State University, where he majored in political science. While an undergraduate, Bailey studied abroad for a time at Bond University in Robina, Queensland, Australia.

At Bond, Amos focused on political philosophy to better understand why countries choose to structure their governments the way they do. Elwell is a third-year law student at Vanderbilt Law School. Originally from Hartland, Maine, he majored in history at the University of Maine.

Elwell spent the summer of 2016 at the Maine Attorney General’s office, where he worked on cases ranging from multi-state consumer and patent civil fraud actions against global companies to local tort cases.

In the fall of 2016, Elwell interned at the United States Attorney’s Office for the Middle District of Tennessee, where he researched and drafted memos, responded to discovery and prepared exhibits for trial.

For more information about Olsen Law Firm, visit www.tlalaw.com.

Source: Olsen Law Firm

Amos Bailey, left, and Caleb Elwell

Meredith Ziebold, left, with the attorneys who also have offices in the Ziebold Building: Kristen Williams, Tracy Cox and Stevie Phillips.

Williams was assigned to Stern’s courtroom, where she prosecuted cases for five years before luring the retired judge back to work.

Phillips learned the ropes at criminal defense firm Davis & Hoss, where she defended clients against charges ranging from DUI to murder. She earned a name for herself when she successfully argued a highly publicized jury trial involving pay disparities at the Chattanooga Police Department last year.

As the daughter of former District Attorney General Bill Cox, she is no stranger to the legal community in Hamilton County. But instead of lingering in her father’s shadow, she carved her own path from the public to the private sector, working first as a prosecutor in her father’s office, then with Legal Aid of East Tennessee and then the firm of Markel, von Kessler & Cox.

In addition to running her own firm, Cox is a municipal and sessions judge for Signal Mountain.

“Each woman is unique, smart and brings her own ‘it factor’ to the table,” Ziebold says. “When we share war stories and frustrations and seek one another’s advice, I’m often inspired by their successes and their wit.”

The gathering of these women was a deliberate act on Ziebold’s part. Launching her own firm was a declaration of independence after years of working for others, and she wanted to create an environment in which other women could also achieve autonomy and pursue their own success.

“Five years into learning criminal defense work, it was time for me to stand on my own two feet,” Ziebold says. “I not only wanted to not have a boss, I also wanted explore my potential, set my own goals and achieve greater success by owning a business. And I wanted to create an environment in which other women could do the same.”

Although Ziebold was eager to be on her own, she learned the value of collaboration while working with Houston and aspired to foster that
“I enjoy having attorneys here whose brains I respect. How much better can you do as you’re starting a criminal defense practice than to have a former judge and a former DA down the hall?” Ziebold asks.

Williams in turn appreciates the support she receives from Ziebold and the other women.

“One of the things I knew I would miss about the DA’s office is being with a group of people who share the same goal,” she says. “But we’ve recreated that here in a different way.”

Although the women have criminal defense work in common, each firm takes a unique path. For example, Cox’s practice is primarily domestic in nature; she focuses on divorce, custody, conservatorships and related matters and is only beginning to explore criminal defense work. Conversely, Stern & Williams concentrates on criminal defense and expanding into family law.

The collaborative nature of their relationship allows the women to support each other and refer cases to one another as they expand their practices to include new services.

“They’ve been an excellent resource for me,” Cox says. “I’m excited about serving as a resource for them and including criminal work in my practice.”

This carefully nurtured collaborative atmosphere is a product of a unique dynamic that exists between female attorneys. Williams says.

While Williams does not believe male and female lawyers function differently, she does think a group of women working under one roof will develop a greater sense of teamwork than five men doing the same thing, partly due to the way women support and encourage each other.

“We have a collegial environment here,” Williams says. “It’s my impression that this is more common among women who work together.”

Contrary to what some observers might anticipate, working in close proximity to attorneys who have similar practices has not cultivated an atmosphere of competition among the women in the Ziebold Building. Rather, their association with each other has opened new doors, Phillips says.

“Historically, many female professionals have operated on a faulty presumption that there are a limited number of spots for women – that there can only be so many female judges, or so many female partners at a firm, or so many female associates.

“That has created an unhealthy atmosphere of competition among women – an unnecessary atmosphere of competition among women,” Phillips says.

“What I have learned is that when we support and encourage each other, there are no limits to the possibilities for all of us. There’s as much opportunity out there as we want there to be.”

Although Ziebold is hungrily seeking out those prospects alongside her colleagues, there was a time when she wasn’t even sure she’d picked the right career.

Ziebold’s efforts to launch her own practice and then house it within a space that was hers were more than an attempt to pave the road to success. As someone who had often been out of step with the people around her and their expectations, she was also attempting to create a place into which she neatly fit.

A Chattanooga native, Ziebold earned her undergraduate degree at Sewanee: The University of the South. Although her parents urged her to pursue science, engineering or medicine as a way of becoming self-sufficient, Ziebold was drawn to the liberal arts.

“I fell in love with literature, which is not a marketable skill,” Ziebold says. “What a wonderful world it would be if interpreting Shakespeare paid the bills.”

Beyond majoring in English and staying at the picturesque college for which her parents were paying, Ziebold had no plans. In time, she chose law school, but even then her eyesight was cloudy.

After graduating from the University of Tennessee College of Law, Ziebold returned to Chattanooga to begin a career for which she was feeling little enthusiasm. But as she tried to acclimate to working for a firm, she learned she didn’t click with the environment.

“When you’re working for a firm, your job is to fit the mold and make money. Civil firms weren’t the right fit for me because I needed to be different – to be myself – and you don’t do that when your client is a corporation and you’re working for a firm,” Ziebold says.

Plus, Ziebold didn’t like having a boss, much less multiple bosses.

Although Ziebold was regretting her decision to pursue the law, life started to look up when she met and married Louie, a mechanical engineer. In the back of her mind, the notion that he would take care of her, allowing her to leave the practice of law, started to germinate.

Louie nipped that in the bud.

Meredith Ziebold, husband Louie and Duke, their 11-year-old chocolate lab. Louie Ziebold, a structural engineer, helped turn the old Hardie & Caudle Building into the shared legal offices.

Ziebold had married the most driven man she’d met and now had a husband who was committed to success. But instead of encouraging her to leave the practice of law, he expected her to be as driven to succeed as he was.

Instead of saying, “I’ll go work and you stay home, little lady,” he insisted that she become the best attorney he could be,” Ziebold says.

Ziebold, in turn, was inspired to reach for greater heights in her profession. Unfortunately, she was still working for other people, and over the next few years her aimlessness continued as she pinballed from one firm to another as she tried to find something that felt right.

She never did. Eventually, Ziebold left that environment, swearing she’d never work for anyone else again.

Enter Houston.

Houston found Ziebold taking appointed cases in Hamilton County Criminal Court, where she was testing the waters of working for herself but was more or less still adrift. He saw a spark in Ziebold, hired her as a criminal defense attorney and took her under his wing.

Ziebold credits Houston with helping her to become the attorney she is today.

“I had spent several years hungering for mentorship that would lead me in the right direction but not finding it,” Ziebold says. “But Johnny was wonderful. It was the best experience I’d ever had working for someone.”

Ziebold was ready to leave the nest with a passion for the law had taken root and was spreading like wildflowers.

“I liked the human aspect of it. Clients are individuals; every person and every story is different. And these individuals are pitted against the State in an adversarial system. The State has enormous resources and power, and the challenge of defending someone against that and the reward of succeeding is great,” Ziebold says.

Ziebold says protecting the constitutional rights of those accused of wrongdoing is mentally and emotionally taxing, but she believes doing so is important in a free society.

“Since I work for myself, I’m the only one who can advocate for my clients, whether in negotiations with the DA or arguments to a jury,” Ziebold adds. “All I have are my words,
Hamilton County Herald

Tips for success at your job interview

Interviewing is hard work. If you’re looking for something new, you know that finding a job is a job. From preparing your favorite suit to revising your resume to networking and rounds of interviews — there are times it feels like it will never end. It can be tough to keep your head above water with your existing role while you’re balancing your life and your job search. To ensure you’re making the most out of every interview, do these three things: Research

The best part about job searching in the age of the internet is transparency. This is something that has never existed in the same way in the past. Take advantage of it. Use websites like Glassdoor, Salary.com and Indeed to find out how much companies are paying. Look up company reviews to find out what employees think of their workplace.

Read through the common interview questions for the job, the more you increase the likelihood a company will be interested in you. And, it’s not hard to do. Start with your resume. Read the job description closely and ensure you’re highlighting the skills the employer is looking for.

Customize your application materials

If you’ve been working to crank out a high volume of applications every day, it’s something you may not have thought of. The more you target your application materials to the company (and the particular company and the particular

and made sure he understood the gravity of his situation, how she planned to attack it and what his responsibilities were going to be throughout the process.

“Over the next six months, I witnessed a tenacious and diligent approach to my case and always felt in the loop and prepared for the next phase of our plan,” he wrote. “We could not have held on, or held together, without the vital role Meredith played in our lives and wellbeing.

“To say we are grateful and indebted to her ... (falls short of expressing) our deep appreciation for not only her patience and skills but also her concern for us throughout the whole process. Because of her, I can raise my newborn and be here for the rest of my family.”

This client is not alone in offering Ziebold a glowing assessment. As Ziebold considers her body of work, which has included many DUI cases but encompassed all areas of criminal defense, she says the payoff for her clients was worth her years in the trenches of the law.

“Helping individuals is fulfilling,” she says. “I enjoy leaving a mark.”

The Ziebold Building

Ziebold has not just left a mark on the lives of her clients; she’s also changed the face of Market Street — or at least her piece of it.

When Ziebold launched her own concern, she set up shop in a 9-by-12-foot office in a friend’s firm. Although space was a limited commodity, business was good enough for her to hire help.

For one year, Ziebold and Burgundy Young, a “personal assistant, legal assistant and paralegal all rolled into one witty 21-year-old soul,” ran a successful firm out of the cramped quarters.

While challenging to navigate, the tiny room wasn’t Ziebold’s biggest concern; bringing clients to a space that didn’t belong to her was.

“It was obvious I was leasing space from someone else. Their name was on the wall and it was designed to their liking,” she says.

But unlike her early days as an attorney, Ziebold had a clear vision of what she wanted: a building that was hers. “I wanted the space in which I was practicing and to which I was bringing clients to be mine,” she says.

Ziebold and her husband spent her first year of solo practice looking for a place that could provide what she wanted. When she found the building in which she now resides, the nearly century-old structure was suffering from years of neglect.

“It was the old Hardie & Caudle Building. During the 1920s, they made all old men’s suits,” Ziebold says.

Over the decades, as the building cycled through different...
SUBSTITUTE TRUSTEE’S SALE

Slate at public auction will only be on July 6, 2017 or on about 11:00AM, local time, at the main door of the Hamilton County Courthouse, Chattanooga, Tennessee, conducted by the Substitute Trustee herein described as Trustee for the property set forth below.

The information herein is based on a preliminary review of the property records of Hamilton County Register’s Office. The property records of Hamilton County Register’s Office are not the final inaccurate due to the presence of certain liens and encumbrances of record:

A CERTAIN TRACT OR PARCEL OF LAND IN HAMILTON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE:
The street address of the above described property conveyed to BETTY PALMER by WOODLAND H HAMPTON and T.C.A. §67-1-1433.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If the U.S. Department of Treasury/IRS, the successor in interest to the Mortgagee or the Mortgagee’s attorney is satisfied that the highest bidder for Choice Capital Funding Inc., its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Substitute Trustee by U.S. Bank National Association, as Trustee for the registered holders of AGES Asset Backed Securities Trusts 2005-Mort-Backed Notes. The sale is free from all other liens and encumbrances.

NOW, THEREFORE, notice is hereby given that there is no material misstatement of fact with respect to the property herein described, and a bank or other lending entity pre-approved by the successor trustee. The sale is free from all liens and encumbrances. Default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated April 29, 2004, in Book No. GI 7960, at Page 2, in the Register of Deeds for Hamilton County, Tennessee, executed by Bobby D. Billingsley, as Trustor, to WOODLAND H HAMPTON, as Trustee for Mortgagee (Crossland Capital Funding company). The successor trustee is WILSON & ASSOCIATES, P.L.L.C., having been appointed Substitute Trustee by U.S. Bank National Association, as Trustee for the registered holders of AGES Asset Backed Securities Trusts 2005-Mort-Backed Notes.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option only by the Successor Trustee. The sale is free from all liens and encumbrances.

This sale is subject to, without limitation, all restrictions and conditions described herein, any unfixed or fixed charges, any rights of redemption, statutory or otherwise, and the sale is free from all liens and encumbrances. Default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated April 29, 2004, in Book No. GI 7960, at Page 2, in the Register of Deeds for Hamilton County, Tennessee, executed by Bobby D. Billingsley, as Trustor, to WOODLAND H HAMPTON, as Trustee for Mortgagee (Crossland Capital Funding company). The successor trustee is WILSON & ASSOCIATES, P.L.L.C., having been appointed Substitute Trustee by U.S. Bank National Association, as Trustee for the registered holders of AGES Asset Backed Securities Trusts 2005-Mort-Backed Notes.

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The real property will be sold AS IS, WHERE IT IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding the condition of the property or marketability of title.
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Financial Focus
Stan Russell
Stan.Russell@edwardjones.com

Don’t let investments take a ‘vacation’

It’s summer again – time for many of us to take a break and possibly hit the open road. But even if you go on vacation, you won’t want your investments to do the same – in summertime or any other season. How can you help make sure your portfolio continues to work hard for you all year long? Here are a few suggestions:

Avoid owning too many low-growth investments

As you know, different investments have different characteristics and can help you in different ways. For example, you typically own stocks because you want them to grow in value so that you can eventually sell them for a profit. Other investments, such as certificates of deposit (CDs), provide you with a regular source of income and stability of principal – two valuable contributions to your portfolio. However, investments like CDs don’t offer much in the way of growth. So if you own too many of them, you might be slowing your progress toward your important financial goals, such as a comfortable retirement.

You can maximize the productivity of your portfolio by owning a variety of investments – domestic stocks, international stocks, corporate bonds, U.S. Treasury securities, CDs and more. How much of each investment should you own? The answer depends on a variety of factors, including your age, income, risk tolerance, family situation and specific objectives. Over time, your ideal investment mix may change, but you’ll likely need at least some growth potential at every stage of your life.

Don’t let your portfolio go unsupervised

Your investment portfolio can be subject to “drift” if left alone for extended time periods. In fact, without your making any moves at all, your portfolio can move in directions that may not be favorable to you. Suppose you think your holdings should be made up of 70 percent stocks, but due to strong gains, your stocks now make up 80 percent of your portfolio. This development could lead to a risk level that feels uncomfortably high to you. That’s why you should review your portfolio at least once a year, possibly with the help of a financial professional, to check your progress and make adjustments as needed.

Don’t stop at the nearest resting place

Some people hope that if they can get that one “winner,” they will triumph in the investment arena. But the ability to “get rich quick” is much more of a myth than a reality. True investment success typically requires patience, persistence and the resilience to continue investing even during market downturns.

In other words, investing is a long-term endeavor, and you need a portfolio that reflects this reality. The investment moves you make today may pay off for you decades from now. You need to establish your goals and keep them constantly in mind as you invest. And you will never really reach the end of your investment journey, because you’ll need to make choices and manage your portfolio throughout your retirement years.

Hopefully, you will enjoy a pleasant vacation sometime this summer. But your investment portfolio shouldn’t take time off.

*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.*
Phillips: Women must embrace ‘unique skill sets’

By David Laprad

Many lawyers have been immortalized on canvas. But it’s unlikely any of those regal portraits bear a resemblance to the painting artist Cessna Decosimo did of criminal defense attorney Stevie Phillips.

When Decosimo took brush to palette, she did not create a realistic likeness of Phillips for hanging in a conference room or the lobby of a law firm. Instead, his harsh brush strokes and blending of soft blues, browns and oranges create the faint impression of a female warrior.

In one hand, she is wielding a pen; in the other, a shield bearing the scales of justice. What appear to be thin wings spread behind her. Following the woman is a small army of females.

Phillips shuns the notion that the woman in the painting is her and says it’s a characterization of the zealous female advocate. A former client, Decosimo was merely expressing his appreciation for what Phillips had accomplished on his behalf.

But the title of the portrait—“Stevie of Arc,” suggests otherwise. Decosimo clearly intended to portray Phillips as a champion of justice.

He’s likely not alone in his thinking. Some of Chattanooga’s men and women in blue would surely agree. Phillips was cutting her teeth as an attorney at criminal defense firm Davis & Hoss in 2012 when a pay disparity case involving members of the Chattanooga Police Department landed in her lap.

The case had taken shape as officers began bringing similar complaints to the firm. Based on Phillips’ familiarity with employment litigation, which she had gained during a federal clerkship, attorney Lee Davis asked her to investigate the claims, identify a cause of action and propose how to move forward.

Phillips interviewed more than 30 police officers and identified several issues. “The City had made promises to them it hadn’t kept — and these were men and women who went into our streets every day and risked their lives to protect us,” Phillips says. “They weren’t asking for a lot; they were just asking for the money they’d already earned.”

Davis & Hoss filed a lawsuit and then waited four years for a jury trial. When it finally took place before Judge Pamela Fleenor last August, it was the most complex jury trial Phillips had ever argued. It was also emotional at times.

Phillips’ standing beside “Stevie of Arc,” a painting by Cessna Decosimo that hangs in her law office.

“No vacancy

As a woman in the realm of employment litigation, she’s primarily a criminal defense attorney. In that role, she’s represented clients in state and federal cases that have run the gamut from DUI to murder — and she has won many of those battles.

But securing a not-guilty verdict — or in the least doing damage control — is only part of what Phillips strives to achieve for each client. She also aims to make sure the people she represents change their bearing and never need her in the same capacity again.

“I’m committed to listening

Phillips was cutting her teeth as an attorney at criminal defense firm Davis & Hoss in 2012 when a pay disparity case involving members of the Chattanooga Police Department landed in her lap.

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Traffic purgatory: Not as bad as Atlanta, but ...

I, like you, am a commuter. Not that I can complain. I get to miss rush hour – both ways – with my cushy radio schedule (The Clubhouse, noon–2 p.m. weekdays on WAAK, 94.7 FM). But each day I have to head out, my producer riding shotgun, and return home.

From Brainerd to Ringgold, home of WAAK, is about a 13-mile dash, barely more than 20 minutes if you hit the lights right. Jump on Brainerd Road, right onto Belvoir, left onto South Terrace and dash onto I-24, to I-75 South, disembark on the first Ringgold exit and – BAM – I’m a mile and a half from the studio.

Piece of cake, right?

Got to admit, that most mornings, it’s just that. Afternoon can be anything, but even Marietta. We’re talking Chattanooga to Ringgold; how bad can it be?

We’re calling it purgatory because that is a place where souls sit and await their fate, day after day. Endless repetition.

My little commute is about to be disrupted by road construction. That’s hardly news, and not likely to generate one iota of sympathy from anyone who’s lived in Knoxville, Memphis or even Nashville in the last two decades. All of these cities have been crippled, if not paralyzed, by road work for years at a time.

So make no mistake. Not seeking sympathy here. Just empathy. If we’re going to throw ourselves a pity party, we can pick a better topic than this.

But this story is remarkable in one detail alone: after years of being the same old, this 13-mile stretch of nothing special is about to undergo three major facelifts/ upgrades due to projects in two different states. And it’s a question of when, not if; the legislation has been signed, the contracts allocated, the costs determined. Like a tsunami of concrete, it’s coming.

The last cone will drop on Exit 1. Better known as the East Ridge exit, it is literally the gateway to Tennessee, and for years, has been a home of aging hotels and expensive last-chance gas. It would have already begun if not for the boondoggle of the city of East Ridge having to remove or replace an underground pipe that has already been designated obsolete when the new exit is built. But for the few months or years it is still required, the city of East Ridge has to foot the bill for an upgraded holder that will itself be obsolete when the main construction is ready to begin.

The original projected cost of $2 million is growing daily, and there have already been concerns about how it will all be paid for.

“It has to be done, and I will find the dollars,” Scott Miller, council member and mayor, told the Times Free Press in January.

The project itself deals principally with the exit ramps on the eastern side of the interstate. The banked cloverleaf ramps on and off Ringgold Road will be replaced by straight line ramps that line up directly with the entrance road to Camp Jordan and the new Bass Pro Shop that has been built adjacent to the camp. Multiple motels and eateries have been placed on hold awaiting the ramp construction, and each delay has hung up their eventual arrival into the East Ridge economy. Also eagerly awaiting it is TDOT, which is planning a massive $65 million project – all its own – barely a tenth of a mile farther up the road.

Jennifer Flynn, a spokes-
person for TDOT, based in Chattanooga, has already gone on the record saying that the state and the city of East Ridge are working together to make sure the two projects dovetail nicely into one massive traffic problem. Actually, that’s not what she said: she was indi-
rectly quoted as saying the two projects will “mesh smoothly.”

The TDOT project was kicked off officially by the governor holding a signing ceremony at the East Ridge Welcome Center this past week.

The short version of this adjacent construction is “revision of the I-24/I-75 interchange.” But the reality is that this relatively level piece of pavement is about to be turned into a series of high-soaring ramps and multiple bridges to prevent the almost weekly occurrence of a semi or badly overloaded flatbed truck launch itself or its payload into the weeds on a badly constructed curve onto I-75 North.

But the TDOT project is only the tip of a more massive construction and overall number of ramps and bridges that will come to pass is not yet even official. The much-needed exit onto Spring Creek Road, which should have been the top priority of this thing, hasn’t been guaranteed or even discussed much as we sit here today.

Contracts for the construction won’t be solicited until the Fiscal 2018 year. It will take more than a year to complete – but if the amazing flying bridge in Cobb County, Georgia, that’s parallel to I-75, is any indication, the construc-
tion itself will be something to behold.

But crossing the Georgia state line is no escape from the work ahead. Contracts have been acquired from the Tennessee DOT, that is commonly called the Alabama Highway, which begins just north of the downtown Ringgold footprint. For now, it’s just extending a little less than three miles from start to finish, but it’s a much-needed project, as too-narrow bridges over the interstate and convoluted turn lanes currently are in abun-
dance.

The other end of the project is the new state-of-the-art technical training campus of Georgia Northwestern Tech College, which just celebrated its first year serving the county with state-of-the-art technical training.

The cost of this project has been projected at a cool $23 million. The scary part of this for the commuter is that on the best of days, cars dangle from the end of the short off-ramp alongside full-speed traffic late in the afternoon. This would easily be a full-time con-
cern if traffic has a problem getting onto Alabama Highway.

What I, and many oth-
er drivers, will no doubt be grateful for is that there is an exit that pre-
cedes it. Once the first orange cone goes down on the Alabama High, the Fort Oglethorpe Parkway becomes my new daily commute.

They had been through traumatic events involving sexual assault and wanted to take legal action but didn’t understand the criminal justice process,” Phillips says. “My job is to identify a range of options, such as pursuing criminal charges, and make the victims whole and safe.”

Phillips has traveled across the country and across two different states – with her exclusive claim to these traits or that all women share them, she says she does believe in developing and utilizing them when they are present.

“Women have unique skill sets,” she notes. “We need to embrace those strengths and identify how they can make us more effective as a victim advoca-

tes and remains passionate about the work. “It’s an intense process that requires a lot of patience – but I’m dedicated to it,” she says.

In many of her roles as an attorney, Phillips demonstrates qualities often associated with women lawyers, including empathy, compassion and the ability to listen. While Phillips would not agree that women have an exclusive claim to these traits or that all women share them, she says she does believe in developing and utilizing them when they are present.

“Women have unique skill sets,” she notes. “We need to embrace those strengths and identify how they can make us more effective at what we do.”

A number of early experi-
ences with female legal profes-
sionals shaped Phillips’ ap-
proach to the practice of law. While a law student at the University of Tennessee at Knoxville, Phillips participated in a legal advocacy clinic headed by former Tennessee

PHILLIPS, from page 9

to my clients and understanding their problems holistically,” Phillips adds. “I don’t want to just get them off the hook for what they did or even prove them innocent; I want to find out the root cause of what brought them to this place and work with other experts to address it.”

Phillips’ desire to make a positive difference in the lives of her clients can also be seen in her work as a victim advoca-

cate. While at Davis & Hoss, Phillips assisted a handful of clients who fell outside her work as a criminal defense attorney but had been referred to her because of her expertise in criminal law.
Andy Hodes earns CRS designation

Chattanooga Realtor Andy Hodes has been awarded the Certified Residential Specialist (CRS) designation by the Council of Residential Specialists, a not-for-profit affiliate of the National Association of Realtors.

Realtors who receive the CRS designation have completed advanced training and demonstrated outstanding professional achievement in residential real estate. Less than 3.5 percent of Realtors nationwide have earned the credential.

Hodes earned an MBA in 1997 and also holds the rare RCS-D (Real Estate Collaboration Specialist – Divorce) designation as well as the GRI designation, among other professional achievements.

Hodes can be reached at (423) 595-7355 or Andy@AndyHodes.com.

Source: Andy Hodes

Health care options affect Real Estate values

There are numerous factors that affect quality of life and thus home values in a community, and one of those is the availability of quality health care.

Consider for a moment you are a retiree who is evaluating different areas to open a branch. Would available health care options be important to you?

There are numerous factors that affect Real Estate values in a community, and one of those is the availability of quality health care.

Consider for a moment you are a retiree who is evaluating different areas to open a branch. Would available health care options be important to you?
**The Critic’s Corner**

By David Laprad
dlaprad@hamiltoncountyherald.com

Fifth ‘Transformers’ worthy of scrap heap

What was I thinking? How did the thought of seeing “Transformers: The Last Knight” and coming back to you with encouraging words bubble up in my head?

Of course it’s terrible. It’s a “Transformers” movie directed by Michael Bay. He’s made five of these things and hasn’t gotten better at it.

His first job as director should have been to give what passed for a script back to the seven writers. Wrap your head around this: Paramount paid seven people good money to write this thing, and it makes no sense.

One critic opened his review by calling the film “an incomprehensible pile of scrap.” I would have used an “s” word, too, but with four letters instead of five.

The film’s storyline defies explanation. It seems centered on the idea that Transformers have been manipulating human history for hundreds of years. That, and the world is going to end — again.

That’s the best I can offer you, despite several massive expository dumps during which the film’s characters explain what I assume is the plot or backstory.

Despite the hand-holding, I still had a hard time figuring out why Mike Wahlberg was in the movie, what John Turturro’s character was doing in Cuba or why Anthony Hopkins appeared to be in the film.

The film is tainted by the lack of narrative glue, Bay fills the screen with explosions, people shouting, more explosions, robots yammering at each other, more people shouting and more explosions. (Bay’s only direction to Wahlberg was evidently, “Good, Mark, but do it again, only louder.”)

Bay once again assembled six editors. Wrap your head around THAT. His second job as director should have been to give the film back to them and say, “Try again.”

According to what I saw on the screen, the editors must have entertained themselves while working by playing musical chairs. When the music stopped, they plopped down at the nearest computer and pieced together some footage.

It’s the only explanation for the film’s lack of rhythm and the jarring tonal shifts within individual scenes.

Early in the film, the wizard Merlin (that’s not a typo) is slogging back a bottle of beer and struggling to stay on his horse when the scene abruptly switches to him racing across a medieval countryside to a swell of strings and horns. Then, just as quickly, he’s channelling John Cleese from Monty Python as he tries to convince a Transformer to give him a ride. The film back to them and say, “Try again.”

Prepare home now for storm season

Prepare your home now for storm season, visit the Home Builders Association of Greater Chattanooga at www.hbbag.net.

Mike Croxall  
President, Home Builders Association of Greater Chattanooga

from spearing into the home. The far more serious danger is that once wind or flying debris breaks a window or takes off a door, the remaining pressure inside the house could blow the roof off or cause other major damage.

Commercial storm shutters or 5/8-inch plywood properly secured over all exterior glass is your best bet to keep out the wind. Storm shutters come in a variety of materials and looks, including transparent ones that protect windows while leaving a view.

If you choose plywood, secure it using long screws and the proper anchors for your wall material. Or, better yet, if your windows are inset a couple of inches, install the plywood inside the frame — the inset makes it harder for wind to get under the wood and blow it off — and secure it with barrel bolts that slide into holes drilled into the side of the inset.

Keep a battery-powered radio and extra batteries — or even a hand-crank radio so that you can follow the latest storm alerts and alerts. A battery-powered charger for your cell phone can also keep you in communication if your phone goes dead.

Learn about your area’s evacuation routes and have a plan for a place to stay if you need to evacuate. Make a plan for what you’ll do with your pets.

Create a “go bag” with necessary medications, first-aid kit, maps and copies of important papers.

For more information on preparing your home for storm season, visit the Home Builders Association of Greater Chattanooga at www.hbbag.net.

Prepare your home now for storm season

Package your home now for storm season, visit the Home Builders Association of Greater Chattanooga at www.hbbag.net.

Mike Croxall
President, Home Builders Association of Greater Chattanooga

from spearing into the home. The far more serious danger is that once wind or flying debris breaks a window or takes off a door, the remaining pressure inside the house could blow the roof off or cause other major damage.

Commercial storm shutters or 5/8-inch plywood properly secured over all exterior glass is your best bet to keep out the wind. Storm shutters come in a variety of materials and looks, including transparent ones that protect windows while leaving a view.

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For more information on preparing your home for storm season, visit the Home Builders Association of Greater Chattanooga at www.hbbag.net.

London-born comedian Mike Croxall has lived with a family and studied in Guatemala, where he travelled to Vietnam and other far-flung places. He’s performed in the UK, Australia and New Zealand.

Croxall’s act is a celebration of everything that’s wrong with the world and a celebration of the human condition.

As a London-born comedian, Mike Croxall has performed in the UK, Australia and New Zealand.

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STATEWIDE CLASSIFIEDS
Reaching more than 979,000 Readers Every Week!

For pleasant information, contact this newspaper's classified advertising department.

Estate Auctions

HOST FAMILIES AND LOCAL CAMPUS EMPLOYERS: Share your family’s love with the world. Experience the magic of another country by hosting an exchange student with ISE! The experience will enrich your family’s life and give you the gift of experiencing a new culture. You gain a new family member. You make a difference. Global Friendship grows best when it’s local and personal. You encourage tolerance, acceptance, and understanding in your local community. Why not host a student? Visit Proctor and help kids from around the world while earning supplemental income and exciting travel opportunities. This position is flexible and can range from a few nights to a new lifestyle! International Student Exchange is one of the largest and longest running sponsors of high school exchange students. Bringing the people of the world closer together and breaking down barriers to cultural understanding. We need more new host families! To learn more, call toll free at 855-704-3342 or visit our website at: PROCTORHILLS.COM

Business Opportunity

O P P O R T U N I T Y T O G E T P A I D D A Y , G o o d H o m e B u s i n e s s,
Please call 832-225-5085 first. Ask about $100 Cash Referall Reward: Ron 422-284-0550 or Fred 422-331-7115, fredco@mycellarwinelink.com, Cell: 864-222-6455. House & Land, Business, Real Estate, Mobile Home, Cars etc. You can make money by promoting kindness and friendship locally by hosting an exchange student with ISE! The experience will enrich your family’s life and give you the gift of experiencing a new culture. You gain a new family member. You make a difference. Global Friendship grows best when it’s local and personal. You encourage tolerance, acceptance, and understanding in your local community. Why not host a student? Visit Proctor and help kids from around the world while earning supplemental income and exciting travel opportunities. This position is flexible and can range from a few nights to a new lifestyle! International Student Exchange is one of the largest and longest running sponsors of high school exchange students. Bringing the people of the world closer together and breaking down barriers to cultural understanding. We need more new host families! To learn more, call toll free at 855-704-3342 or visit our website at: PROCTORHILLS.COM

Land for Sale

LAKE ACCESS FORECLOSURE AUCTIONS

3 ACRES AND NEW LOG Cabin only $79,900 - 120 SF weather tight Lake Access. 160,000 Acre Lake Lands Lending & Discount Financing. Call: (888)-335-2783 Extension 26

HOTEL FAMILIES AND LOCAL CAMPUS EMPLOYERS: Share your family’s love with the world. Experience the magic of another country by hosting an exchange student with ISE! The experience will enrich your family’s life and give you the gift of experiencing a new culture. You gain a new family member. You make a difference. Global Friendship grows best when it’s local and personal. You encourage tolerance, acceptance, and understanding in your local community. Why not host a student? Visit Proctor and help kids from around the world while earning supplemental income and exciting travel opportunities. This position is flexible and can range from a few nights to a new lifestyle! International Student Exchange is one of the largest and longest running sponsors of high school exchange students. Bringing the people of the world closer together and breaking down barriers to cultural understanding. We need more new host families! To learn more, call toll free at 855-704-3342 or visit our website at: PROCTORHILLS.COM

RECRUITING HEADACHES? WE CAN HELP! Advertise your job opening in this newspaper’s classified department. We’ll post your job opening on this newspaper’s classified advertising website. To place your ad, contact me at (864)-223-9951.

Services

Lowest Cost Advertising!

Contact us today to book your 25 word ad that will appear in 39 TN newspapers for $275wk! or 33 TN newspapers for $275 wk! For a full list of newspapers, visit our classified advertising department or go to www.tradingvictory.biz.
Foreclosure Notices

Continued from page 13

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
exercised in and imposed upon said Successor
Trustee, by Selene Finance, LP, will, on
August 7, 2017 at or about 2:00 PM, at the Hamilton County
Courthouse, Chattanooga, Tennessee, offer
for sale certain property heretofore described
in and imposed upon said Successor Trustee,
in the Register’s Office of Hamilton County, Ten-
nessee, 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
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:

SUBJECT TO any governmental zoning and
subdivision ordinances or regulations in
effect thereon.

AS ALSO KNOWN AS: 1220 Gunbarrel Road,
Chattanooga, TN 37421

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 govern-
mental 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:

ROBERT L LIVELY

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.

DATED June 8, 2017

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
FOR SALE INFORMATION, VISIT WWW.MYIR
COM AND WWW.REALTYTRAC.COM

NOTICE OF Trustee’s SALE
WHEREAS, default has occurred in the performance
of the covenants, terms, and conditions of a Deed of Trust dated May
27, 2011, and the Deed of Trust of even date
securing the same, recorded June 3, 2011,
in Book No. 59412, at Page 468, in Office
of the Register of Deeds for Hamilton County, Tennessee, executed by
Eric V Piraino and Brent Shaaffer, conveying certain property therein
described to Arnold M. Weiss, Esq., as Trustee
for Military Family Home Loans, LLC; and the
undersigned, Wilson & Associates, P.L.L.C.,
having been appointed Successor Trustee by Wells Fargo Bank, NA.

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
exercised in and imposed upon said Successor
Trustee, by Wells Fargo Bank, NA, will, on August 8, 2017
on or about 10:00 AM, at the Hamilton County
Courthouse, Chattanooga, Tennessee, offer
for sale certain property heretofore described
to the highest bidder for real property
purchased and paid

DATED June 12, 2017

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
FOR SALE INFORMATION, VISIT WWW.
MYIR.COM AND WWW.REALTYTRAC.COM

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 May 11, 2012,
executed by ALVIN L BONNER and DONALD E BOYDNER, conveying certain
real property therein described to NATIONAL TITLE
INSURANCE OF NEW YORK, INC, as Trustee,
same as appears of record in the Register’s
Office of Hamilton County, Tennessee, recorded
May 22, 2012, in Deed Book GI 9649, Page 601
(see Book GI 11046, Page 86; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred
and assigned to FREEDOM MORTGAGE
CORPORATION who is now the owner of said debt,
and WHEREAS, the undersigned, Rubin Lublin TN, PLLC,
having been appointed as Substitute
Trustee, is hereby given notice to be filed
for record in the Register’s Office of Hamilton County, Tennessee. NOW, THEREFORE, notice is
herein given that the entire indebtedness
has been declared due and payable, and that
the undersigned, Rubin Lublin TN, PLLC,
substitute Trustee or his duly appointed agent,
by virtue of the power, duty and authority
vested in and imposed upon such
Substitute Trustee will, on July 20, 2017 at 12:00 PM
on the front steps of the West Side Entrance
of the Hamilton County Courthouse, 615
Walnut Street, Chattanooga, TN, located
in 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: THE
FOLOWING DESCRIBED PROPERTY BEING A PART OF LOT TWENTY SIX, RIDGEOVW
ACRES ADDITION, AS SHOWN BY PLAT
RECORDED IN PLAT BOOKS, PAGE 75,
OF THE REGISTER’s OFFICE OF HAMILTON
COUNTY, TENNESSEE. ACCORDING TO
THE SAID PLAT SAID PLAT PART OF
LOT IS DESCRIBED AS: BEGINNING IN THE
SOUTHEAST CORNER OF THE WEST FRONT
LINE OF THE TOWN OF TERRY CITY;
TENNESSEE. ACCORDING TO THE
SAID PLAT SAID PLAT PART OF
LOT IS DESCRIBED AS: BEGINNING IN THE
SOUTHEAST CORNER OF THE WEST FRONT
LINE OF THE TOWN OF TERRY CITY;
TENNESSEE. ACCORDING TO
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SOUTHEAST CORNER OF THE WEST FRONT
LINE OF THE TOWN OF TERRY CITY;
TENNESSEE. ACCORDING TO
THE SAID PLAT SAID PLAT PART OF
LOT IS DESCRIBED AS: BEGINNING IN THE
SOUTHEAST CORNER OF THE West Side
7.375” x 9.75” 10.5” x 8.125” 10.75” x 8.375”
10.5” x 8.125” 10.75” x 8.375”

Men who commit sexual assault

Men who can stop it

6 PERCENT OF MEN IN COLLEGE ADMIT TO COMMITTING SEXUAL ASSAULT. IT’S ON THE REST OF US TO STEP UP AND STOP IT. LEARN HOW AND TAKE THE PLEDGE AT ITSONUS.ORG
The real property will be sold AS IS, WHERE IS, without representations or warranties of any kind. Title to the property is subject to restrictions as set out in instruments recorded in Book 7372, Page 58, issued by the Register's Office of Hamilton County, Tennessee.

SUBSTITUTE TRUSTEE'S SALE

Said sale will be public auction, at 1010 Village Drive, 1010 Village Drive, Chattanooga, TN 37404, on Saturday, August 17, 2017, at 10:00 AM, to the highest and best bidder for cash, free and clear of any rights of homestead, restriction and dower, and free of any prior liens or encumbrances as well as any priority created by the sale of the property, IN THE UNITED STATES OF AMERICA, pursuant to the Tennessee Code Annotated §67-1-133, shall have one (1) year from the date of sale to redeem the property, or credit bid from the winning bidder or any other bidders.

The legal description of the property is as follows:

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Said sale will be public auction, at 1010 Village Drive, 1010 Village Drive, Chattanooga, TN 37404, on Saturday, August 17, 2017, at 10:00 AM, to the highest and best bidder for cash, free and clear of any rights of homestead, restriction and dower, and free of any prior liens or encumbrances as well as any priority created by the sale of the property, pursuant to the Tennessee Code Annotated §67-1-133, shall have one (1) year from the date of sale to redeem the property, or credit bid from the winning bidder or any other bidders. Insufficient funds will not be returned to the unsuccessful bidder.

This sale is subject to, without limitation, all matters shown on any recorded plat; any unrecorded plat of record; any easements or set-back lines that may be applicable; any prior liens or encumbrances on the property; and to any matter that an inspection of the premises might disclose. The property is being sold with the express reservation that the purchaser shall not sue the Trustee for any breach of warranty or representation, and any and all other matters shown, declared, or assumed to exist upon the sale set forth above, and all right and equity of redemption, statutory or otherwise, and 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. 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 following parties may claim an interest in the above-referenced property:

- **SHAPIRO & INGLIS, LLP**
- **State of Tennessee**

The undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee for Mortgage Electronic Registration Systems, Inc. as Trustee for Mortgage Electronic Registration Systems, Inc., will sell at public auction, at 1010 Village Drive, 1010 Village Drive, Chattanooga, TN 37404, on Saturday, August 17, 2017, at 10:00 AM, to the highest and best bidder for cash, free and clear of any rights of homestead, restriction and dower, and free of any prior liens or encumbrances as well as any priority created by the sale of the property, without limitation, all matters shown on any recorded plat; any unrecorded plat of record; any easements or set-back lines that may be applicable; any prior liens or encumbrances on the property; and to any matter that an inspection of the premises might disclose. The property is being sold with the express reservation that the purchaser shall not sue the Trustee for any breach of warranty or representation, and any and all other matters shown, declared, or assumed to exist upon the sale set forth above, and all right and equity of redemption, statutory or otherwise, and 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. 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 following parties may claim an interest in the above-referenced property:

- **SHAPIRO & INGLIS, LLP**
- **State of Tennessee**

This office may be a debt collector. This notice is given to the UNITED STATES OF AMERICA in accordance with the United States Bankruptcy Code Annotated §524(a)(2). This sale is subject to, without limitation, all matters shown on any recorded plat; any unrecorded plat of record; any easements or set-back lines that may be applicable; any prior liens or encumbrances on the property; and to any matter that an inspection of the premises might disclose. The property is being sold with the express reservation that the purchaser shall not sue the Trustee for any breach of warranty or representation, and any and all other matters shown, declared, or assumed to exist upon the sale set forth above, and all right and equity of redemption, statutory or otherwise, and 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. 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 following parties may claim an interest in the above-referenced property:

- **SHAPIRO & INGLIS, LLP**
- **State of Tennessee**

This sale is subject to, without limitation, all matters shown on any recorded plat; any unrecorded plat of record; any easements or set-back lines that may be applicable; any prior liens or encumbrances on the property; and to any matter that an inspection of the premises might disclose. The property is being sold with the express reservation that the purchaser shall not sue the Trustee for any breach of warranty or representation, and any and all other matters shown, declared, or assumed to exist upon the sale set forth above, and all right and equity of redemption, statutory or otherwise, and 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. 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.
One association. One million-plus advocates for homeownership.

When you see a real estate professional wearing their REALTOR® pin, you know it stands for professionalism, expertise and ethical business practices. It also signifies that REALTORS® are the ultimate homeownership advocates. The National Association of REALTORS® is committed to protecting your rights as a homeowner and will defend against any issues that affect your ability to buy, sell and own real estate.
Notice of Foreclosure Notice of Sale

The real property will be sold for the payment of all taxes, all costs, fees, charges, expenses, and interest and attorneys' fees and costs, and for all other purposes specified in the Record of Deeds or other relevant documents, in accordance with the provisions contained in the record of the premises. The sale will be for the highest and best offer for cash. The property is situated at 5135 Rotary Drive, Chattanooga, Tennessee. The sale will be conducted by the Substitute Trustee, Shapiros & Ingles, L.P., located at 15127-B Bardstown Road, Louisville, Kentucky 40215.

The sale will be held at the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, Tennessee on the day of the sale, at 11:00 am local time, at the west door, and for all, their heirs, personal representatives and assigns.

Terms of Sale: Public Auction

The sale will be conducted under a public auction process. The highest and best offer for cash will be accepted. Any information obtained will be used for any purpose. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE.

The sale will be conducted in accordance with the terms and conditions of the Deed of Trust, and the proceeds of the sale will be applied as follows:

1. To the payment of all taxes, costs, fees, charges, expenses, and interest and attorneys' fees and costs, as well as any other liens or encumbrances secured by the said Deed of Trust or any party claiming by, through or under the said Deed of Trust.
2. To the payment of all sums due and payable under the said Deed of Trust, as well as any sums due and payable under any other instrument or agreement, including any rights of execution, power of sale, power of assignment, or any similar right.
3. To the payment of any sums due and payable under any other instrument or agreement, including any rights of execution, power of sale, power of assignment, or any similar right.
4. To the payment of any sums due and payable under any other instrument or agreement, including any rights of execution, power of sale, power of assignment, or any similar right.
5. To the payment of any sums due and payable under any other instrument or agreement, including any rights of execution, power of sale, power of assignment, or any similar right.
6. To the payment of any sums due and payable under any other instrument or agreement, including any rights of execution, power of sale, power of assignment, or any similar right.
7. To the payment of any sums due and payable under any other instrument or agreement, including any rights of execution, power of sale, power of assignment, or any similar right.
8. To the payment of any sums due and payable under any other instrument or agreement, including any rights of execution, power of sale, power of assignment, or any similar right.
9. To the payment of any sums due and payable under any other instrument or agreement, including any rights of execution, power of sale, power of assignment, or any similar right.
10. To the payment of any sums due and payable under any other instrument or agreement, including any rights of execution, power of sale, power of assignment, or any similar right.

Any information obtained will be used for any purpose. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE. THIS LAW FIRM IS ATTEMPTING TO CONCEAL THE OWNERSHIP INFORMATION OF THE REAL PROPERTY. ANY INFORMATION OBTAINED WILL BE USED FOR ANY PURPOSE.
This 6th day of June 2017.

The same will be taken as admitted by KHRISHAWN HARP, a newspaper published in Hamilton County, Tennessee, for four successive weeks in the Hamilton County Herald, a newspaper published in Chattanooga, Tennessee, notifying said nonresident that unless KHRISHAWN HARP 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 KHRISHAWN HARP and the case will be set for hearing ex parte or without KHRISHAWN HARP present.

This 6th day of June 2017.

Plaintiff: DISTRICT AT HAMILTON PLACE
Docket Number: 16GS9520

ORDER OF PUBLICATION

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 nonresident that unless TROY CHADWICK 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 TROY CHADWICK and the case will be set for hearing ex parte or without TROY CHADWICK present.

This 9th day of June 2017.

Plaintiff: PIONEER CREDIT COMPANY
Defendant: SPARKS CASEY R.

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 18021378

ORDER OF PUBLICATION

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Chattanooga, Tennessee, notifying said nonresident that unless TROY CHADWICK 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 TROY CHADWICK and the case will be set for hearing ex parte or without TROY CHADWICK present.

This 9th day of June 2017.

Plaintiff: Circuit Court Clerk

Public Notice

Storage Auction to satisfy Liens against: Charles Collins, 303 5th St. Shavona Green, 044 6th Juanita Lewis, 620 088 610 Jodie Curino Smith, 025 664 600

City of Chattanooga, 37420 after June 30, 2017.

June 23, 30, July 7, 14, 2017 Cmr18176
50 YEARS

From page 1

1967. A career employee, he entered the postal service as a substitute clerk in the Chattanooga Post Office in 1948.

Jack McDonald of Nashville, formerly of Chattanooga, conservative candidate for the Young Republican National Chairman, Friday defeated two moderates at the Young Republican National Convention in Omaha, to continue to control the conservatives won in 1963.

The Chattanooga Junior Chamber of Commerce bestowed its highest award on James D. Ledford, who was named Outstanding Jaycee of the Year at the annual Jaycee-Jaycette installation banquet Friday night at Wimberley Inn.

G. M. Adcock was installed as president for 1967-68 and Mrs. J. D. Elliott was installed as Jaycette president.

Monday, June 26

Since January 1, the tri-state area has gained 52 new plants or expansions, chairman Seth Sizer of the Industrial Development Committee said at the IDCs semi-annual luncheon meeting.

The 52-area projects represent investments of $66,010,000.

Brainerd Hills Baptist Church dedicated its youth recreation center, a $50,000 project.

Tuesday, June 27

Dr. John A. Dyer, associate of Research Group, Inc., an Atlanta management consulting firm, has been named executive director of Chattanooga Progress, Inc., and will assume his new position July 1, Norman A. Watson, temporary president of the C.P.I. board, announced Monday.

Chattanooga's 1967 March of Dimes campaign was unusually successful, James W. Reilly, chairman of the Hamilton County chapter of the national foundation, reported Monday. Total gross return for the campaign was $77,333.78, according to Mrs. William F. Fritts, executive secretary of the Hamilton County chapter.

Wednesday, June 28

A budget in excess of $30 million – over $1 million more than the current budget – was adopted by the Hamilton County Council Wednesday for the fiscal year beginning Saturday. The new budget totaling $30,876,129 will not require a tax increase, and the council set the county tax rate for the year at the same rate it has been – $2.81 per valuation inside Chattanooga, $3.05 in incorporated areas elsewhere in the county, and $3.10 in unincorporated areas of the county.

Thursday, June 29

The Lookout Advertising Agency of Chattanooga won an award in the 36th annual National Advertising Agency Network Creative Awards competition.

The award was made by Frank Wemhoff, NAAA chairman, to John E. Fitzpatrick, vice president, and James T. Williams, president of Lookout, at the annual conference at Sebasco Estates, Maine.

Friday, June 30

Employees of the Chattanooga Postal System during the past year offered suggestions for improvement of service which resulted in a savings to the U.S. Post Office Department of approximately $20,000, Postmaster Frank C. Moore said Wednesday. One thousand one hundred forty suggestions were made from July 1, 1966 through May 12, 1967.

Return to the post office, Jack McDonald, substitute clerk, was named Outstanding Jaycee of the Year by the Chattanooga Junior Chamber of Commerce.

This represents the first of several major facility investments on the campus, he added, and presented drawings of what the community could expect in coming years.

Realtor members left with these and many more talking points about the availability of health care in the region so they can properly “sell” the advantages of relocating to our community.

Erlanger is still accepting donations for the Children’s Hospital at www.believe.build

Super Crossword

ACROSS
1. Betsy Ross
designer
3. First-string
athletic group
5. Black mark
6. Suffix with
tender
7. (Across)
contract
9. Elder Obama
daughter
11. Approached
to assess
12. Bakery treat
13. Start of a
riddle
16. Castle or
mode of living
17. Bridge’s land
19. Engineer
sound
20. Also included
23. Bruff article
25. Spider-Man
co-creator
26. Decades,
intermittently
28. Spread of
poultry liver
31. Wish for
32. Riddle, part 2
37. Hammanov
altar
40. Very regretful
one
47. Noncomformist
48. Law of “Stale
Fats”
69. Riddle, part 3
50. Jewel in
spring
51. Give — on
the back
57. Pop singer
58. Times of
distinction
62. Informal
name for
ebony
63. Easter
entrees
67. Many track
engines
69. Pore of
milk
70. Riddle, part 1
73. User in Seth
74. Guzzo or
Amaro rival
76. “That’s all
there is to —
77. Trolls by
fire
79. “Hey, you
there!”
81. Suffice with
switch
82. Band of hair
 overflow
84. Prefix with
waking
85. Keystone of
Mayer 5
91. Moved back a
language
94. Stock debut,
for short
95. “Oh, uh-huh!”
96. Spanish to
“other”
97. Off of the
ridge
103. “Bill” penner
score
104. Butterball
product
106. — — di-dah
108. Miley or
Chassès
112. Leather glove
113. Sun chimney
114. Sylphare
115. Giant in the
year
116.内で Robbie’s
answer
123. Fellow sign
132. Fighting
uchi
125. Old major
league team
133. Inert element
137. ‘57 U.S. cars
138. Elioth’s sister
139-140. “Star
Dams,” e.g.
142. Down
cross
143. 1984’s hit
“Give it — ”
144. — — — — — —

DOWN
1. Prever sorts
2. “Give it — ”
3. In a
selling
4. 80s hit
5. “ — — — — — —
7. 9 — —
8. 200 — — —
9. 90’s song
10. Fugue
11. Return to
phoenix
12. 2000’s hit
13. ‘98 film
14. 110 —
15. 80’s hit
16. 1960’s hit
17. 50’s hit
18. 1970’s hit
19. 1970’s film
20. 1980’s hit
21. 1960’s hit
22. 80’s hit
by King Features

DIRECTIONS:
Moderate
Challenging
HOR BOY
ANSWERS:

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HOLLYWOOD HEDGING

by King Features

Super Crossword puzzle solution for this week:
Pinnacle adds to Shallowford office

Pinnacle, Chattanooga welcomes Oksana Kramar, Kerrie Resides and Carly Berry to its Shallowford office which opened this summer.

Kramar brings 10 years of financial services experience to her role as client service manager, teller coordinator, assistant branch manager and financial services representative.

She earned her bachelor’s degree in international business and business administration at Cornell University.

Resides comes from SunTrust Bank, where her roles included serving as a teller and a trust processor.

She earned a bachelor’s degree from Auburn University and is on the board of Chattanooga’s Kids on the Block, where she serves as secretary.

Pinnacle Financial Partners provides a full range of banking, investment, trust, mortgage and insurance products and services designed for businesses and the individual interested in a comprehensive relationship with their financial institution.

Pinnacle began serving Chattanooga in 2015 when it acquired CapitalMark Bank & Trust.

Ruby Falls’ Morrow wins eco prize

Hugh Morrow, president of Ruby Falls, was named Sustainability Professional of the Year by the second annual Building Recognition in Chattanooga Awards.

This award was a cosponsored effort by green spaces, the American Institute of Architects of Chattanooga and the Chattanooga chapter of the AIA.

The trial was ultimately continued while both Phillips served on an interlocutory appeal. The case was eventually resolved out of court.

The experience had a profound effect on the direction of Phillips’ career.

“The energy on the eve of the trial and the way we bounced ideas off of each other made that the most exciting moment of my career up to that point,” Phillips says.

“There are times when you lose yourself to the trial – when you dissolve into what you’re doing. That was one of those moments for me. I knew if Lee and Bryan would have me – that was where I wanted to be.”

Phillips says Davis still jokes about how she showed up one day and a few weeks later hung her diploma on the wall.

“There’s some truth to that,” she adds, laughing.

Phillips spent five years at Davis & Hoss working on high profile cases, flourishing in the collaborative environment the partners had fostered and learning that “every day in the practice of criminal law is an adventure.”

As Phillips looks back on her time with the firm, which ended late last year, she sees nothing but positive experiences.

“I am equally fortunate to have worked with Lee and Bryan as I am to have worked with the female judges. While it’s important for women to learn from each other, it’s equally important for us to identify the profession who lift us up.”

Phillips was too young to stop there, though. Although the future had not yet taken form, she knew the time for change was approaching.

In response to her instincts, Phillips began to look for federal- prosecutor jobs in California.

Her efforts bore fruit when she was offered a position in the state’s Fresno office.

Six months later, Phillips accepted an opportunity of this year she moved to California and began working as a prosecutor in the office’s white-collar division. Doing blue-collar cases, Phillips says the job was “really cool.”

“I worked with FBI agents, the cases were interesting, I was getting plenty of time in court but also plenty of time for research and writing, and it felt really good to stand up and say, ‘Stevie Phillips for the United States.’”

But at the end of each day, Fresno was just a job, and Phillips missed her family, friends and clients.

“At the lunch, the federal prosecutors had their jury trial war stories, and I had my stories about my clients – and my clients were better,” she says.

“Plus, my heart was aching to be back working with people every day.”

Upon returning home, Phillips didn’t regret Davis & Hoss or even seek to work for another firm. Rather, in a bid for independence, she launched her own firm, Stevie Phillips Law, PLLC. Operating out of the Ziebold Building at 809 Market St., Phillips continues to focus on criminal defense, employment litigation and victim advocacy.

Phillips is also enjoying another new development in her life – the baby of her second child, Grayson.

Phillips met Persinger after she’d accepted the job in Fresno but before she moved to California.

She admits it was a significant factor in her returning to Chattanooga.

Persinger is a commercial fisherman who spends his summers catching salmon in Alaska. The two have a good starter life: a place on the Southside to call home, a dog named Mista Shug and evenings in the kitchen, him cooking and her sipping wine as she anticipates dinner.

Persinger has also been teaching Phillips how to fish. Or at least trying to. “We fished in the Cherokee National Forest last week,” she says. “He caught five fish and I caught none.”

“We’re just glad to be here and to be together. We had some tough moments when I was in California,” Phillips adds.

Phillips can trace her interest in the law back to Loyola University in New Orleans, where she studied history and Spanish and sought only to explore the city and eat good food until

Professor Ziebold is comfortable with being a role model to other women and is looking forward to seeing what the next generation of female attorneys accomplishes.

“I’m nearly 40, I own a successful business and I can support my own needs and a few of my wants,” she says.

“When I was unhappy working in a big firm and doing things someone else’s way – even answering to a supervising attorney about my poor hole-punching skills – I never dreamed I would someday be my own boss and have my own building.

“I hope I can inspire a young woman or two to pursue independence.”

Interestingly, Ziebold says she’s still not the attorney she wants to be. But this is not a source of discouragement. Like the time she handed off her young daughter under her feet, this belief motivates her every day to reach for greater heights.

“I have a lot to learn as an attorney,” she says.

“Maybe in 10 years, I’ll feel like I’ve arrived, but for now I’m just a chick working every day to be good at what we do.”

ZIEBOLD

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available, she would be open to leasing it to a male attorney – if he meets her standards.

“I was never opposed to a guy coming in, but no one approached me who fit what I was looking for,” she says. “I want this place to have lawyers who are going to leave their mark.”

Phillips says the women of the Ziebold Building would embrace a male colleague who supported them in the way they currently back each other.

She also jokes that she would learn a great from his fellow tenants. “He’d be a much better lawyer after six months of working with us,” she says, laughing.

Coax says she is excited about what Ziebold’s accomplishment will convey to other females, especially young women who are beginning to map out their place in the world.

“It’s an inspiration. My daughter, who’s interested in law school, can see examples of women running their own practices and enjoying their independence but also acknowledging the partnerships and relationships with men that have helped to shape them,” she says.