Nextgen Home tour
Sunday, Jan 22

On Sunday, Jan. 22 from 2-4 p.m., the first Nextgen Home will be open to the public for tours. Nextgen Homes is a green spaces initiative that began in 2014 with a design competition intended to raise awareness of net-zero energy construction.

Built by Collier Construction, the home includes sustainable materials and state-of-the-art building techniques including advanced framing, moisture control wrapping, use of daylighting, Mitsubishi mini-split systems, heat recovery ventilation, pervious pavers and solar panels. Tours are intended to educate the public, students and builders on these products and techniques.

The home is located in North Chattanooga on Hamilton Avenue.

Israel in Conflict
Beginning Wednesday, Jan. 25

The Jewish Federation of Greater Chattanooga will host an educational program entitled “Israel in Conflict” for six weeks this winter. The series begins Wednesday, Jan. 25 with dinner at 6:30 p.m. and a

Transportation funding key to Chattanooga’s growth plans

By Hollie Deese

Ruthie Thompson knew the arrival of the Volkswagen plant “was going to be a game-changer in terms of the type of ancillary businesses that it was going to attract, the kind of economic development that would happen, the stresses on our infrastructure.”

“Our regional Chambers of Commerce knew it,” she adds. “So, they gathered a group of close to 100 people and they did an intercity trip to Greenville, South Carolina, where there had been a BMW plant for 10 years.”

Thompson is the communications and outreach manager for Thrive 2055 in Chattanooga, which began as a three-year initiative (2012-2015) sparked by Volkswagen’s decision to move to the area.

In Greenville, Thrive members asked what they should anticipate as a region and suspicions were confirmed that education and transportation were going to be stressed because of an influx of people, employment, and the added pressure of freight movement from manufacturing and the suppliers that would come to the area.

“Also, there was a consistent theme, and they said start thinking regionally because when manufacturers decide on an auto

See EVENTS, page 14

INSIDE
- Financial Focus P15
- Real Estate P13
TBI increasing awareness of human trafficking with new billboard

Drivers along I-75 near Ringgold Road can see a set of new billboards as part of the Tennessee Bureau of Investigation’s efforts to address the issue of human trafficking. The billboards are designed to encourage people to visit www.ithastostop.com to learn more about the crime of trafficking and how it impacts Tennessee. This is the second year the TBI has embarked on an electronic billboard campaign in its effort to educate the public about this issue. January is also National Human Trafficking Awareness Month. “Human trafficking is modern-day slavery. It’s unacceptable and it’s a crime in Tennessee,” says Mark Gwyn, TBI director. “We hope TBI’s public awareness campaign continues to shed some much-needed light on the issue so we can increase the number of people who insist it has to stop in our state and beyond.”

Funded by a grant from the State of Tennessee Office of Criminal Justice Programs, the billboards will be posted through June. Source: Tennessee Bureau of Investigation

Health Law section elects Chambliss attorney as vice chair

The Tennessee Bar Association (TBA) has elected Mark Cunningham, shareholder and health care chair of Chambliss, Bahner & Stophel, as the vice chair of its Health Law Section Executive Council. Cunningham devotes his practice to advising health care professionals and organizations. The Chambliss health care group has substantial experience counseling local, regional and national clients in the health care industry. Cunningham has served on the executive council for four years and will work with executive council Chair Brian Roark of Bass, Berry & Sims on various matters, including planning for the TBA’s 2017 Health Law Forum and Primer. The executive council of the TBA Health Law Section comprises the chair, vice chair, immediate past chair, three East Tennessee delegates, 13 Middle Tennessee delegates, and six West Tennessee delegates. These officers – along with fellow health law section members – work together to further their knowledge in federal, state, and local health care law.

Source: Chambliss, Bahner & Stophel
Legislators change tune on broadband

Rural broadband backers such as Misty O’Beirne in Rutherford County can take heart. Legislation to spread high-speed internet into cyberspace deserts is making the right connections.

When Misty and Peter O’Beirne moved to the Christiana community just outside Murfreesboro some five years ago to live with her parents, they didn’t realize their home would be too far from the nearest hook-ups for Comcast and AT&T.

If it were available, Misty would use the internet to run her babysitting service, and she and Peter could take online courses at home while letting their son, P.J., a Christiana Elementary School kindergarten- ler, log on to the ABCmouse learning application.

Without the worldwide web via cable or fiber optics, they have to use cell-phone data, which can get expensive.

“It’s kind of affected our whole family, in a way,” Misty says.

The O’Beirens might be in for a relief, though. Middle Tennessee Electric Membership Corporation is studying the possibility of offering broadband to its customers in Rutherford, Wilson, and Cannon counties.

And, Gov. Bill Haslam could be on the verge of proposing a multi-pronged method for taking broadband internet service into underserved and under-served areas across Tennessee.

The Tennessee Advisory Commission on Intergovernmental Relations is set to make a report this week on deploying broadband internet across the state after a two-year study at the request of Senate Majority Leader Mark Norris, chairman of the commission.

As majority leader, he would carry the Haslam administration bill, which could call for bolstering existing programs, offering tax incentives to private providers and changing state law to allow electric cooperatives such as MTEMC to sell retail broadband.

Using the mantra “better access not bigger government,” Norris says he hopes service is provided, eventually, to the entire state, including rural as southwest Bradley County, which has been trying to get high-speed access for years from private providers.


“They called it a ‘slippery slope’ and bad precedent involving a state-chartered entity, one in which the FCC ‘ usurped’ state sovereignty with an ‘unconstitutional move.’”

Opponents of municipal utilities such as Chattanooga’s Electric Power Board to expand its service footprint to a small area in southwest Bradley County failed, as did efforts last year for legislation allowing people to petition electrical utilities and cooperatives for broadband service.

But with the governor, Norris and TACIR using a methodical approach to patch this riddle, lawmakers could be friendlier to change this session.

“The governor believes broadband access is critical to economic development. He is continuing to study and analyze options to increase accessibility in our rural communities and looks forward to having a discussion with the General Assembly this year,” Haslam spokeswoman Jennifer Donals says.

That non-committal verbiage aside, look for something to happen.

Changing tide

Two years ago, Haslam, House Speaker Beth Harwell, now-former Lt. Gov. Ron Ramsey and a host of legislators opposed a Federal Communications Commission order allowing public libraries to providing broadband access by EBP to expand into areas such as

As 25 megabits per second and upload speed of 3 megabits per second.

Some 366,115 households, about 835,000 people, don’t have access, and the vast majority of those stumbling through the broadband wasteland live in rural areas.

The state study also found the existing broadband infrastructure in Tennessee isn’t fully used because only 69 percent of businesses and 76 percent of households had speeds below the 25 mbps download speed. About 5 percent of those responding to the state study reported having no internet at home, either, and more than half of those cited lack of availability.

Affordability followed. And TACIR found less than half of Tennessee households access to broadband service subscribe to it. The bet is most don’t have the money to pay for it, sort of like you can’t buy junk food without food stamps.

Recommendations likely to flow from the commission are:

• Increase funding so all libraries meet Tennessee State Library and Archives guidelines for improving access to digital literacy (the cost is $14,440 per year). Some libraries already lend hot-spot devices to patrons so they can access wireless broadband, and providers offer hot spots to libraries at no cost. Monthly broadband costs about $32 per device.

The Department of Education and State Library and Archives should work with schools and libraries to get the most out of the E-Rate funding, federal money subsidizing broadband service.

The state, through several departments, should help local governments set up broadband programs combining training and financial help.

The state should use its broadband deployment fund...
SUBSTITUTE TRUSTEE’S SALE
Sale at public auction will be on January 30, 2017 at 10:00 AM, at the west door, Hamilton County Courthouse, Chattanooga, Tennessee pursuant to an Order of the Substitute Trustee, all of record in the Register's Office of Hamilton County, Tennessee, the address of which is not part of the legal description of the property.

The following real estate located in Hamilton County, Tennessee, will be sold to the highest bidder:

The above-described property is believed to be 1550 Carolina St, Chattanooga, Tennessee 37409, 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 herein shall control.

This sale is subject to, without limitation, all easements, restrictive covenants and other matters of record, any unpaid taxes; any restricted covenants, easements, or setback lines that may be applicable; any governmental agency, state or federal; any prior liens or encumbrances including those created by a future filing or any applicable homeowners’ association’s dues or assessments; or any claims or other liabilities, whether or not, which may encumber the purchaser’s title and any and all legal descriptions herein.

This conveyance is made subject to all easements, restrictive covenants and other conditions, and all other matters of record, including all items set out on any applicable plat, whatever known or unknown.

The sale is subject to the principal residence of the grantor, his spouse, any condominium or any current or any prior or any other use, or any lien or mortgage hereon, or any judicial or other action, suit or proceeding, whether known or unknown.

Any judgment creditor or lien holder with an interest subject to the terms of said Deed of Trust, or any party claiming by, through, or under any governmental agency, state or federal; any prior liens or encumbrances, whether of record or not, which may encumber the purchaser’s title and any and all legal descriptions herein shall control.

Any judgment creditor or lien holder with an interest subject to the terms of said Deed of Trust, or any party claiming by, through, or under any governmental agency, state or federal; any prior liens or encumbrances, whether of record or not, which may encumber the purchaser’s title and any and all legal descriptions herein shall control.

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SALES TO TAKE PLACE ON 01/23/17
12/26/16; 12/30/16; 1/6/17; 1/13/17 12/12/16; 12/19/16; 12/26/16; 12/30/16 12/10/16; 12/17/16; 12/24/16; 12/31/16 12/10/16; 12/17/16; 12/24/16; 12/31/16

SALES TO TAKE PLACE ON 01/24/17
12/12/16; 12/19/16; 12/26/16; 12/30/16 12/9/16; 12/16/16; 12/23/16; 12/30/16

SALES TO TAKE PLACE ON 01/25/17
12/16/16; 1/6/17; 1/13/17; 1/20/17

SALES TO TAKE PLACE ON 01/26/17
12/10/16; 12/17/16; 12/24/16; 12/31/16

SALES TO TAKE PLACE ON 02/02/17
1/10/16; 1/17/16; 2/3/17; 2/10/17

SALES TO TAKE PLACE ON 02/03/17
1/13/17; 1/20/17; 1/27/17

SALES TO TAKE PLACE ON 02/05/17
1/10/16; 1/17/16; 1/24/16; 1/31/16

SALES TO TAKE PLACE ON 02/07/17
1/13/17; 1/20/17; 1/27/17

SALES TO TAKE PLACE ON 02/09/17
12/12/16; 12/19/16; 12/26/16; 12/30/16

SALES TO TAKE PLACE ON 02/10/17
1/13/17; 1/20/17; 1/27/17

SALES TO TAKE PLACE ON 02/13/17
12/10/16; 12/17/16; 12/24/16; 12/31/16

SALES TO TAKE PLACE ON 02/14/17
12/12/16; 12/19/16; 12/26/16; 12/30/16

SALES TO TAKE PLACE ON 02/15/17
12/10/16; 12/17/16; 12/24/16; 12/31/16

SALES TO TAKE PLACE ON 02/16/17
1/16/17; 1/23/17; 1/30/17; 2/6/17

SALES TO TAKE PLACE ON 02/17/17
1/16/17; 1/23/17; 1/30/17; 2/6/17
Foreclosure Notices

Continued from page 5

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 only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any moneys paid prior to the sale and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold AS IS, WHERE 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. This office may be a debt collector. This may be an attempt to collect a debt and any information obtained may be used for that purpose.

Shapiro & Ingle, LLP, a Tennessee limited liability partnership

Notices of Trustee’s Sale

The following notices of trustee’s sale were published in the Hamilton County Herald for the period of January 11, 2017, through January 17, 2017.

This 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., has been appointed Successor Trustee by Wells Fargo Bank, NA, in accordance with the terms of said Deed of Trust, and 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 day of the sale to another day, time, and place certain without further notice, upon any announcement that the sale shall not be held. If the sale is adjourned, the sale may be resumed and held to conclusion at a time and place set for the new date. If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction. The right to rescind the sale by the lender or trustee. This sale may be rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any moneys paid prior to the sale and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold AS IS, WHERE 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.

This office may be a debt collector. This may be an attempt to collect a debt and any information obtained may be used for that purpose.

Shapiro & Ingle, LLP, a Tennessee limited liability partnership

SUCCESSOR TRUSTEE’S SALE

Sale at public auction will be on February 9, 2017, at 10:00 AM, at the Hamilton County Courthouse, 10130 Perimeter Parkway, Suite 400, Charlotte, NC 28216, in the People’s Hall, Hamilton County, North Carolina.

SUBSTITUTE TRUSTEE’S SALE

File No. 16-108985
Jan. 6, 2017, 10:57 A.M.

Shapiro & Ingle, LLP, a Tennessee limited liability partnership

Building Permits

Hamilton County

<table>
<thead>
<tr>
<th>Status Date</th>
<th>Site Address</th>
<th>Owner Address</th>
<th>Licensed Professional Address</th>
<th>Work Description</th>
<th>Contract Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/11/2017</td>
<td>033156w 10200</td>
<td>1508 B High Park Ave</td>
<td>Walters Construction, Inc.</td>
<td>New Construction Of Produce Warehouse</td>
<td>$200,000.00</td>
</tr>
<tr>
<td>01/13/2017</td>
<td>033174 a0130</td>
<td>3606 Crestdale PI</td>
<td>Pratt Homebuilders LLC</td>
<td>New Single Family</td>
<td>$349,800.00</td>
</tr>
<tr>
<td>01/12/2017</td>
<td>033193 0 C8800</td>
<td>7979 Burgundy Ct</td>
<td>A &amp; M Construction Co.</td>
<td>New Single Family</td>
<td>$225,000.00</td>
</tr>
<tr>
<td>01/10/2017</td>
<td>033159 b A0328</td>
<td>7635 Davidson Rd</td>
<td>Sweeten John Taylor</td>
<td>New Single Family</td>
<td>$189,000.00</td>
</tr>
<tr>
<td>01/11/2017</td>
<td>033118 b H0400</td>
<td>528 The Highway</td>
<td>Haus Construction LLC</td>
<td>Single Family</td>
<td>$180,000.00</td>
</tr>
<tr>
<td>01/13/2017</td>
<td>033171 t A0130</td>
<td>9452 Wynfell Ln</td>
<td>Dennis M King Enterprises Inc</td>
<td>Residential Single Family</td>
<td>$150,000.00</td>
</tr>
<tr>
<td>01/13/2017</td>
<td>033120 g 05060</td>
<td>4388 Preserve Dr</td>
<td>Blue Mountain Company GP</td>
<td>New Single Family W/ Attached Garage</td>
<td>$250,000.00</td>
</tr>
<tr>
<td>01/13/2017</td>
<td>033159 b B0407</td>
<td>8450 More St</td>
<td>High Construction LLC</td>
<td>New Single Family</td>
<td>$210,000.00</td>
</tr>
<tr>
<td>01/13/2017</td>
<td>033120 g 01400</td>
<td>4806 Preserve Dr</td>
<td>Blue Mountain Company GP</td>
<td>Single Family New Construction On Slab W/ Attached Garage</td>
<td>$200,000.00</td>
</tr>
</tbody>
</table>

This sale is subject to, without limitation, all building permits.

The real property will be sold AS IS, WHERE 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.

This office may be a debt collector. This is an attempt to collect a debt and any information obtained may be used for that purpose.

NOTICE OF TRUSTEE’S SALE

Wells Fargo Bank NA, as Trustee for the benefit of Wells Fargo Home Mortgage Electronic Solutions, Inc., as nominee for Wells Fargo Investors Group, its successors and assigns, and the undersigned, Wilson & Associates, P.L.L.C., in its capacity as Successor Trustee, hereby gives notice that a sale of real property, on behalf of the Trustee, will be held at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the Trustee as an accepted bidder. The sale is free from all claims, liens or encumbrances including those created by any prior judgment creditors or lien holders with priority on the property, association dues or assessments; all claims or matters, whether of record or not, which may encumber the purchaser’s title and any matter that an accurate survey of the premises might reveal.

The following parties may claim an interest in the above described property to be affected by the foreclosure:

Any judgment creditor or lien holder with priority on the property may file a Notice of Claim in the Chancery Court of Hamilton County, Tennessee, being more particularly described as follows:

Land in the City of Chattanooga, Hamilton County, Tennessee, being Lot No. Five (5), on

governmental agency, state or federal; any prior lien or encumbrance including those created by any prior judgment creditors or lien holders with priority on the property, association dues or assessments; all claims or matters, whether of record or not, which may encumber the purchaser’s title and any matter that an accurate survey of the premises might reveal.
NOTICE OF TRUSTEE’S SALE

WHEREAS, the sale will be conducted in the performance of the covenants, terms, and conditions of a Deed of Trust Noted Dated September 18, 2001 (“Deed of Trust”) located in the Robert P. Williams Tract, as shown by plat of record in Plat Book 18, Page 15, in the Register of Hamilton County, Tennessee, and being more particularly described as follows:

Lot 7, Pine Grove Estates Subdivision, of record in Plat Book 18, Page 76, in the Register’s Office of Hamilton County, Tennessee.

N. A. KIRK JR. & CARLA H. KIRK,
Successor Trustee

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., having been appointed Successor Trustee by U.S. Bank National Association, Trustee for Liberty First Mortgage Corporation, its successors and assigns; and any other party who may claim an interest therein, has resolved to sell certain property hereinafter described for the payment of the debt(s) and obligation(s) evidenced by the Deed of Trust Noted Dated September 18, 2001, and the Deed of Trust of even date, recorded in the Register’s Office of Hamilton County, Tennessee, about 10:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, to wit: N. A. Kirk Jr. and wife Carla H. Kirk

The sale will be conducted at the Hamilton County Courthouse, Chattanooga, Tennessee, at 11:00 AM, at the usual and customary location for the sale of real estate, except that the rights of redemption, statutory rights of redemption of any government agency, state or federal; any prior liens or encumbrances as well as any prior created by a fixture filing; any and all liens against the property or setback lines that may be applicable; any prior statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any prior created by a fixture filing; any tax lien or encumbrance which might disclose; 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:

BRADY & HICKS, PLLC, Substitute Trustee

TERMS OF SALE

The 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 prior statutory rights of redemption of any governmental agency, state or federal; any tax lien or encumbrance which might disclose; 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:

SUZANNE E. BARTON & ASSOCIATES, PLLC, Substitute Trustee

The sale held pursuant to this Notice may be rescheduled to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. W.A. No. 170654

DATED December 28, 2016

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

FOR SALE INFORMATION, VISIT WWW.MYFIR.COM and WWW.REALTYTRAC.COM

January 20 - 26, 2017

The sale held pursuant to this Notice may be rescheduled to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. W.A. No. 300833

DATED December 28, 2016

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

FOR SALE INFORMATION, VISIT WWW.MYFIR.COM

January 6, 13, 20, 2017 Fmr17649

W.A. No. 300833

DATED December 28, 2016

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

FOR SALE INFORMATION, VISIT WWW.MYFIR.COM

January 6, 13, 20, 2017 Fmr17695

W.A. No. 300833

DATED December 28, 2016

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

FOR SALE INFORMATION, VISIT WWW.MYFIR.COM

January 6, 13, 20, 2017 Fmr17695

W.A. No. 300833

DATED December 28, 2016

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

FOR SALE INFORMATION, VISIT WWW.MYFIR.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 October 22, 2007, and the Deed of Trust was recorded September 5, 2007, and the Deed of Trust of even date securing the same, recorded September 20, 2007, in Book 489, Page 776, in the Register of Deeds for Hamilton County, Tennessee, conveying certain property therein described to Robert C. Franks as Trustee for Mortgage Executive Mortgage Corporation, creditor or assignee, and the undersigned, Wilson & Associates, P.L.L.C., as Substitute Trustee, by virtue of the power, duty, and authority vested therein by said Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, being more particularly described as follows: in Plat Book 27, Page 55, 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 an agent of Wilson & Associates, P.L.L.C., as Substitute Trustee, by virtue of the power, duty, and authority vested therein by said Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: in Plat Book 27, Page 55, in the Register’s Office of Hamilton County, Tennessee.

The sale held pursuant to this Notice may be adjourned from time to time and from place to place upon such terms as the undersigned will sell and convey only as Substitute Trustee. The sale is free from all exceptions, 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:

ARROW FINANCIAL SERVICES, LLC, the successor in interest to the above-referenced property: The sale held pursuant to this Notice may be adjourned from time to time and from place to place upon such terms as the undersigned will sell and convey only as Substitute Trustee. The sale is free from all exceptions, 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:

37411

37416

37421

8439 Savannah Lane, Chattanooga, TN 37421

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated October 10, 2013, recorded in Book 9030, Page 256, in the Register of Deeds for Hamilton County, Tennessee, conveying certain property therein described to Dwayne D. Woodburn, d/b/a Dwayne D. Woodburn and Marie L. Woodburn, d/b/a Marie L. Woodburn, as co-owners of the above-referenced property, for sale certain property hereinafter described located in Hamilton County, Tennessee, being more particularly described as follows: in Plat Book 27, Page 55, 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 an agent of Wilson & Associates, P.L.L.C., as Substitute Trustee, by virtue of the power, duty, and authority vested therein by said Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: in Plat Book 27, Page 55, in the Register’s Office of Hamilton County, Tennessee.

The sale held pursuant to this Notice may be adjourned from time to time and from place to place upon such terms as the undersigned will sell and convey only as Substitute Trustee. The sale is free from all exceptions, 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:

VAISHALI SUBHA NAIK

ARROW FINANCIAL SERVICES, LLC, the successor in interest to the above-referenced property: The sale held pursuant to this Notice may be adjourned from time to time and from place to place upon such terms as the undersigned will sell and convey only as Substitute Trustee. The sale is free from all exceptions, 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:

37411

37416

37421

8439 Savannah Lane, Chattanooga, TN 37421

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated November 20, 1999, recorded in Book 19, Page 87 and Lot 11, Savannah Bay Subdivision, according to plat recorded on May 27, 2002, 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 an agent of Wilson & Associates, P.L.L.C., as Substitute Trustee, by virtue of the power, duty, and authority vested therein by said Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: in Plat Book 27, Page 55, in the Register’s Office of Hamilton County, Tennessee.

The sale held pursuant to this Notice may be adjourned from time to time and from place to place upon such terms as the undersigned will sell and convey only as Substitute Trustee. The sale is free from all exceptions, 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:

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated September 24, 2012, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, Michael R. Worley, recorded in the Office of the Register of Deeds for Hamilton County, Tennessee, in Book 9679, Page 256. On or about September 14, 2012, a notice of federal tax lien was filed against the Defendant, Michael R. Worley, recorded in the Office of the Register of Deeds for Hamilton County, Tennessee, in Book 9744, Page 256. On or about September 14, 2012, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, Michael R. Worley, recorded in the Office of the Register of Deeds for Hamilton County, Tennessee, in Book 9750, Page 886. Any interest in the property held by the United States of America, Internal Revenue Service, by virtue of the aforesaid federal tax lien is both junior and inferior to the interests held by M & T Bank and VAISHALI SUBHA NAIK.

HAMILTON COUNTY, TENNESSEE

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SUBSTITUTE TRUSTEE’S SALE

SANDIEGO COUNTY, California, on February 9, 2017 at 10:00 AM, local time, at the door of the Sheriff of California, 7150 Camino del Rio South, San Diego, California, will be sold to the highest bidder or to the bid or bids, if any, upon the terms and conditions hereinafter set forth, for the purpose of satisfying the principal sum of $357,000.00, with interest, and all costs and expenses (including a reasonable attorney’s fee) incurred in the enforcement of the above described mortgage.

The following parties may claim an interest in the property at the sale:
The above described property has been carved out as the City of Chattanooga, Hamilton County, Tennessee, as shown on a plat entitled Subdivision of Land in Chattleanooga, Tennessee, recorded in Book 228, Page 271, in the Register’s Office of Hamilton County, Tennessee.

Any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or to any party claiming by, through, or under any of the foregoing, such parties known to the Substitute Trustee to be: JPMorgan Chase Bank, National Association, its successors and assigns.

The following parties may claim an interest in the property at the sale:

The substitute Trustee may deem the sale final in the case where the purchaser shall have no remedy. Any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust, or any party claiming by, through, or under any of the foregoing, such parties known to the Substitute Trustee to be: JPMorgan Chase Bank, National Association, its successors and assigns.

The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.

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Watson takes reins of powerful committee

By Sam Stockard

State Sen. Bo Watson isn’t taking on the post of Senate Budget & Finance chairman “just behind the ears.” He knows the panel holds awesome power.

“This is the area where you have to say no to members on their budget amendments, and I think the committee will continue to treat members respectfully. We’ll continue to treat all bills respectfully,” the Hickson Republican says. “But at the end of the day the committee’s ultimate responsibility is to maintain the financial strength and stability of the state’s treasury, and I think we will do that regardless of the legislation, no matter who proposes them.

Watson, who served the previous two years as speaker pro tempore under former Lt. Gov. Ron Ramsey, netted the budget leadership position from new Lt. Gov. Randy McNally, who previously chaired the budget committee.

In his guide on the finance committee, he notes he had “great mentors” in McNally and former Democratic Sen.

Hamiton County Herald

BROADBAND

From page 3

(Still waiting for dollars) to offer competitive grants in areas not targeted by Connect America Fund grants provided to private companies. (Take note, the feds give private providers money to expand, a total of $210 million over seven years.) Catching about 111,000 households not up for the grants could cost $122 million to $544 million, though some of those homes could be served by further federal money, the draft report says.

Tennessee could offer credits against franchise and excise taxes for broadband infrastructure investment in unversed and underserved areas. Similarly to a low-income housing tax credit, credits could be capped and use a competitive application process.

Rural broadband-ready communities could be designated where permitting and zoning rules are adopted to remove regulatory barriers to broadband investment.

Electric cooperatives could build and maintain networks inside their services areas and become wholesale broadband providers. But TACIR encourages them to work with existing providers such as municipal utilities to set up the infrastructure. Those city-owned utilities would be prohibited from issuing bonds for construction.

To avoid creating a new bureaucracy, the state would coordinate broadband efforts through a “standing working group” of state officials, service providers and non-profits.

In light of those pending proposals, METEC President Chris Jones says, “Right now, everyone is talking about what we could offer internet service on the retail level. We can’t do that by state law. Just having the option to do so is something we’re going to be for.”

Mike Knotts of the Tennesse Electric Cooperative Association says everybody is arguing about the fact that limited broadband is hurting rural Tennessee. He also says he believes cooperatives are “uniquely positioned” to fill in the gaps.

“It sure feels good right now,” Knotts says of TACIR’s pending recommendations. But as with anything in the Legislature, until the words are put on legislation and made their way through the General Assembly, he isn’t celebrating.

The analysis

Anyone who has dealt with telephone, cable or internet providers over the years understands how much of a headache it can be to cope with a mass company.

For the average ratepayer, it’s hard to understand how those fees keep climbing. At the same time, it’s tough to see how folks just outside a highly populated area such as Murfreesboro can’t get fiber optics strung a mile or three down the road.

Meanwhile, in 2015 A&T and other providers tout their expansion to more than 81,000 rural homes and businesses using $29 million in Connect America funding, and were re-elected by a landslide over the next six years.

No doubt, people such as the O’Beirnes are happy to hear private companies have their hands out for federal money as they still wait for service.

And while EPB took the jump and made Chattanooga a “residential city,” turning it into a Silicon Valley of sorts in Tennessee, the utility was punished, more or less, and prohibited from expanding its footprint because of a philosophical, yet impractical, argument.

The O’Beirnes and Chattanooga Reps. Gerald McCormick and Joanne Favors requiring seat belts on school buses in the wake of the crash that killed six children will face financial questions as well.

Watson says. Neither House member has filed a bill yet.

Police have said bus driver Johnnthy Walker was driving 50 mph in a 30-mile zone and was using a cell phone, which is prohibited, when the crash occurred. Walker is charged with vehicular homicide, reckless endangerment and reckless driving in connection with the deadly crash.

Meanwhile, Hamilton County School Board is trying to decide how to handle the matter of seat belts on buses and other safety aspects of transportation.

The school system contracts with Durham School Services and several independent contractors for bus service.

Watson points out the recent crash “raises the debate to another level” after several years of discussion on seat-belt safety in the General Assembly.

Still, he says, “There is a cost the Legislature has to consider for that, not just in light of state costs, but what does that do at the local level. So I think there’s going to be a lot of dialogue between local governments, local boards of education that have to fund some of this and the state and what can the state do to help with that.”

The technical aspect of whether seat belts improve safety on school buses is another factor, he says. The National Transportation Safety Board has changed its tune of late and says seat belts on buses would save children’s lives.

Sam Stockard can be reached at sstockard4@gmail.com.

Watson
The Jenkins Perspective

Hamilton Heights: Tiny school, big hoop dreams

In the 30-odd years that prep basketball has been a primary source of my employment over the long winter months, we’ve occasionally seen pockets of greatness amid large gulls of mediocrity.

You can almost count the magic moments of Chattanooga prep basketball on one hand – this past weekend, a victory in Dunlap, Venus Lacey leading the Brainerd Lady Panthers, Doug Mosier’s back-to-back trips to the state finals, one title with K.K. Mikes and the City High Dynahs, Robert High’s three state titles with the Brainerd Hawks basketball teams, plus a stifling fog.

But there’s a very good chance that greatness and Chattanooga-based prep basketball are about to be mentioned in the same breath once again.

And to top it off, it’s a school that’s a scant 30 miles from Chattanooga. Tiny prep basketball couldn’t even find with a map: Hamilton Heights Christian Academy.

Since the grade 9-12 school was founded by headmaster Duke Stone amid the chaos that surrounded the (first) collapse of Hamilton Christian Academy, Hamilton Heights enrollment has been a small part of a compound on Hickory Valley Road, close to everything, yet secluded and largely ignored.

Except on the basketball court.

Both the Hamilton Heights girls and boys teams are coming off the biggest and best seasons in their brief history.

And in many ways, their 2016-2017 seasons already figure to surpass all of their previous accomplishments. For the record, the girls are currently 18-1, the boys 18-5.

“We didn’t set out to become a national program,” Stone recalls. “We had to change our vision of what the program was going to be. Several years ago, we knew we had a decision to make. We either had to scale back our programs and be just another one of many local church schools – or we could go out full force,” Stone explains. “We decided that since no school in Tennessee was attempting a national program, that would be the way we would go.”

“If people want to call us a basketball factory, that’s their right,” says Zach Ferrell, the boys coach who took over the program in August of 2013. “We’re very excited about the opportunity we’ve been given. People can have their own opinion. What I know is that our students attend class from 8 until 3 and are required to do their homework each night.”

But when the members of the Hawks have homework, boys and girls, aren’t doing classwork or homework, they are building the reputation of Hamilton Heights far beyond that of any program in Chattanooga. You’ve had go up the road to consider the Bradley Central Bearettes of coach Jim Smiddy to find a nearby program that has earned such national regard.

And how to do it? The first answer is simple: They are not part of the TSSAA.

An archaic, good-ole-boys organization that feels it has achieved something by holding its state football championships in a sterile metal stadium with outdated AstroTurf in Cookeville and its wrestling championships in a cow palace, the school had nothing to gain by joining the TSSAA.

However, as an affiliated institution, it can play TSSAA schools on those rare occasions when a member school dares to take them on.

This year, only McCallie is playing the Hawks, hosting them in the first round of the Dr. Pepper Classic on Feb. 3. Perhaps, the fact that Hamilton Heights went 10-0 against TSSAA teams last season, including winning the local Best of Preps tournament, has something to do with that.

To get a better example of where Ferrell’s program is situated nationally is to consider this past weekend’s schedule.

While the girls had Saturday off, the boys boarded a bus to Dayton to face prep national power IMG Academy in the Flyin’ to the Hoop event. They were a 70-57 loser in that one, only their fifth loss of the year. “We realized before the Hawks make it home, they are being joined by Coach Keisha Hunt’s girls team to participate in the Music City Classic in Nashville, facing powerful Providence Day of Charlotte. They actually have a home game on Saturday against Legacy Charter, a Greenville, South Carolina school with a similar schedule and mission statement. Making it a double road trip, the girls will play their only home game this season out of close to 40 games. “By the time the season is over, we’ll have played in nine different states. Oh, and plus Canada,” says Hunt, niece of the school’s founder and the girl head coach since 2005. “It’s the bad part of this kind of program. But local schools have been part of our program’s growth.”

“At first, we just got fed up,” continue Hunt, who moved from New Orleans to Chattanooga to become the team’s assistant coach two weeks ahead of Hurricane Katrina in 2005. “For different reasons, scheduling them is not working out at this time. They’ve been part of the process of us getting better.”

To that end, they played (and lost to) Bradley Central last year, and held a scrimmage against the undefeated Bearettes this season.

“We’re open to playing anyone around here,” Ferrell adds. “If they want us, they can get us.”

Mystery and myths

Because Hamilton Heights is a mystery, it is not a legend of near-mythical proportions, to many local schools, there are plenty of misconceptions about just what the heck they are.

Misconception No. 1: If you have a good player locally, you’re at risk of losing Hamilton Height spirit them away. Not only is that wrong, it goes against one of the school’s mission statements.

“We are not out to raid local programs,” Stone explains, pointedly. “Our policy is that, should a student have graduated high school, they are off-limits to us. But if they are entering the ninth grade, they’re certainly some one we’d consider. We don’t want that reputation.”

The Hamilton Heights girls, who earned some notoriety earlier this year when they added Kamilla Cardosa, a 6-footsix freshman out of Brazil, to their ranks, actually have four local players on their varsity roster. But that’s because they’ve had a while, Hunt says, and two are her own daughters.

“So some years we’ve had all-in- local players,” Hunt says. Misconception No. 2: The school is merely for the absolute elite.

While their mission statement is to never exceed having 75 students enrolled on a given year, it’s as elitist as it sounds. Stone and his coaches all point out that the school’s tuition is the lower of any Chattanooga area private school.

“We let people come to us,” Hunt says. “We turn down a lot of people,” adds Stone, whose duties including handling enrollment (aka recruiting).

Misconception No. 3: Hamilton Heights’ national reputation is highly overrated.

This was disproven while I was writing this story. Junior Jazmine Massengill, a 6-0 guard, committed to the

Warning of new scam

Hamilton County residents are once again being targeted by a scam involving parents claiming to be employees of either a law enforcement agency or a county government office, the sheriff’s office says.

The sheriff says the person has failed to show up for jury duty or failed to pay bond fees. The fraudulent party is also claiming that unless the party calls a specific number and sends money via a money order, warrants will be issued

leading to an arrest or heavy fines will be imposed.

The Hamilton County Sheriff’s Office is encouraging residents to never submit money to any law enforcement agency or Hamilton County government office over the phone without verifying the agency’s legitimacy.

All Hamilton County government offices and the HCSSO communicate via mail and never solicit funds over the phone.

Source: Hamilton County Sheriff’s Office

www.hamiltoncountyherald.com

January 20 – 26, 2017 | 11

Quittin’ Time is a time to ask...

Feb. 15-17 is Quittin’ Time in Tennessee, a time to promote the importance of smoking cessation. This campaign also highlights the resources available to those seeking help with this goal.

Why is this important?

Tennessee’s smoking rate is 24.3% – much higher than the national rate of 18%. The Healthy People 2020 goal is to decrease the national smoking rate to 12%.

To get involved, or for more information, call 1-800-QUITNOW

1-800-784-8669

Tobacco Free Chattanooga

See PREP!, page 23
Chattanooga at an advantage to jump on the technological advancements that are coming in transportation, and leap ahead of communities floundering with transit issues, including Nashville.

“Nashville is struggling so hard to catch up with the extraordinary growth,” Thompson says. “As we look towards the future, it is building roads the only solution or is building roads the solution at all?

“We are not at the point, like Nashville, where being stuck in traffic for an hour-and-a-half is a given. It happens fairly quickly here, but it’s still not the norm like it is in Nashville and like it is in Atlanta.”

Freight increase affects roads too

Chattanooga ranks No. 1 among all metropolitan cities in the volume of freight moving through truck, a study by Cambridge Systematics reveals. That has created congestion along the city’s interstates and affected delivery times.

Eighty percent of the freight traveling through Chattanooga – where there is the convergence of three interstate highways, I-75, I-59, and I-24 – is destined for delivery somewhere else, the study shows.

Transportation solutions are absolutely needed, the study also finds, as there are currently 10,000 daily-through trucks on I-75, and nearly as many on I-24.

“That’s comparing us to LA, New York and big major hubs,” Thompson points out. “It’s because we are that crossroads of the three interstates. We have to deal with it because truck traffic is going to increase. Every street corner has aWalgreens. Every town has aWalmart, and there’s so much stuff being shipped back and forth.”

The study says at current rates the interstates will be above their capacity by 2035, with some portions operating at more than twice for what they were designed.

“The freight traffic is one of the primary reasons we’re looking at transportation as a region,” Thompson says. “Nashville’s dealing with it, Atlanta’s dealing with it. Charlotte is dealing with it. Any major metropolitan area is that relying on 1950s-era planning and infrastructure is struggling. We can’t just rely on that anymore.”

Tennessee Department of Transportation Chief Engineer Paul Degges says traffic counts are done all over the state with growth in traffic everywhere, including trucking and freight traffic.

“The long-range projections for freight in the United States talks about it probably doubling in the next 20 years, and the proportion of freight on rubber tires is growing faster than it is on steel tires, so you’re seeing more freight on the roads than you’re seeing on rail and on the water,” Degges adds.

Thompson says the specific challenges such as population growth and the growth in freight movement are precipitated by the global economy.

And like it or not, crumbling infrastructure or not, money or not, Tennessee is a very active participant.

“We’re in the process of convening leadership from Georgia, Alabama and Tennessee in the business, education, conservation and transportation communities,” Thompson says. “Transportation practitioners from private and public sectors over the next year will really start working hard on how we are going to prepare our region to deal with the influx of freight, and then deal with the exponential growth in transportation.”

Tech rapidly changing

Thompson says area transit experts are incredibly excited about the growth in technology that’s happening right now, which will radically change the way we get around in the next 25 years. After all, the iPhone came to market just 10 years ago, and self-driving cars and connected vehicles are being tested.

“Transportation is so incredibly complicated, but it is also full of possibilities,” Thompson explains. “Gov. Haslam has approved the testing of autonomous vehicles in Tennessee, which is great. Now, there is going to have to be a lot of regulation that comes on board with this for obvious safety reasons, and security is going to be an issue as well. But, the fact is he recognizes, probably from his transportation background, that this technology is going to be a game changer for everyone.”

Thompson says she hopes to see more dedicated funding going to more advancements in technology than dumping money into road projects such as the southern loop of I-840. Initiated in 1986 as part of the state’s Better Roads Program, construction began in 1991 and was completed in 2012.

Total cost for that project was $753.4 million, entirely from state funds, and Thompson wonders if it was worth it.

“If we are building roads now that are going to be obsolete in 20 years, why are we...
The Greater Chattanooga real estate market just closed out its fourth consecutive year of home sales increases! The overall market posted a 9.9 percent increase in the number of homes sold in 2016 when compared to 2015. With 9,623 homes closing in 2016, the market has eclipsed the precession high sales points. Demand for residential housing did not diminish despite a 19.8 percent decrease in the number of units available for sale. To give some perspective to this number, GCAR ended 2016 with 3,165 homes listed for sale, which is in sharp contrast to 2013, when the year-end total stood at 5,148. The last time inventory levels hit a point this low was in January 2005.

When we look at prices, we see the consistent march upward, as has been the trend over the last several years. The average price of a home sold in the Greater Chattanooga Market ended the year at $193,752. This price represents a 6.5 percent increase over the 2015 average home price. The market has recovered all of the losses incurred from 2009-2011, and this average price far exceeds the peak prices of 2007 and 2008. It took just 65 days for the average home to sell in 2016. This shortened Days on Market (DOM) represents an 18.8 percent decrease when compared to 2015, and represents another sharp contrast to 2012, when we saw the yearly average stand at 114 days. DOM reached a peak in the spring of 2011 at 140. A statistic that directly corresponds to DOM is the Months of Supply (MOS). Our market ended 2016 with 3.9 months of inventory on hand, which denotes another sharp contrast to 2012, when we saw 8.3 months. Be sure to return to this space next week for an in-depth explanation of this term and why it’s important.

Finally, the amount of negotiating taking place in the market decreased in 2016, as would be expected given the high demand and reduced inventory levels. For 2016, the overall market achieved 95 percent of the original list price, which is an improvement of .8 percent over 2015 and a dramatic improvement from 2012, when the average stood at 91.2 percent of original list price.

The Greater Chattanooga Association of Realtors is The Voice of Real Estate in Greater Chattanooga. The Association is a regional organization with more than 1,700 members, and is one of more than 1,400 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. The Greater Chattanooga Association of Realtors serves Hamilton and Sequatchie counties in southeast Tennessee, and Catoosa, Dade, and Walker counties in northwest Georgia. Go to www.gcar.net for more information.
Exit Realty in Chattanooga undergoing growth spurt

Six new agents have joined the team of real estate professionals at Exit Realty Scenic City in Chattanooga.

“We’re excited to welcome Brett Rucker, Michael Jackson, Haley Smith, Carolyn Boyd, Julie Marr and Sharon Talley to Exit Realty,” says Katherine Woodburn, franchise owner of Exit Realty Scenic City. “Exit is attracting quality business people each and every day. We’ve more than doubled in size since we opened in 2014.”

Exit Realty’s business model and culture gives agents the opportunity to earn residual income both while active and throughout retirement, Woodburn says.

The firm provides agents with free online and in-house training, a lead generation system, and a culture that focuses on individual growth.

Four of Exit Realty’s agents are slated to receive regional production awards for selling between $1 and $5 million in volume last year. The firm is currently scheduling agent interviews through the winter. For more information, call (423) 551-EXIT. Exit Realty is located at 7610 Hamilton Park Dr.

Source: Exit Realty Scenic City

FSG Bank names new officer

FSG Bank in Chattanooga has added Kim Cabe as a mortgage loan originator. Cabe brings 25 years of banking experience to her new position.

Prior to joining FSB, Cabe worked at First Volunteer Bank, where she served as a mortgage officer and mortgage loan originator.

Multiple organizations have recognized Cabe for her work with clients and her service to her profession. The Carpet Capital Association of Realtors has recognized Cabe as Affiliate of the Year, while the Chattanooga Mortgage Bankers Association has given Cabe its Bronze Production Award.

“Kim is well-known locally as a leader in mortgage banking. Her solid experience in the market and customer focus will be valuable assets for our customers,” says Jill Green, managing director of mortgage banking at FSG.

“FSG Bank has a great reputation for providing customized financial solutions for clients. I’m delighted to join the bank’s group of talented banking professionals and am looking forward to delivering meaningful results for local individuals and residential families,” says Cabe.

Cabe is an active member of Mt. Pisgah Baptist Church and is involved with several area community organizations. She attended Chattanooga State Community College.

Cabe is located at 531 Broad St. in Chattanooga. She can be reached at kim.cabe@fsgbank.com or (423) 308-2103.

Source: FSG Bank
Preparing to buy in 2017

If you are like hundreds of other Greater Chattanooga families, then 2017 is the year you’ve decided to purchase a new home. Whether you are a first-time or move-up buyer, it’s wise to start preparing now. Following a few simple tips will help put you in a better position to find a home that’s right for you.

Prioritize your must-haves
First-time home buyers should take the time to determine what their needs are, especially regarding size, location and amenities. But even seasoned home owners will find that having a must-have list can save significant time by helping new home listings that may look great in the photos, but in reality, won’t meet their needs. Home buyers should always prioritize the items on their checklists, as most will need to compromise on some items to fit within a realistic budget.

Check your credit score
Even if you’ve purchased a home in the past, stricter credit requirements are making it more challenging for some buyers to find home loans.

Having a favorable credit score can make a difference in your ability to be approved for a loan. Even if you think nothing has changed recently on your credit report, it’s good to check periodically to ensure you aren’t being unfairly penalized for old debts, which can sometimes linger on credit reports. Borrowers with scores in the low 600s and even high 500s can still find lenders who will qualify them, but borrowers should strive for scores in the mid- to upper-700s to land the best rate.

Determine what you can afford
Don’t let your maximum loan approval amount dictate what your home-buying budget should be. You are the best person to judge what you can realistically afford. Experts say that your total monthly home expenses should not exceed more than one-third of your gross monthly income. You’ll also need to determine how much you’ll need in order to cover any loan fees and closing costs.

Sell your current home
If buying a new home is contingent on the sale of your current home, it’s a good idea to start the process by reaching out and consulting with your Realtor. Ask him or her about your best strategy to sell your current home quickly, but at the right time and for the best price possible. You’ll want to identify any maintenance or repairs your home has and determine if, how and when each one will need to be addressed. You can also ask your Realtor if making any upgrades to your current home would be worthwhile and result in a favorable return when it comes time to sell.

For more information about the home buying process, visit the Home Builders Association of Greater Chattanooga at HBACC.net or visit nhba.org.

STAN RUSSELL

Mike Croxall
President, Home Builders Association of Greater Chattanooga

What should you know about taking RMDs?

As we get older, the end of another year takes on greater meaning, in many ways, than it did when we were young. And if you’re a certain age, December 31 has a very specific meaning in terms of your finances, because it’s the deadline for withdrawing money from some of your retirement plans. What should you know about these withdrawals? And how much control over them do you have?

Here’s the picture, in a nutshell: Once you turn 70¼, you generally need to start taking withdrawals – the technical term is “required minimum distributions” or RMDs – from your traditional IRA and your 401(k) or similar plan, such as a 403(b) plan (for employees of public schools, religious institutions and other tax-exempt organizations) or 457(b) plan (for employees of state and local governments and governmental agencies). After the first year in which you take these RMDs, you must take them by the end of each year thereafter.

If you don’t withdraw at least the minimum amount (calculated based on your age, account balance and other factors) you face a penalty of 50% of what you should have taken out – a potential loss of thousands of dollars. So, here’s priority number one: Take your RMDs before the end of the year. The financial services provider who administers your IRA or 401(k) can help you determine the amount you must withdraw.

However, after that point, it’s your decision as to whether you want to exceed the minimum. Of course, you may need to take more out to meet your living expenses. But if you have enough additional income from other sources – such as Social Security and interest and dividend payments from investments held outside your retirement accounts – you may be able to stick with the minimum withdrawals. And this could prove to be beneficial, because you obviously want your retirement accounts to last as long as possible, considering you might spend two or even three decades as a retiree.

Another reason not to take more than you need from your retirement accounts is that these withdrawals are typically taxable – so the less you take out, the lower your tax bill.

You can also potentially lower your tax burden arising from RMDs by being generous. If you take money from your IRA and donate it to a qualified charity (one that has received tax-exempt status from the IRS), you can exclude the withdrawal from your adjusted gross income and count the donation against your taxable RMDs.

Suppose, for example, your RMD for 2016 is $5,500. If you take $5,000 from your IRA and donate it to a qualified charity, your taxable RMD obligation will be reduced to just $500. If you were to take another $500 from your IRA, you would satisfy your entire RMD for the year. (Consult with your tax advisor to make sure you’re following the rules governing these charitable donations from your IRA.)

You worked many years to build your retirement accounts. So when it’s time to tap into them, make the right moves – and do whatever it takes to maximize the benefits you get from your required minimum distributions.

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.
TAR welcomes new political affairs coordinator

Jennifer Farrar has joined the Tennessee Association of Realtors in the new role of political affairs coordinator. In this position, Farrar will help to advance the association’s strategic priorities in governmental affairs, including legislative advocacy and member engagement.

“As part of our commitment to help our more than 24,000 members statewide to succeed in their professional endeavors, political affairs and governmental advocacy are always vital,” says Steve Harding, executive vice president of the Tennessee Association of Realtors. “We’re excited to welcome Jennifer Farrar as a new team member within our governmental affairs department to focus on fulfilling this commitment.”

A graduate of Middle Tennessee State University with a bachelor’s in public relations, Farrar most recently worked for the Tennessee Department of Labor and Workforce Development as a public information officer, contributing to numerous projects involving special events for the governor and commissioner. Farrar also served as a media representative for the department. She is a native of Nashville. “I’m excited about the opportunity to serve our Realtor members across the state in the critical efforts of legislative advocacy and engagement in the political process,” Farrar says.

Source: Tennessee Association of Realtors

Transit

From page 15

ATION, one thing you can count on is the fact that Washington, D.C. is not going to tip to you. To hear a United States Senator say that, it’s just like, wow,” Alexander told Middle Tennessee area local officials in November that to fix Nashville’s traffic jams they should “think big, think long term and not expect Washington, D.C. to pay for too much of it.”

“Last year, Congress passed a long-term transportation program, which is something that the state legislature has not been able to do,” the senator said at the time. “The federal program provides an average of $12 billion per year over five years for mass transit and light rail. But Nashville’s share of that will not be nearly enough to pay much of Metro’s $6 billion 25-year transit program, even if the new president proposes a big, new infrastructure plan.”

“That means paying for most of it with state and local dollars, which makes sense anyway. Why send Tennessee dollars to Washington, D.C., take some out for overhead, add some regulations and send what’s left back to Tennessee? Conservatives who believe in the 10th Amendment ought to want to keep our money at home, let local officials use it to meet real needs and pay as you go with zero debt.”

Thompson says it is hard not to notice the traffic increase in Chattanooga over the last decade, increased when Volkswagen opened but also bolstered by economic development, new industry, two Amazon distribution centers, and Hamilton County’s largest employer McKee Foods, which has recently expanded by millions of dollars.

“We’re seeing economic growth explode, our population growth increase, traffic has gotten worse,’ Thompson says. “We’re feeling the effects from the Southeast growing. Chattanooga, like Nashville, is the convergence of three interstate states. That’s one of the reasons that we’ve always been so successful is that we have been a crossroads hub. But we also have a pinch point, and it’s because of our geography.”

Chattanooga is also currently in the process of finishing up one of the most expensive road building projects in the state’s history, the expansion of U.S. 27 north coming through Chattanooga for $111,000,000.

Local incubator accelerates programs

Santosh Sankar is the director of Dynamo Accelerator Fund in Chattanooga, a private investment firm devoted entirely to technological advancements in the logistics industry. Dynamo was born out of an organization called the Lamp Post Group, whose goal was to bring talented founders together and give them some capital.

They realized they were rather good at providing logistics advice, and all the efforts are channeled in the logistics, transportation and supply chain industries.

One side of Dynamo is an early stage accelerator. Each year they go around the world to find the 10 best companies to come to Chattanooga for 12 weeks. During that time Dynamo will help them connect with their industry partnerships including GE, Ryder and warehouse Kenco so the firms can build better, closer relationships, develop pilot trials.

“From our first class we had over 15 pilot trials or sales contracts effected,” Sankar says. Eight of the 10 companies decided to go out and formally raise capital, so currently they’re in the process of, or have already closed on over $7 million of investment capital. Those eight companies in aggregate have a valuation of about $35 million from those fundraising activities.

The other side of Dynamo is an $18 million early stage fund that keeps the same industry focus on supply chain, logistics and transportation. Its first major investment right before 2016 ended was in a Bay Area-based company focused on convenience store supply chain software in which distributors who serve convenience stores are able to have full inventory visibility. They also have a sales office in Chattanooga.

Dynamo has currently made a very early investment from the fund in an autonomous trucking company named StarSys. It has also invested in Wise Systems from Boston, which in real time routes a driver in the most efficient way possible using available data.

“They actually have a very large Fortune 500 client that just signed in the New Year who’s very well connected, and they have actually brought their on-time deliveries from the 80 percent range up to the mid to high 90 percent range,” Sankar says. “This is basically because they’ve harnessed the power of data.”

Another issue they are hoping to tackle in the future is dock congestion, and efficiently unloading and loading vehicles with freight so drivers aren’t sitting for hours and trucks aren’t returning to base empty.

“Too some degree a rising tide lifts all the boats,” Sankar says. “The more traffic Chattanooga can make for logistic tech entrepreneurs, the more interesting people we are able to attract to Tennessee. We’re actually seeing that through our recruiting process we have founders who are in San Francisco, and we’re able to connect with us here. But when they go back to California, they talk about how awesome it is and how meaningful it is to be close to custom- ers in Tennessee.”

Sankar says automation is part of the future of transporta- tion and industry is convergence in a hub like Chattanooga.

“We’re of the belief per capita, Chattanooga is unrivaled in logistics knowledge, and it’s really understanding the technology, one of the most expensive road problems, barge and rail converge,” he says. “If we draw a circle, in two hours, we have 12 million people. If we look on one side, there’s UPS, on the other side there’s FedEx. It’s quite an advantageous place and the pass-through traffic of freight is really unrivaled when you look at US metropolitan areas.”

And while the state is struggling to pay for projects, start- ups can really gain in a compet- itive advantage when it comes to industry specialization.

“We’re continuing to see people trying to solve the last mile problem,” Sankar says. “We’re finding folks trying to solve warehouse issues. Instead of going out and buying warehouses, what would the warehouse of the future be? Chattanooga is an important point in the supply chain and has access to more logistics knowledge than any other place in the country.”

REALTORS

From page 13

going to focus on developing future leaders.”

Hite said GCAR will also work on engaging more of its members in 2017. He used the mayoral candidate forums, held at GCAR on Jan. 11, as an example of how the association can involve more of its mem- bers in its activities.

“We use to measure our success by how many people showed up at our meetings. But last week during the mayoral candidate forum more people were watching our live stream than were present at GCAR,” Hite said. “So our challenge is to engage folks where and when they want to be engaged.”

Hite said GCAR will be looking closely at its program- ming in its effort to encourage more members to participate. “We need to figure out what everyone wants now and what they want moving forward,” he said.

Hite said GCAR will also focus on government affairs in 2017. “By hosting the first mayoral candidate forums, we showed the community that Realtors are at the table,” Hite said. “Your voice matters and the items that impact our clients – the things that affect personal property rights and property values – are important.”

Finally, Hite is looking to boost GCAR’s community in- volvement. “We want to show the community we’re here to do more than sell homes,” Hite said. “We’re here after the sale, too.”

In addition to installing Hite, Durham inducted the North- 16 | January 20 - 26, 2017 Hamilton County Herald www.hamiltoncountyclerald.com 16 | January 20 - 26, 2017 Hamilton County Herald www.hamiltoncountyclerald.com west Georgia Council’s board of directors and the rest of the

TO AVOID FALLING INTO DEFAULT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.


January 20 - 26, 2017
Page 17
File No. 12-044808
Jan. 13, 20, 27, 2017
Fml7666
SUBSTITUTE TRUSTEE’S SALE

The sale held pursuant to this Notice may encumber the purchaser’s title and any other matters, whether of record or not, which might disclose.

The sale will be held in accordance with the provisions of the laws of the United States of America, its agencies, and departments.

This sale may be adjourned from time to time at the discretion of the Substitute Trustee, for any reason, the purchaser shall have no further recourse against the Mortgage, the Mortgagee or the assignee.

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The following real estate located in Hamilton County, Tennessee, will be sold to the highest bidder, FOR:

If you purchase a property described in the Notice of Trustee’s Sale, you should be aware that the entire property sold is subject to, without limitation, the terms, conditions, and covenants of all applicable deeds, agreements, easements, or easement deeds recorded in the County of Hamilton and State of Tennessee, or any unrecorded or unenforceable easements, whether of record or not, which may encumber the property’s title and any matter that an accurate survey of the premises might disclose.

The following parties may claim an interest in the property to be sold:

The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, any warranties regarding condition of the property or marketability of title.

The following real estate located in Hamilton County, Tennessee, will be sold to the highest bidder, FOR:

The sale held pursuant to this Notice may be adjourned to another day, time, and place certain without further publication, upon announcement at the time and place for the sale as set forth above. If you purchase a property described in the Notice of Trustee’s Sale, your personal representative or assignee shall be granted a title free from all liens, and any other matters, which are expressly waived in the Notice of Trustee’s Sale.

The following real estate located in Hamilton County, Tennessee, to wit:

This Notice of Trustee’s Sale is hereby given that the entire indebtedness has been declared due and payable, and that the purchaser shall have no remedy. The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.
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 said powers of sale, and subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or limitations, conditions, restrictions, reservations or easements of record.

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 August 27, 2004, and the Deed of Trust of even date securing the same, recorded in the Register of Deeds of Hamilton County, Tennessee, executed by Keeya S. Moore and Kevin D. Moore, conveying certain property therein described to Kimberly S. Scott, Attorney for Comer Employee Mortgage, Inc., and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Substitute Trustee under Gary Hall.

This Law Firm is attempting to collect a debt secured by a Deed from Non-Housing Development Credit Union.

NOTICE TO SUCCESSOR TRUSTEE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated August 27, 2004, and the Deed of Trust of even date securing the same, recorded in the Register of Deeds of Hamilton County, Tennessee, executed by Keeya S. Moore and Kevin D. Moore, conveying certain property therein described to Kimberly S. Scott, Attorney for Comer Employee Mortgage, Inc., and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Substitute Trustee under Gary Hall.

This Law Firm is attempting to collect a debt secured by a Deed from "THE LoUISIANA FEDERAl CREDIT UNION"

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated August 12, 2005, and the Deed of Trust of even date securing the same, recorded in the Register of Deeds of Hamilton County, Tennessee, executed by Carol C. Ellis, conveying certain property therein described to Argent Mortgage Company, LLC, and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Substitute Trustee under JPMC Specialty Mortgage LLC.
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 July 17, 2007, as amended by addenda and supplements, and recorded in Book 1151, Page 917, Register’s Office of Hamilton County, Tennessee, by PennyMac Loan Services, LLC, as Nominee for Champion And Jennifer Elaine Champion, Tennessee, executed by Caesar Avalos and Jennifer Elaine Champion, Tennessee, now payable.

This sale is subject to all easements and stipulations shown on said plat, and subject to restrictions and restrictions shown on said plat.

PARK ET AL. v. R. "TEN (R-10) OF PINE HILL SUBDIVISION, AS SHOWN ON APPRAISING REAL ESTATE, TO AND FOR THE SALE OF THE PREMISES, WHEREFOR NOTICE IS HEREBY MADE FOR MORE COMPLETE DETAILS OF SAID LOT, ALSO KNOWN AS: 6513 Grubb Road, Harrison, Tennessee 37341

THIS NOTICE OF TRUSTEE’S SALE is hereby given to the creditors, parties of the second part, successors in interest, title and any matter that an accurate survey of the premises might disclose.

DOUG STONE DAVID PAUL

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, conditions, or agreements that may be applicable; any lack of payment of real estate taxes as shown on the applicable recorded plat; any assessment levied by the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as applicable; and any other matters which, if not shown on the applicable recorded plat, are believed to be good, but the undersigned will accept no responsibility for the same.

LEGAL DESCRIPTION: Property located at 306 West Main Street, One Hundred Ten (110), Bentwood Cove South, Chattanooga, Tennessee 37405, described as Tract 1 (Lot 2), of Bentwood Cove South, as shown on Plat Book 75, Page 122, in the Register’s Office of Hamilton County, Tennessee; and the title is believed to be good, but the undersigned will accept no responsibility for the same.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, conditions, or agreements that may be applicable; any lack of payment of real estate taxes as shown on the applicable recorded plat; any assessment levied by the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as applicable; and any other matters which, if not shown on the applicable recorded plat, are believed to be good, but the undersigned will accept no responsibility for the same.

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NOTICE OF SUBSTITUTE TRUSTEE’S SALE

CHATTANOOGA, TN - 2017
1 1/20 Feet of Lot thirty-three

This 19th day of December 2016.

LARRY L. HENRY
Circuit Clerk

Docket No. 16D1768

DOVER and the case will be set for hearing ex parte or without ANGELA DOVER presence. This 29th day of December 2016.

LARRY L. HENRY
Circuit Court Clerk

Court Notices

Non-Resident Notices

State of Tennessee, County of Hamilton

DOCKET No. 15D167

TO THE RIGHTHOLDERS OF RECORD, INTERESTED PARTIES, and OTHER INTERESTED PARTIES:

NOTICE OF SUBSTITUTE TRUSTEE’S SALE

THE DEED OF TRUST is owned by Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, whereby the undersigned, having been appointed Successor Trustee by instrument recorded as said Register’s Office, is notice that the undersigned will on March 23, 2017 at 10:00AM local time, at the Hamilton County Courthouse, located at 615 Walnut St, Chattanooga, Tennessee 37402 record and sell at public outcry to the highest and best bidder and acquire and place at the highest lawful bid subject to all unsold taxes, prior liens and encumbrances of record.

DESCRIPTION OF Real Estate

The address of the above described property is believed to be 2328 Lyons Lane, Soddy Daisy, TN 37379

Other Interested Parties:

Tennessee Housing Development Agency; Citizens Savings and Loan

All right of equity of redemption, statutory and other lienholders, or creditors having a lien upon or other interest in the property described above are expressly waived in said Deed of Trust, and the interest 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 day, time and place certain without further publication, upon announcement of the time and place for the sale set forth above. If you purchase at a sale, it is your responsibility to verify that the property is free and clear of liens. If you pay cash, the entire purchase price is due and payable at the conclusion of the auction in the form of cash, check, or certified check made payable to Solomon Baggett, LLC Escrow Account. No personal checks will be accepted. The undersigned reserves the right to bring sufficient funds to 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 property may be reacquired by the Substitute Trustee at any time.

THIS SALE IS FIRM AS AN EXECUTORY CONTRACT AND IS SUBJECT TO BEING CANCELLED BY THE CREDITOR OR THE TRUSTEE FOR DEFAULT IN THE PAYMENT OF THE DEBT.

The undersigned, KIM EMMETT, Deputy Clerk, is appointed to take the following property located in Hamilton County, Tennessee, to-wit:

Warranty Deed of record at Instrument No. 200-2009, Book 600, Page 8413, filed on 12-01-2009 in the Register’s Office at Book G19052 Page 866 recorded October 26, 2009 in Hamilton County Register’s Office. Said property is located at 5240 South甲、37401

SOLD FOR:

SUBSCRIBE or RENEW to your home

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Call, email us or mail this fax form to:

P.O. Box 3008
Memphis, TN 38173
Phone 423-602-9270 Fax: 423-602-9269
easternservice@HamiltonCounty Herald.com

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ENCLOSE
Night to Remember to feature Impressions, Eddie Levert

The Impressions will mark the 50th anniversary of a Night to Remember, an annual event that raises funds to support urban youth organizations in Chattanooga. Grammy nominated rhythm and blues singer Eddie Levert will also perform.

The show will take place Saturday, April 8 at 8 p.m. at the Chattanooga Convention Center. Tickets go on sale Wednesday, Jan. 25 at the Bessie Smith Cultural Center, Mary’s Lounge and www.anighttoremember.org. Corporate sponsorships are available by contacting (423) 463-0687.

The Impressions are best known for their string of hits in the 1960s, many of which served as anthems for the civil rights movement. They are also 1998 Grammy Hall of Fame inductees for their hit “People Get Ready” and winners of the Rhythm and Blues Foundation’s Pioneer Award.

Sam Gooden, founding member of the group, and Fred Cash are Chattanooga natives. Both are living locally. Jermaine Gooden of Cleveland, Tennessee will join them on stage. Their performance will serve as a farewell tribute, as the group will retire this year.

Eddie Levert is one of the founders and lead singers of the rhythm and blues group, The O’Jays. Known for his raspy voice, Levert has written and produced numerous hits. In 2016, he released his new record, “Did I Make You Go Ooh.”

In 29 years, A Night to Remember has raised over $4 million through an annual gala. A Night to Remember plans to use the proceeds of the 2017 event to increase ninth grade literacy in Hamilton County, fund local STEM programs and support arts and cultural programs for local youth.

Source: A Night to Remember

CRITIC From page 14

doesn’t actually exist; rather, Saunders is a composite of all of the officers who were at the finish line when the bombs exploded.

If I have a beef with “Patriots Day,” it’s with the use of an amalgamated character. Since the film is meant to honor the heroes of that day, the writers should have looked harder for another champion instead of melting everyone down into someone who didn’t exist.

This also makes “Patriots Day” susceptible to questions about its faithfulness to the events of that day.

Regardless, “Patriots Day” does what its makers set out to do: It provides an engaging (and occasionally gripping) account of a sad day and its heartrending aftermath, honors the heroes of that storm and underscores the strength of the people of Boston.

I pray there’s never a sequel.

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Mainda named EPB executive

Hodgen Mainda has been named executive director of community development for EPB, Chattanooga Electric Power Board. Hodgen will lead EPB’s community development efforts while working with government relations at the state level.

“Hodgen has a substantial track record for working in both community and business development as well as government affairs,” says David Wade, president and CEO. “Through his engagement he has also developed a very strong network at all levels.”

Previously, Mainda served as vice president for Noon Development and River Branch Strategies. Through appointment by Governor Bill Haslam, he serves on the Tennessee Education Lottery Board of Directors.

“Since coming to Chattanooga eight years ago, I’ve made it my personal mission to support the growth and development of this community,” Mainda says. “I can’t think of a better way to do that than joining EPB where my efforts will be joined with an organization dedicated to enhancing quality of life in the local area.”

In 2014, Mainda was a co-recipient of YPAC’s Young Professional of the Year award. Chatter magazine has recognized him as one of the 20 under 40 individuals who are making a mark in our community.

He is a native of Nairobi, Kenya who moved to Tennessee in 1997.

BCBS promotes Winston to PR post

BlueCross BlueShield of Tennessee has promoted Dakasha Winston to the newly created position of chief government and public relations officer.

Winston will oversee all BlueCross BlueShield of Tennessee’s regulatory, legislative and financial planning and administration of Medicaid contracts with the University of TennCare.

Winston joins BlueCross from the Washington, D.C.-based Center for Consumer Protection and Education. She was previously a senior policy advisor for the center, where she served in executive roles for both finance and operations.

With Dakasha’s promotion was responsible for expanding networks statewide to add Medicaid and commercial business lines to a Medicaid health plan. During his tenure, the company’s membership grew from 35,000 to 250,000.

Previously, Winston worked at Kaiser Permanente, where she oversaw performance of the Medicare line of business in Colorado.

A Colorado native, Winston holds a master’s of business administration from Colorado State University-Pueblo and has been a Certified Public Accountant since 2002.

HHM adds three staffers

HMH CPAs has hired one staff accountant and two senior managers.

Senior managers John Eaves and Britany Foley and staff accountant Amber Mueller will serve on the tax and audit team. These new team members bring over 25 years of experience to the firm.

“We hire professionals who add quality expertise and unique skills to HMH’s team,” says Donnie Hutcherson, managing partner of HMH CPAs. “We can confidently say that these new team members strengthen our team and our ability to offer exemplary service to our clients.”

Previously, Eaves worked for a Fortune 500 company for six years, where he was the director of the international Audit department. Foley has over a decade of experience working with Big 4 accounting firm, Deloitte Tax, where she led the Health Practice for the Memphis office.

“We’re excited for John, Britany, and Amber to join our team of financial professionals, and for the value they bring to our clients,” Hutcherson says.

CHI Memorial adds Vandergriff

Danielle Vandergriff, FNP-C, is joining CHI Memorial Medical Group.

Vandergriff earned a bachelor’s degree in nursing and a master’s degree in nursing from The University of Tennessee at Chattanooga. She is a certified nurse practitioner.

Vandergriff will serve new patients age 5 and up at CHI Memorial Family Practice Associates - Soddy Daisy.

In addition, the Rees Skilled Cancer Institute at CHI Memorial is pleased to announce that Danielle Vandergriff, AGNP-BC, has received certification as an advanced genetics nurse (AGN-BC), with a specialty in adult cancer.

She is one of approximately 50 with this certification in the United States. The certification is good for five years.

TVA takes new position with TVA

Mike Balduzzi has been promoted to the newly created position of vice president and chief nuclear officer.

Balduzzi was previously the company’s lead for the nuclear safety and operations as well as the lead for emergency preparedness.

He is a native of Philadelphia, Pennsylvania. He has more than 25 years of experience in the nuclear industry and nuclear operations.

Balduzzi will be responsible for leading, operating and optimizing TVA’s nuclear fleet as part of its diverse fleet of generation technologies.

“TVA’s effective leadership and strong operational experience have helped us focus on achieving operational and financial excellence throughout the organization,” Grimes says. “His expansive industry experience and success in his prior role make him an excellent choice to lead the Nuclear organization in achieving and sustaining top industry performance.”

Balduzzi joined TVA as the senior vice president of nuclear operations in January 2014 after serving as the senior vice president of nuclear technical services for Entergy Nuclear.

With more than 34 years of nuclear experience, he has held numerous leadership roles in operations, maintenance and oversight activities at a number of nuclear facilities.

Balduzzi has a degree in civil engineering from the University of New York at Buffalo. He has also completed the senior nuclear plant management course at APO and the advanced management program at Harvard Business School, while serving as a director on the National Nuclear Accrediting Board.

Ado

Tennessee Lady Vols. One recruiting service has ranked the nation’s No. 13 junior.

“She had been offered by every SEC school,” Hunt adds. The Knoxville News-Sentinel reported that Massengill’s junior classmate, Elizabeth Balogun, who is ranked 15th nationally, is also being recruit- ed by Tennessee.

“She probably is not through growing,” says her coach. Hunt’s youngest daughter, Treasure Hunt (yes, her real name) has already received her first scholarship offer as a freshman – from Dunn Staley, legendary head coach from SEC power South Carolina.

Much ado about Ado

From the onset of the program, when David Step- henson (now head coach for both the men’s and women’s teams at Georgia Northwestern Community College) coached both boys and girls, Hamilton Heights has made a priority of getting its high school and middle school students to college.

But in the high-octane world of Division I recruiting, Abdul Ado put the Hawks on the map.

A 6-foot-10 native of Nigeria, Ado moved to America after his freshman year. He played for three seasons for the Hawks, but got many more eyeballs on him by playing AAU ball in Memphis with two of his Hamilton Heights teammates. At its peak, Ado’s recruiting totaled 27 firm offers before he opted for Mississippi State of the SEC.

But in November, the NCAA’s Eligibility Committee has already received several questions pertaining to his freshman year in Nigeria.

Now a manly 6-11 with a 7-foot-5 wingspan, Ado was eligible to begin prac- tice this semester after passing enough credit hours in the fall, but will not be eligible to play until next season.

But most of the international players arrive at Hamilton Heights for their freshman year. The first was a girl from Brazil, an eventual honors student, the nation’s No. 13 junior.

“Since I’ve been here, we’ve had five players get full schol- arships and four-year schools, and two get two-year schol- arships. We just had our first signee with UTC (Joan Duran), a Dominican Republic native that SCORE International was able to get over here.”

The obvious by-product of the influx of all this talent is success on the court. Not part of any conference, Hamilton Heights is one of a number of small high schools who play in the NSAA Division I tournament in Dayton, Tennessee.

Each of Ferrell’s first two years, his team was a first- round loss. Last season, Hamilton Heights claimed the championship with a 30-point victory in the finals.

It was a “great win” did not get the Hawks to the ultimate goal. “ESPN sponsors the National High School Invitational at Madison Square Garden,” Ferrell explains. “But only the best four teams in America get that invitation.”

Hunt’s girls program, like- wise, is coming off a successful, a 29-win season against comparable competition to the boys program. In addition to the scholarship offers of more than 20 for the basketball teams in eight weeks, the Lady Hawks have two seniors who will be playing somewhere next season – Hunt’s daughter, Am- ber Hunt, and CeeCee White, a transfer from Walker Valley.

“Being number one is our goal. New York City is a goal of ours," Hunt says. “But we’ve always wanted to crack the top 25 in (prep) rankings; last year we were 26th. This season, we’ve been in the top 10 all season.”

In her eight seasons coach- ing at Hamilton Heights, the coach admits that she feels she’s gotten the knack of coaching elite players.

“I think it’s one of the big reasons we’ve been successful,” Hunt adds. “Many times, when you have high-level players, sometimes coaches are afraid to coach them. They’re afraid if they press too hard, they’ll run them off.”

She also has all the con-
Compass to auction off Barry Young’s sports memorabilia

By David Laprad

When Barry Young passed away in 2015, he left behind a matchless legacy of service to his community and its youth through sports.

Young is known to many Chattanooga-area parents and players as the curly-haired blonde man who called baseball in the summer, football in the fall and basketball in the winter. When the seasons changed, so did his uniform — but his commitment to kids never wavered, says Brian Noble, lifelong friend.

“A lot of guys called games for the money, but not Barry,” Noble says. “He did it for the love of sports and the players. When a catcher would get popped in the chest during a softball game, he’d stop the game to make sure they were okay.”

Young built more than a legacy during his lifetime; he also amassed a sizable sports memorabilia collection.

Over decades, he collected hundreds of caps, jerseys, uniforms, autographs and other collectibles that spoke of his fervent love of sports.

In the wake of Young’s passing on Aug. 5, 2015 due to colon cancer, his family has decided to sell his collection.

The items will be auctioned off piecemeal via Compass Auctions & Real Estate’s website: www.soldoncompass.com.

Although Young enjoyed professional sports most of all, jerseys, jackets and caps from many college teams, including Southeastern Conference football squads, are a part of the collection.

Youth sports fans will have plenty of memorabilia to vie for. Although little of Young’s collection could be considered vintage, there’s also plenty of product featuring older team logos and even some game-worn jerseys with the players’ names on the back.

Autograph collectors will have plenty of signed photos of all-time greats like Mickey Mantle, Babe Ruth and Muhammad Ali to tussle over.

True autograph hounds will want to look carefully at the jerseys, Noble adds, as Young sewed numerous autographs — including signed photographs — into the inner lining of many of his jackets.

The lining of a bright orange jacket sporting the Denver Broncos logo contains an autographed photo of John Elway. A Pittsburgh Steelers jacket sports a picture and autograph of Terry Bradshaw.

Other interesting items include opening day baseball pins, some of which date back to the 1950s, and a magnetic board on which SEC football fans could keep track of the division’s standings by swapping the logos as the team’s records changed.

People who knew Young might recognize some of the items, Noble says, as he often wore one of his jerseys, jackets or caps when he wasn’t on the field. “He always had something different on,” Noble adds.

When Noble met his friend at the University of Tennessee at Chattanooga in the 1970s, Young had already started collecting.

Although Young’s collection grew and waned over the years, it totaled over 300 pieces at the time of his passing.

“The family is selling every last item. Noble sees the auction as a way of ensuring Young’s legacy lasts beyond his years.”

“Barry didn’t collect memorabilia to make money; he did it because he enjoyed it. It’s a collection of love,” Noble says.

“This auction gives the people who remember him a chance to have something that was a part of that time.”

Pre-bidding is taking place now and ends Thursday, Jan. 26 at 9:59 a.m. EST. Online bidding begins immediately after pre-bidding ends and will last until 3 p.m. EST.

To place a pre-bid, visit www.soldoncompass.com, click on “Auction Calendar” and scroll down to and then click on “Sports Memorabilia-Collectibles Auction.”

Young amassed a large collection of sports memorabilia during his lifetime. His family is selling the items via Compass Auctions & Real Estate.

An autographed photo of John Elway lines the inside of a Denver Broncos jacket.

The lining of a bright orange jacket sporting the Denver Broncos logo contains an autographed photo of John Elway.