By Kathy Carlson

Just months after blasting federal vaccine mandates in the third of three special legislative sessions, state lawmakers return to the Capitol for the second half of the 112th General Assembly Jan. 11.

When they reconvene, they’ll draw lines for new legislative districts. The overwhelmingly Republican body also will approve a budget supplemented by billions of dollars in federal funds flowing to Tennessee from pandemic-relief and infrastructure programs passed mostly by Democrats in Washington.

They might also rewrite a 30-year-old formula for funding the state’s K-12 public schools.

Other issues include labor shortages throughout the economy and criminal justice issues. And the COVID-19 pandemic will still demand lawmakers’ attention.

What’s more, the action takes place in a year of midterm congressional elections, a governor’s race and elections for state House members and half of the state Senate.

Here’s a look ahead:

**Redistricting**

Every 10 years, state legislatures redraw lines for their own legislative districts and for congressional districts. The goal is to reflect population changes and ensure equal representation under the “one-man, one-vote” approach set out in the U.S. Supreme Court’s Baker v. Carr case, a Tennessee case.

The stakes are high. As The New York Times recently reported, “state-level contests … are suddenly moving from the periphery to the center of American politics.” Republicans have the power
Anne Boatner says she’s landed her dream job as an attorney. A graduate of Girls Preparatory School, the City University of New York and Vanderbilt Law School, Boatner, 33, is not practicing corporate law or litigating cases for a large firm. Rather, she’s in the trenches with Legal Aid of East Tennessee, where she does eviction defense as part of a collaborative program with other local entities.

Having grown up in a lower-middle class home — and after developing an acute sense of class consciousness in undergraduate school — Boatner says the work is perfect for her.

Here, Boatner discusses the Eviction Prevention Initiative and the journey that took her the long way from GPS to Legal Aid.

Give us a primer on Anne Boatner.

“I was born outside of Washington, D.C., grew up near Philadelphia and moved to Chattanooga for middle and high school. After I graduated from GPS, I lived in D.C. for two years, New York City for eight and then moved to Nashville for law school. So, I’ve lived 50% of my life in the mid-Atlantic and 50% of my life in Tennessee. I’m a half-and-halfer.”

Now give us a primer on the Eviction Prevention Initiative.

“Emily O’Donnell started the program between Legal Aid, the Southern Adventist School of Social Work and Habitat for Humanity. We pair people who are facing eviction with a free attorney and a social worker who links them to services and other resources they need. The legal end, we do what we can to prevent eviction. One thing that’s exciting about this program is we have a discretionary fund I can use in negotiations to pay back rent, whereas some of the state funds might take time.”

What do you do during a typical day?

“A lot of what I do ends up being out-of-court settlement negotiation. Being a semi-phone phobic millennial, blind calling another attorney scares me a little, but this job allows me to do actual lawyering, whereas the attorneys at a law firm where I previously worked spent their first three years doing document review.”

What do you do at the end of a typical day?

“Go home and say, ‘I kept a family in their house for Christmas.’ My favorite part of my job is calling someone and saying, ‘I’m going to pick up a check that will pay your entire background rent and deliver it to the other lawyer — and they’re gonna dismiss your case.’

‘I’ve had the privilege of making that call a few times. It gave me chills bumps every time. I’m not sure that’s going to wear off anytime soon.’

What’s your least favorite part of your job?

“Having to operate within a system that’s deeply unsympathetic toward renters. Also, operating in a system I can’t change. I can’t change that this person has to pay $1,500 a month to rent a gross one-bedroom apartment that’s covered in black mold.

“There’s also the sense of frustration that comes with helping two people but existing in a world that will unceremoniously kick 50 people out of their apartment on a Thursday.”

How did your sense of class consciousness develop?

“I ended up at Brooklyn College in the City University of New York system during the financial crises of 2008. I had applied to a number of private schools but I didn’t want to take out any loans. I come from a lower-to-middle class family and didn’t have a college fund, so I decided to go to CUNY, which was designed to educate working class New Yorkers.”

What did you intend to study?

“I didn’t know. But I loved having the freedom to dip my toes into different fields and investigate what might interest me. Because I went to a school with low tuition and was effectively paid to go to school, I could take an anthropology class one semester because it sounded interesting and fun. There wasn’t any pressure to earn a degree and jump into the workforce.

“I’m grateful for that because I was able to pursue really some fun opportunities. I was part of a program called the Thomas J. Watson Fellowship, which provided paid internships for three summers of undergrad.

“My first year, I worked in the education department at the New York Historical Society. My second year, I worked at a law firm called Hughes Hubbard & Reed. And my third summer, I worked at the Institute for International Education in Hungary.”

You sound proud of your alma mater.

“I am. We need more universities like CUNY. My undergrad diploma is on display on my bookshelf, and my law school diploma is still rolled up in the tube in which it came. I’m much more excited about and proud of my undergrad.”

Did the internship at Hughes Hubbard steer you toward the law?

“I initially considered going into academia. CUNY funnels a large number of students directly into Ph.D.’s. And I loved the idea of working directly with young minds and helping to change the world that way.

“Social justice issues have always framed my life. Being a product of 2008, our generation is sensitive to social justice issues because we’ve seen their impact on our peers.

“But after my second year at CUNY, I started debating between changing minds from the top down in the education system and going into the law, which can have a more direct impact on lives. I thought working for Hughes Hubbard would break the tie.

“And it did. I worked for the pro bono arm of the firm, which was one of two in the city of New York that did indigent criminal defense. Having a direct hand in the client experience, visiting clients at Rikers and taking cases to trial — the collaborative nature of the law blew me away. I was really drawn to it.”

What was your next step toward the law?

“I worked for Hughes Hubbard for two years after I graduated from CUNY. Although I was able to return to the criminal trial program, at least 85% of my work was corporate. And I learned I didn’t want to be a corporate lawyer. While the lack of work-life balance turned me off, a lot of people go into the law not for the money but to help others.”

That notion took you to law school.
What was that experience like?

“I didn’t love law school. It’s a universally tough thing. But I was able to become involved with some social justice work. I volunteered with the LGBTQ+ law association and did name change clinics for trans folks. Getting direct service experience in law school made the experience a little less terrible.”

How did you come to be in Chattanooga?

“When I was in Hungary, my mom had breast cancer, and being an ocean away from my family bothered me. Then I was in a bad car accident a couple of days after graduation, which put everything on pause. My mom, who lives here, said, ‘Come home and heal.’ So I did.”

When did you connect with Legal Aid?

“All the things I had lined up for after graduation didn’t exist anymore, so I decided to hold out for a job at Legal Aid because it’s the only place in Chattanooga that does the kind of work I want to do. I did take cases pro bono for friends and other people who needed help and worked at a restaurant to pay my bills. I nearly applied to one local firm, but I’m glad I didn’t. I held out for my dream job—and I actually had clients to represent my second week of work.”

What do you do when you’re not lawyering?

“I co-founded Chattanooga Harm Reduction Coalition, which provides training for overdose reversals. We distribute Naloxone, a drug that reverses opioid overdoses, and we train people on how to use it. We also do training on safe use practices at some of the homeless camps in town.”

Does telling people about that work ever raise eyebrows?

“Everybody has the right to make choices with which we don’t agree. Harm reduction is about respecting that autonomy and doing what we can to ensure those choices are made safely.”

Since working for Legal Aid is your dream, would you like to make a career of it?

“Historically, I’ve done well with having an ambiguous sense of what my future will look like. I like not knowing the details. It’s gotten me pretty far. But could I make a career out of this? Absolutely. Our deputy director has worked for Legal Aid for 31 years. Even if I don’t stay with Legal Aid, I still hope to assist people with direct legal services. I initially thought this might be my steppingstone to nonprofit work, but I’m not sure. So, yeah, ambiguous. Let’s go.”

The Tennessee Legislature will likely have to revisit COVID-19-related legislation following a controversial special session in the fall to push back against federal measures.
News Briefs

Sonic adds delivery center in Chattanooga

Sonic Automotive Inc. has opened its new EchoPark delivery center in Chattanooga.

Sonic is a Fortune 500 Company and one of the nation’s largest automotive retailers.

Located near the Georgia border, the Chattanooga Delivery Center is EchoPark’s third location in Tennessee, following the opening of the Knoxville delivery center and Nashville retail sales center in 2020. The new Chattanooga delivery center is also EchoPark’s 35th location to date, continuing the brand’s expansion toward a nationwide distribution network that is expected to reach 90% of the U.S. population and generate $14 billion in revenues by 2025.

“Our new delivery center in Chattanooga is an important part of EchoPark’s ongoing growth strategy, and further enhances our expanding regional and national footprint,” says David Smith, CEO of Sonic Automotive and EchoPark Automotive. “With three strategic locations in Tennessee, guests have multiple options to experience the EchoPark difference no matter where they live in the region.”

Guests are able to take delivery in person at the Chattanooga location after conveniently shopping online at EchoPark.com and choosing from over 10,000 high quality, one- to four-year-old preowned vehicles priced up to $3,000 below market, with clean CarFax reports, most of which are still under original factory warranty. Upon arrival, guests work with an EchoPark Experience Guide, who will help answer any questions and finalize all vehicle purchase details before quickly getting them on their way home with their new purchase.

Following its 2014 launch, EchoPark Automotive has rapidly become one of the preowned automotive retail industry’s most prominent success stories.

One Riverside sold to Capital Square

Capital Square 1031 has acquired One Riverside, a 280-unit multifamily community in Chattanooga.

Capital Square is a leading sponsor of Delaware statutory trust offerings for Section 1031 exchange and other accredited investors.

CS1031 One Riverside Apartments, DST seeks to raise $45.34 million in equity from accredited investors and has a minimum investment requirement of $50,000.

This is Capital Square’s fifth acquisition of a multifamily community in Chattanooga, creating management efficiencies and economies of scale.

“Chattanooga is a gem of a city with the feel of Austin or Nashville before they took off,” says Louis Rogers, founder and chief executive officer of Capital Square.

“The combination of natural beauty and economic opportunity is unrivaled in the region.”

Located at 950 Riverside Drive, the 280-unit community features one- and two-bedroom units situated on 17.7 acres of land. One Riverside is located approximately 2 miles from downtown Chattanooga and offers residents convenient access to numerous employers and community points of interest.

Nearby attractions include the Tennessee Riverwalk, a 16-mile bike-and-bike trail that connects the property to downtown Chattanooga, the Walnut Street Pedestrian Bridge, the Tennessee Aquarium and Hunter Museum of American Art. The community is also near AT&T Field, home of the Chattanooga Lookouts, the Double-A Minor League Baseball affiliate of the Cincinnati Reds.

“One Riverside is ideally located in the Chattanooga East submarket, providing residents with convenient access to numerous employers and community points of interest,” says Whitson Huffman, chief strategy and investment officer.

“The property’s submarket has high barriers to entry with only one other property under construction within a three-mile radius. This premier location coupled with high-end amenities makes this property an exceptional addition to our portfolio of multifamily DST properties.”

Amenities at the gated community include a clubhouse with resident lounges, a gaming area, clubhouse kitchen, business center, coffee bar and meeting rooms. Additional amenities include a fitness center with digital on-demand and weekly on-site classes, a yoga studio, outdoor grilling stations, package delivery lockers, a saltwater pool with tanning ledge, a pet spa, kayak storage and an outdoor covered patio with fireplace.

CBL Properties portfolio grows

CBL Properties, headquartered in Chattanooga, has announced the addition of more than 1.7 million square feet of new retail, dining, entertainment, and other uses have opened across its portfolio since January.

“Over the past year, CBL’s team has elevated our properties by combining retail, dining, and entertainment along with a variety of other mixed uses,” says Stephen Lebovitz, chief executive officer, CBL Properties. “Traffic levels have rebounded over the last several months and double-digit portfolio sales increases have continued, leading to growing demand for space in our properties. We’re thrilled to celebrate the addition of so many new stores.”

New openings across the CBL portfolio include unique uses such as Hollywood Casino at York Galleria Mall in York, Pennsylvania; the expansion of High Caliber Karting & Entertainment at Meridian Mall in Okemos, Michigan; Aloft by Marriott hotel and Trader Joe’s at Hamilton Place in Chattanooga; Tilt at Richland Mall in Waco, Texas; and the first Belong Gaming location in the United States at Pearlroad Town Center in Pearlroad, Texas.

CBL also welcomed OFFLINE by Aerie to Fayette Mall in Lexington, Kentucky; Pottery Barn at Friendly Center in Greensboro, North Carolina; and Tradeshoe Shoes at both Oak Park Mall in Kansas City, Kansas and Post Oak Mall in College Station, Texas.

In addition to the many well-known national brands that opened their doors at CBL malls this year, demand among local and regional tenants has also increased.

“We have added a number of unique local tenants to our portfolio over the last year, including BLCK Market at Pearlroad Town Center and Sports Court at Fayette Mall,” Lebovitz adds.

In 2022, Von Maur will open at West Towne Mall in Madison, Wisconsin; OFFLINE by Aerie, Rose & Remington and Palmarto at Hamilton Place; Moon Event at Sunrise Mall in Brownsville, Tennessee; and a new and expanded Scheels at Dakota Square Mall in Minot, North Dakota.

5 Points Northshore Apartments sold

San Francisco-based real estate firm Hamilton Zane has acquired the 190-unit 5 Points Northshore Apartments in Chattanooga.

The Kirkland Company represented the seller on this transaction. That represents HZ’s eighth acquisition in Tennessee. HZ’s capital improvements will include site improvements, building repairs, amenity enhancements and mechanical, electrical and plumbing updates.

Management of the property has also been transitioned to HZ affiliate Mission Rock Residential, a Denver-based company.

The property, built in 2019, is located just north of Downtown Chattanooga, which is situated at the bend in the Tennessee River at the Juncture of Tennessee, Georgia and Alabama. The 2019-vintage property is rich with resident amenities such as this full-service fitness center.

Hamilton County Herald

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– David Laprad, Editor
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www.hamiltoncountyherald.com
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50 Years Ago

Saturday, Dec. 25 to Friday, Dec. 31

Gifts totaling $17,766.53 were received by Christmas Eve for the Times’ 25 Ned Needham Fund. The Postal Service Agency will use the contributions to serve unfortunate who need a helping hand.

This is the 36th consecutive year that The Chattanooga Times has sponsored the Christmas Fund.

Albert Orlando Searle, 85, formerly of Chattanooga, died Dec. 22 in an Ocala, Florida, hospital following surgery. For many years, Searle was vice principal and general manager of Southern Paper Company of Chattanooga. His wife, Brownie Cuthbert Searle, was editor of the Chattanooga Labor World 1950-1958. After Mr. Searle’s retirement, they moved to Crystal River, Florida, where they became active in civic affairs.

County Savings Bonds Chairman Sam I. Yamell reported Hamilton County residents bought $368,111 in Series F and H Savings Bonds during November. It was 106% of the 1971 goal as set by the Department of the Treasury.

The Federal Reserve Bank of Atlanta has reported that debits to demand deposit accounts insured by commercial banks in Chattanooga rose 11% during November to a level of $1,651,270,000.

The Hamilton County Election Commission held an open house Tuesday at its offices. John Curtis, commission chairman, said that under the proposal, nearly every one of the city’s 42 precincts will be changed. The goal is to get between 1,500 and 2000 registered voters in each precinct and make the boundary lines such well-known markers as the river, creeks, interstate highways and railroads.

The U. S. Army has approved a modification contract award of $2,635,235 to Atlas Chemical Industries Inc., for operation and maintenance of the Volunteer Army Ammunition Plant. In a separate grant concerning Chattanooga, the Environmental Protection Agency in Washington awarded a $159,500 contract to the Research Triangle Institute of North Carolina to study effects of nitrogen oxide levels on selected health characteristics of persons living in Chattanooga.

At Tuesday’s City Commission meeting, final action on the Sunday closing law was postponed indefinitely after members said they found a referendum on the controversial city ordinance. City Attorney Eugene Collins, at the request of Commissioner Steve Conrad last week, gave the opinion that the city could amend the ordinance without a referendum since the ordinance had been on the books for 50 years and was enacted without a referendum. The ordinance had been amended in the 1950s and again in 1963 by the city commission. In 1963 a referendum to change the law was held but did not receive approval of the voters. Since no change was made by the referendum, Attorney Collins said the Commission is not prohibited from amending the law.

“Tanner Day” was declared Tuesday by the Town of Lookout Mountain in honor of an internationally famous native son, Roscoe Tanner, who is the only Tennessean to be named to the U.S. Davis Cup Team. A junior at Stanford University, Palo Alto, California, Tanner plays the No. 1 position on the Stanford tennis team. In 1970 and 1971 he was an NCAA finalist and NCAA All-American. He is the son of Mr. and Mrs. Leonard Tanner of Lookout Mountain.

The Chattanooga Big Brothers Association celebrated its 15th anniversary this week and announced plans for participation in the national “Big Brothers Week,” Jan. 1-7. Irvin J. Richmond is executive director of the local organization. Porter Warner Jr., is president. Big Brothers in Chattanooga is supported principally by the United Fund, the Chattanooga Civitan Club and the Brainerd Kiwanis Club.

Joe Kirk III has been appointed manager of the Chattanooga office of Pinkerton’s Inc. He is a member of the Tennessee Law Enforcement Officers Association, Tennessee-Mississippi Sheriff and Peace Officers Association, the Greater Chattanooga Chamber of Commerce and the Retail Credit Men’s Association.

The number of criminal offenses declined during the first nine months of 1971 in Chattanooga according to the FBI’s quarterly crime report released this week.

Tennessee’s GDP grew 5.6% in 2021

The Boyd Center for Business and Economic Research at the University of Tennessee reports the state’s inflation-adjusted gross domestic product grew 5.6% in 2021. The Center projects continued growth in 2022 at 4.2%.

Consumers are spending more confidently due to a third round of federal stimulus checks and the distribution of effective COVID-19 vaccines, which led to the return of in-person services for many consumers.

The report includes a deep dive into the employment recovery in Tennessee and examines how the recovery differs by age, race, gender, marital status and education, as well as by industrial sectors and geographic area. The state’s labor force participation rate, which sat at 61.8% before the pandemic, is projected to reach only 60.9% in 2022 and inch up to 61.4% in 2023. There is no single explanation for the slower labor market recovery, but many Tennesseans have reflected on their work-life balance since the pandemic began, and some have decided to switch jobs while others may not be as quick to reenter the labor force for various reasons.

As of October 2021, the labor force among people aged 55 or older has decreased by nearly 55% nationwide since the beginning of the pandemic. Only the 35-44 age group has returned to prepandemic levels. There are still about 1 million fewer people aged 20-34 in the labor force, and another 800,000 fewer people aged 45-54.

Tennessee in top 3 for dealmaking

Tennessee, Virginia and Massachusetts have been named winners of the Business Facilities’ 2021 States of the Year awards, the first three time winners have been named.

Tennessee was named the state with the Best Dealmaking, Virginia the state with the Overall Best Business Climate, and Massachusetts the state with the Best Workforce/Educational System. The three winning states will be highlighted in the January/February issue of Business Facilities.

“For the first time, we thought it was appropriate to name three winners in this prestigious process,” says BF Editorial Director Seth Mendelson. “As businesses look to expand or relocate, the questions they have about communities are becoming more complex. They want to know as much as they can about a community before making a final decision. We think this is going to help them make informed choices.”

Tennessee was selected as the Best Dealmaker thanks to recent deals with such companies as Ford (6,000 jobs), Smith & Wesson (750), Chewy Inc. (1,200), Thermo Fisher Scientific. (1,400) and an Amazon corporate headquarters in Nashville (5,000), among others.

In addition, the Global Business Alliance recently noted that Tennessee was second to only Minnesota in the growth of jobs from foreign-based employers, growing by 33.4% over the last five years. The state is now home to more than 860 global companies operating plants, offices and other facilities.

UTIA highlights agriculture upbeat in TN

Researchers from the University of Tennessee Institute of Agriculture outline gains in all major agricultural sectors in this year’s economic report to the governor.

The report showed a marked improvement from the previous fiscal year that reflected depressed global demand for U.S. exports tied to the COVID-19 pandemic and continued trade tensions.

Tennessee’s agri-forestry industrial complex encompasses the supply chain from farm and forest to the manufacturer and is a vital part of the state’s economy. According to a multiplier estimate, the complex provides an estimated $79.3 billion to Tennessee’s economy and accounts for 339,400 jobs.

Farms receipts in the state totaled $5.6 billion, with approximately 65.5% of this value coming from crops and 34.5% from animals and animal products.

In terms of harvested acreage, Tennessee’s four largest row crops include soybeans (1.47 million acres, down 9% from 2020); cotton (970,000 acres, up 18%); wheat (330,000 acres, up 43%); and cotton (270,000 acres, down 4%).

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What are your financial resolutions for 2022?

As you know, 2021 was full of challenges. We were still feeling the effects of the COVID-19 pandemic when supply chains shut down and inflation heated up. So, if you’re like many people, you might not be sorry to see the year come to a close. But now it’s time to look ahead to a brighter 2022.

And on a personal level, you might want to set some New Year’s resolutions. You might resolve to improve your health and diet, and possibly learn some new skills, but why not make some financial resolutions, too?

Here are a few ideas to consider:

• Prepare for the unexpected. If you haven’t already created an emergency fund, now may be a good time to start. Ideally, you’d like to have three to six months’ worth of living expenses in this fund, with the money kept in a low-risk, liquid account. (If you’re retired, you may want your emergency fund to contain up to a year’s worth of living expenses.)

Once you’ve got this fund established, you may be able to avoid dipping into long-term investments to pay for short-term needs, such as costly home or auto repairs or large medical bills.

• Boost your retirement savings. The pandemic caused many of us to reevaluate our ability to eventually enjoy the retirement lifestyles we’ve envisioned. In fact, 33% of those planning to retire soon said they started to contribute even more to their retirement savings during the pandemic, according to a study from Age Wave and Edward Jones.

This year, if you can afford it, increase your contributions to your IRA and your 401(k) or other employer-sponsored retirement plan.

• Reduce your debt load. The less debt you carry, the more money you’ll have available to support your lifestyle today and save and invest for tomorrow. So, this year, resolve to cut down on your existing debts and avoid taking on new ones whenever possible.

You can motivate yourself by measuring your progress – at the beginning of 2023, record your total debts and then compare this figure to your debt load at the start of 2023. If the numbers have dropped, you’ll know you were making the right moves.

• Don’t overreact to the headlines. A lot can happen during a year. Consider inflation – it shot up in 2021, but it may well subside in 2022. That’s in addition to another – or between – the reach of federal courts because they were political issues, which the courts can’t decide. Both parties have engaged in partisan gerrymandering over the years.

The U.S. Supreme Court decided in a 5-4 vote in 2019 that partisan gerrymandering claims – claims that lines were drawn to favor one party over another – were beyond the reach of federal courts because they were political issues, which the courts can’t decide. Both parties have engaged in partisan gerrymandering over the years.

The state Senate is expected to release its proposed redistricting map closer to the start of the legislative session. The qualifying deadline to run for the state Legislature is in April.

More dollars coming in

Tennessee will receive some $8 billion in federal infrastructure funds starting in 2022. That’s in addition to another $3.75 billion in one-time funding from the U.S. Treasury Department’s Fiscal Recovery Fund. In addition, state tax revenues are coming in well in excess of budget, says Sen. Richard Briggs, R-Knoxville.

A state Financial Stimulus Accountability Group, under the department of Finance and Administration, has overseen the use of American Rescue Plan funds and has made recommendations on how part of these funds should be used.

The state still has to allocate about $848 million of the $3.75 billion to specific projects, the accountability group noted in a Dec. 21 presentation. American Rescue Plan funds can be used for health-related projects, water and wastewater infrastructure, broadband deployment, agriculture and other specified purposes.

The federal infrastructure bill, passed in November, includes funding to repair roads and bridges, improve public transportation, build a network of charging stations for electric vehicles, add broadband infrastructure, protect infrastructure from adverse events such as cyber attacks and extreme weather, improve water infrastructure and add airport infrastructure.

The conferral of three large sources of funds for state projects represents a “once in a generation” event, Briggs says. The money isn’t recurring, however. He says he favors using it mostly for one-time rather than recurring expenditures.

Review of education funding

In October, the Lee administration announced a plan to review the formula used to spend state dollars to K-12 public schools. The goal was to make sure the state was “properly investing in students and stewarding our resources well,” Lee said at the time. The Basic Education Program, adopted in 1992, established a formula that’s still in use.

In late December, Lee said it’s possible that lawmakers will be able to consider a new funding proposal from his administration during the 2022 legislative session, the Tennessean reported. Lee, an advocate for choice, also told the newspaper that the review of public-school funding isn’t connected to school choice or school vouchers, and that he’s also a strong advocate for public education.

Rep. Vincent Dixie, a Nashville Democrat elected in 2018, has long called for state government to invest in children, toward the broader goal of helping improve people’s lives. The governor is on the right track in examining changes to the Basic Education Program, he says. The state also needs to keep focused on helping both teachers and children, saying teachers choose their profession “for the love of the job and the joy it brings,” but they don’t feel supported by government.

Education represents the largest expense in the state budget, accounting for at least $5.6 billion in state funds, the Tennessean reported. Beyond this amount, the federal government provides funding and local counties contribute toward school expenses.

Members of the public can comment on school funding by emailing tnedu.funding@ten.gov. The comment period ends Jan. 14.

Labor shortages

Five years ago, Briggs says, there
wasn’t much talk about labor shortages. Nowadays, “We’re hiring” signs are seen at many businesses, and the last six to eight months have seen labor in short supply in many occupations and professions – from nursing to truck driving, he says. The state Department of Correction has had 45% fewer correctional officers than needed, and there aren’t enough state police, he adds.

Unemployment fell statewide and nationally in November, the most recent month for which data is available, data from the state Department of Labor and Workforce Development reveals. Six Middle Tennessee counties – Williamson, Cheatham, Wilson, Sumner, Robertson and Rutherford – had unemployment rates at or below 2.5%. (Davidson County had 2.7% unemployment in November.) The county with the highest unemployment rate was Perry, with 5.1%, but that was a decrease from the previous month. Only in 10 counties did the November unemployment rate stay the same or increase.

Criminal justice and judiciary

Lawmakers will consider revamping the state’s sex-offender registry in light of a recent federal appeals court ruling on Michigan’s sex-offender registry law, which is similar to Tennessee’s, says Sen. Mike Bell, a Republican from Riceville. Michigan and Tennessee are both in the same federal court circuit, and there are more than 30 challenges to Tennessee’s sex-offender registry, Bell says.

Bell adds he’s working with the attorney general’s office and the Tennessee Bureau of Investigation on a bill to deal with the state’s sex-offender registry. Bell says he hopes to find bipartisan support for the bill.

Other criminal justice reform measures include extending confidentiality to conversations between victim advocates and crime victims, to allow more freedom in communications, Nashville Democrat Freeman says.

COVID

Efforts will be made to fine-tune COVID legislation passed during October special legislative session. News reports indicated employers were concerned that the special session legislation, in its rejection of possible federal vaccine mandates and other mandatory anti-COVID measures, also tied their hands to keep their workplaces operating and as virus-free as possible by choosing to require vaccines.

While courts work out just what the federal government can and cannot require employers to do to keep workplaces safe, lawmakers may tweak special-session legislation to better accommodate the needs of businesses.

The legislature also will revisit COVID liability protection measures passed in 2020 and set to expire at the end of June 2022, Bell says. The law said businesses, health care providers, schools, nursing homes and other individuals could only be held liable for COVID-related injuries if they had been grossly negligent or committed willful misconduct. Plaintiffs would have to prove the harm done to them by clear and convincing evidence, which is more than usually required.
Healthy choice: UT doctor selected as best in SEC

By Rhiannon Potkey

No matter the time of day or amount of work he’s accumulated, Dr. Chris Klenck is always available. Every athlete or coach at the University of Tennessee knows they can walk into his office on campus or call, and Klenck will provide his undivided attention.

From a common cold to a season-ending ligament injury, Klenck treats every case as his highest priority.

Klenck’s importance has long been valued within the Tennessee Athletics department. It’s now being recognized on a broader scale.

Klenck was recently named the 2022 SEC Team Physician of the Year. The award is voted on by the sports medicine staff at each Southeastern Conference school.

Klenck will be recognized at the Southern Orthopaedic Association SEC Sports Medicine meeting in Birmingham in May.

The honor includes a $1,000 award in the physician’s name to the sports medicine department at UT to be used toward funding for student assistant scholarships in the athletic training program.

“It was a huge honor for me. What made it so special is that each school’s sports medicine staff voted, so coming from our peers within our conference means a lot,” says Klenck, in his 16th season as the UT Athletics team physician.

“We are in the trenches together and we kind of share the same heartaches and triumphs.”

Nobody at UT was surprised by Klenck’s selection. They have admired his dedication and devotion since he arrived on campus.

“He is extremely deserving,” says Jason McVeigh, UT’s associate athletics director for sports medicine. “Clearly he is very good at what he does and is a very intelligent person. He is such a hard worker and has a true passion for taking care of our athletes.

“He will stay the extra hour, go the extra mile, come in at night and do whatever it takes when an athlete has an issue.”

John Fulkerson knows all too well. The super senior has spent a lot of time with Klenck over his six seasons playing for the Vols basketball team. He’s had broken bones, concussions, torn labrums and dislocations.

“I really can’t put into words how much Dr. Klenck means not only to me, but to my teammates, as well,” Fulkerson says. “He is always available to us and knows a lot about what he does. He is very, very good at his job and always puts us in the best possible position to perform at our best. That is something I really admire.”

Lady Vols softball coach Karen Weekly values Klenck’s input on just about anything medically related. Not only has Klenck treated her players, he’s helped Weekly with her own injuries over the years.

“He is knowledgeable, he is very patient, he is thorough and he is accessible. He is just the greatest guy you know,” Weekly says. “He really takes his time with everybody and is just a tremendous resource for our student-athletes and our coaches. You really feel like you are in the best care possible when you are dealing with Dr. Klenck.”

Born and raised in Evansville, Indiana, Klenck played wide receiver and defensive back at a small, rural high school with 100 students in his senior class.

He earned his Doctor of Pharmacy from Purdue University and his medical degree at Indiana University. Klenck completed a combined residency in internal medicine and pediatrics at IU before starting a sports medicine fellowship.

Once Klenck finished, he saw the job at Tennessee was available and didn’t hesitate to apply.

“The overall care of athletes and some of the uniqueness of athletes and demands that are placed on our student-athletes is quite significant, so it really interested me,” Klenck notes. “I was blessed to come here starting straight from my fellowship and the job is something that has become a passion and something fun to do.”

Klenck is employed by Knoxville Orthopedic as a third-party medical professional to maintain independence. He started the job by splitting time between UT and general care. But once the men’s and women’s athletic departments at UT merged, Klenck began devoting nearly all of his time to caring for UT athletes and moved into an office on campus.

“Having a physician embedded like we have here is still pretty rare even in this day and age at the large SEC-level schools,” McVeigh says.

“It’s a big advantage for the student-athletes and for our staff. It’s tight there in the training room with us and in the trenches every day. He understands the athletic trainer’s role and how important those roles are and also how hard those roles are sometimes.”

For all the medical expertise Klenck possesses, the most vital component of his care runs much deeper.

“Our athletes trust him, which is a huge thing in our world,” McVeigh acknowledges. “You want the athlete and the parents to trust the medical staff and know they have their best interest at heart to help them achieve their athletic goals.”

Klenck is humble about his role at UT. Like many of the athletes he treats, he views himself more like a team player.

“I can’t say enough about the people around me. They have played a huge role educating me and helping me take care of the athletes better.”

Klenck continues. “I am proud of everybody and proud of the sports medicine program we have created. It’s really like a family away from family for me.”

Klenck’s work at UT gained national attention when former UT offensive lineman Trey Smith, now a rookie starter for the Kansas City Chiefs, was diagnosed with blood clots in
Seavey learned land’s value early

Father’s hard work, focus made lasting impression

By David Laprad

The preamble to the National Association of Realtors’ Code of Ethics and Standards of Practice begins with a line that reads like it could have been lifted from novelist John Steinbeck’s “The Grapes of Wrath.”

“Under all is the land.”

The NAR website says this poetic pronouncement “indicates the all-encompassing nature of real estate” and “embodies the idea that land is the foundation of food, shelter and sophisticated aspects of economy.”

The notion that land is the bedrock of prosperity in the U.S. resonates on a personal level with Realtor Diana Seavey, 57, because of her father, Harold Graham. Graham grew up the son of a sharecropper who had lost his property to misfortune and wound up tending the same soil for the new owner. When Graham reached his early twenties, he purchased his first house and, in the words of Seavey, “worked, worked, worked, worked, worked” as he taught himself carpentry.

Seavey, who grew up in South Florida and worked as an early childhood teacher before she sold houses, can still remember what her father would say as he was passing by the homestead his father built: “When COVID-19 hit, five of my contracts immediately fell apart. Nobody knew how to do anything. So, I took every class and earned every designation I could.”

With a few clacks of a keyboard, Seavey loads her business website (dianaseavey.crye-leike.com) on a mounted monitor in her office and scrolls down to a cluster of colorful logos, each of which indicates her successful completion of a course or endorsement.

Included are the emblems for the At Home With Diversity certification, the NAR’s Commitment to Excellence (C2EX) endorsement, the Certified Residential Specialist designation, the Graduate Realtor Institute designation, the Pricing Strategy Advisor certification and more.

While these qualifications allow Seavey to add a long string of letters after her name on her business card, they’re more than the ingredients for an impressive alphabet soup. Rather, Seavey says each one has positively impacted her personally and professionally.

Seavey says earning the At Home With Diversity certification was an especially driven.
Housing affordability will suffer

Be prepared: Mortgage rates expected to rise in 2022

On Dec. 15, the Federal Reserve Board signaled it will be shifting from an accommodative monetary policy stance that supported the economic rebound from the 2020 recession toward a tighter policy as a direct result of ongoing inflation.

For the Chattanooga area, this policy pivot means mortgage interest rates are likely to rise in 2022. This will reduce housing affordability and again emphasizes the need for policymakers to enact solutions to fix the nation’s supply chains that are impeding local construction.

At the conclusion of its December policy meeting, the Federal Reserve announced changes to its outlook and projections in response to increased inflation data and inflation expectations that will yield higher interest rates in 2022 because of tighter monetary policy.

The announcement makes several changes to both the Federal Reserve’s economic outlook and its implied monetary policy path:

**Acceleration of tapering of purchases of mortgage-backed securities and Treasurys**

The central bank will double the pace of tapering with an anticipated conclusion of bond purchases in March 2022.

**Retirement of transitory inflation expectations**

The Fed’s outlook notes that supply-demand imbalances are contributing to elevated levels of inflation.

Moreover, the Fed’s economic projections increased its estimate for 2021 inflation (under the core PCE measure) from 3.7% to 4.4%.

As an indication that inflation will persist well into 2022, the projection for inflation next year increased from 2.3% to 2.7%.

Higher interest rates sooner

The Fed did not announce a change in the federal funds target rate. However, its outlook suggests three 25 basis point rate hikes in 2022 and three more in 2023.

This implied tightening is consistent with the NAHB’s existing forecast of a 2% 10-year Treasury rate near the end of 2022.

This higher rate also implies the 30-year mortgage rate rising somewhat higher than 3.6% by the end of next year.

For the latest information on the housing market, as well as a full list of our local industry professional members, visit the Home Builders Association of Greater Chattanooga’s website at www.HBAGC.net.

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**Seavey**

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affecting experience, as it taught her not just how to avoid statements and behaviors other might consider to be discriminatory but to also be more open-minded and sensitive to various cultures and ethnicities.

“South Florida was a melting pot,” she says. “Our neighbors would invite us over, and one would serve Puerto Rican food, another would serve Cuban food and another would serve Haitian food. I didn’t grow up seeing people as being different from each other. But I also had many assumptions that were wrong.

“So that course was huge for me. It expanded my understanding beyond my personal experiences.”

While At Home With Diversity touched Seavey personally, she says the Pricing Strategy Advisor certification has given her a business edge in the still-hectic residential market.

According to Seavey, the course teaches agents how to price homes appropriately—a task she says is more challenging now than it has been since she became a licensed agent in 2003.

Instead of taking houses that have sold in the last six months into account when pricing a listing, Seavey focuses on houses that have sold in the last month to allow for recent fluctuations.

“I wait until just before I list a house to set the price so the seller won’t leave any money on the table,” she explains. “The market sometimes changes daily, so I need to keep a finger on the pulse of recent sales so I can adjust the price accordingly—if the seller agrees.”

While this tactic usually places Seavey’s listings slightly below the highest prices in the neighborhood, she says her clients are usually “shocked” at how much their house is worth after she does her research.

“When I told the seller of the last house I listed how much her home was worth, she yelled and ran out. My clients, however, went running in and then asked if they could have it.”

Seavey says her buyers adopted the snake and bought the house. A subsequent and brief dalliance with Bender Realty’s short-lived Chattanooga office ended when the housing market crashed in 2007, and the Cleveland-based brokerage shuttered the branch.

When friend and managing broker Dan Giess invited Seavey to join his team at Crye-Leike in Ooltewah, she accepted.

Even though Realtors have a handle on homeownership, Seavey worked as her friend’s assistant for a brief time and then shifted to Prudential RCR after becoming licensed.

Seavey’s early days in the business were the definition of a humble beginning. As she learned to "work, work, work, work, work," she listed Veterans Affairs foreclosures, hosted open houses for HUD homes with caved-in floors and on one occasion, unexpectedly found herself face-to-face with what she estimates was a ten-foot snake.

“The people who had lived there had left their pet python in the walls. So I walked in, yelled and ran out. My clients, however, were running in and then asked if they could have it.”

Seavey says her buyers adopted the snake and bought the house.

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**GCR President**

From page 9

at the historical pace of 2.5%, barring any major, widespread transmission of the Omicron COVID-19 variant. He expects the 30-year fixed mortgage rate to increase to 3.5% as the Federal Reserve raises interest rates to control inflation, which is still lower than the pre-pandemic rate of 4%.

The housing market performed better than it has in 15 years in 2021, with an estimated 6 million existing-home sales. However, as mortgage rates tick up slightly, Yun predicts existing-home sales will decline to 5.9 million in 2022.

He also forecasts a modest increase in housing starts to 1.67 million as the pandemic’s supply chain backlogs subside.

Where does this forecast leave us locally? For the Chattanooga-area market in 2022, experts are projecting 5.7% home sales growth year-over-year and 6.9% home price growth year-over-year.

These numbers are helpful, but what can we take away from them? Simply put, they mean the market is looking to remain fast and robust but slowing down somewhat from the breakneck speed of the past year-and-a-half.

These predictions mean it will still be crucial to work with a Realtor who can maximize your chances of getting a jump on those properties that tend to sell quickly. Realtors work for their clients every day. That’s Who We R.

**Founded in 1912, Greater Chattanooga Realtors is a regional organization with more than 2,500 members servicing Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in Northwest Georgia. The association is one of approximately 1,100 local associations and boards of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors owns and operates a Multiple Listing Service, which is one of approximately 680 MLSs in the country, and services more than 2,700 MLS users.**
Foreclosure Notices

Hamilton County

NOTICE OF SUBSTITUTE TRUSTEE’S FORECLOSURE SALE
WHEREAS, Tracy Gross and Vincent Gross executed a Deed of Trust to Tabitha J. Jones Trustee for the benefit of Citizens Financial Services, on March 26, 2008 and recorded on March 26, 2008, in Hamilton County, Tennessee, at Book 8465, Page 711, Instrument No. 200803280155 in the Office of the Registrar of Deeds of Hamilton County, Tennessee.
WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust is W thought Savings and Loan, not in its individual capacity, but solely as trustee of NPL Trust 2015-1 (the “Holder”), appointed the undersigned, McMichael Taylor Gray, LLC, as Substitute Trustee, with all the powers, rights and privileges of the original Trustee named in said Deed of Trust, and
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, McMichael Taylor Gray LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on January 6, 2022, at 11:00 AM at 625 Georgia Avenue, Chattanooga, TN 37402 at the Hamilton County Courthouse, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in the County of Hamilton, in the State of Tennessee, namely:

Thence along said Swafford Lane, 150 feet to the place of beginning. Being the same line simple property conveyed by Quit Claim deed from Hames Th fan to Tracy Gross, dated 01/14/2005 recorded on 01/18/2005 in Book 7400, Page 854, in Hamilton County Records, State of Tennessee:
Street Address: 218 Swafford Rd Sale Creek, TN 37373
Parcel Number: 010 076 Current Owner: Tracy Gross
Other Interested Party(ies): n/a
If the United States or the State of Tennessee have any liens or claimed liens on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable recorded plat; any unpaid governmental, state or federal; any prior liens or encumbrances as well as any priority created by a future filing; any matter that an accurate survey of the premises might disclose; any right or equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust. The undersigned will sell and convey only as Substitute Trustee. The right hereunder is reserved to the seller to allow the sale of the property in the manner and order of the sale to another day, and time, place and manner, without further publication, upon announcement at the time and place for the sale set forth above.
This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale will be recorded by the Substitute Trustee at any time.
This office is attempting to collect a debt. Any information obtained will be used for that purpose.
McMichael Taylor Gray LLC
Substitute Trustee
3535 Engineering Drive
Peachtree Corners, GA 30092
Office: 404-474-7149
Fax: 474-745-8121
MTG File No.: TN2022-00157
Dec. 17, 24, 31, 2021

NOTICE OF DEFAULT AND FORECLOSURE SALE
WHEREAS, on April 3, 2009, a certain Home Equity Conversion Deed of Trust (“Reverse Mortgage”) was executed by DOROTHY K JONES, as mortgagor in favor of DOVER MORTGAGE COMPANY, as mortgagee and Neal G. Heims, as trustee, and was recorded on April 3, 2009 under Clerk’s Instrument Number 2009091300455, Book 8901, Page 105-115 in the real property records of Hamilton, Tennessee.
WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (“the Secretary”) pursuant to the National Housing Act for the purpose of securing a reverse mortgage.
WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated January 26, 2016, and recorded on February 22, 2016, under Clerk’s Instrument Number 2016022200015, Book G10676, Page 122 in the real property records of Hamilton, Tennessee.
WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage, and that the Mortgagor(s) no longer occupies the property; and
WHEREAS, the entire amount due and accrued as of January 27, 2022 is $129,160.38; and
WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the indebtedness secured by the Reverse Mortgage to be immediately due and payable; NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S. Code Sec. 5571 et seq., by 24 CFR part 24, subpart B, and the Secretary’s designation of me as Foreclosure Commissioner, recorded in the real property records of Hamilton County, Tennessee under Book GI 111751, Page 74, notice is hereby given that on January 27, 2022, or on about 11:00 AM local time, at any real property or at use in connection with the following described premises (“Property”) will be sold at public auction to the highest bidder.
LOT 13, PINE OAKS SUBDIVISION, FIRST UNIT, OF RECORD IN PLAT BOOK 27, PAGE 41, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE. THIS CONVEYANCE MADE SUBJECT TO THE FOLLOWING:
RESTRICTIONS AS SET OUT IN INSTRUMENT RECORDED IN BOOK 2125, PAGE 4, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE, BUT OMITTING ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN UNLESS AND ONLY TO THE EXTENT THAT SAID COVENANT (A) EXEMPT DECADES OF EDUCATION/EMPLOYMENT, (B) RELATES TO HANDICAP BUT DOES NOT DISCRIMINATE AGAINST HANDICAPPED PERSONS; SUBJECT TO UTILITY EASEMENT ALONG THE NORTH LINE OF SAID LOT AS SHOWN DOTTED LINES ON RECORDED PLAT AND AS SET OUT IN BOOK 1102, PAGE 75, IN SAID REGISTER’S OFFICE.
SUBJECT TO ALL NOTES, STIPULATIONS, RESTRICTIONS, EASEMENTS, CONDITIONS, AND REGULATIONS AS SET OUT ON RECORDED PLAT. ANY GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES IN EFFECT THEREIN.

SALES TO TAKE PLACE ON 2022-01-01
2103 Wren Road, Chattanooga, 37412
2021-12-30; 2021-12-31; 2022-01-01

Bank of New York Mellon Trust Company NA
Better Choice Notice Solutions

531 Tusker St, Chattanooga, 37405
2021-12-31; 2021-12-31; 2022-01-01

NewRule LLC
Better Choice Notice Solutions

3019 Northway Lane, Chattanooga, 37406 2021-12-10; 2021-12-17; 2021-12-24

BMO Harris Bank C/O Tennessee Foreclosure Dept.

1803 Olive Street, Chattanooga, 37406
2021-12-10; 2021-12-10; 2022-01-02

Deutsche National Trust Company
Better Choice Notice Solutions, Inc.

440 Sweet Pecan Rd, Chattanooga, 37421
2021-12-10; 2021-12-10; 2022-01-02

James E. Baldwin
Wilson & Associates, PLLC

8323 Mitchell Rd, Ooltewah, 37363
2021-12-10; 2021-12-10; 2022-01-02

Deutsche National Trust Company
Better Choice Notice Solutions

SALES TO TAKE PLACE ON 2022-01-02
2397 Giorgione Drive, Sidney Daisy, 37379
8906 Bay View Drive, Chattanooga, 37416
2021-12-31; 2021-12-31; 2022-01-02

Citizens Bank NA
C/O Tennessee Foreclosures Dept.

218 Swafford Rd, Sale Creek, 37373
5207 Weaver St, Chattanooga, 37412
2021-12-31; 2021-12-31; 2022-01-02

BOM Harris Bank
Better Choice Notice Solutions

Wilmington Savings Fund Society
Better Choice Notice Solutions

Mortgage Assets Management
Better Choice Notice Solutions, Inc

SALES TO TAKE PLACE ON 2022-01-03
20 Woodard Cir, Chattanooga, 37412
1249 Farlow Drive, Chattanooga, 37412
2021-12-31; 2021-12-31; 2022-01-03

American Financial Resources Inc
ALAW

522 Menlo Street, Chattanooga, 37411
2021-12-31; 2021-12-31; 2022-01-03

American Advisors Group
ALAW

1585 Atkins Drive, Chattanooga, 37411
2021-12-31; 2021-12-31; 2022-01-03

Dover Mortgage Company
Better Choice Notice Solutions

SALES TO TAKE PLACE ON 2022-01-04
33 Tunnel Boulevard, Chattanooga, 37411
2021-12-31; 2021-12-31; 2022-01-04

Valencia Elder
Wilson & Associates, PLLC

9143 Wesley Drive, Hills, 37343
2021-12-31; 2021-12-31; 2022-01-04

Mortgage South of Tennessee Inc
Better Choice Notice Solutions

3729 Mark Twin Circle, Chattanooga, 37406
2021-12-31; 2021-12-31; 2022-01-04

Reverse Mortgage Funding LLC
Better Choice Notice Solutions

SALES TO TAKE PLACE ON 2022-01-05
324 Williams Drive, Chattanooga, 37421
2021-12-31; 2021-12-31; 2022-01-05

Mortgage South of Tennessee
Better Choice Notice Solutions, Inc.
bidders closes the sale prior to the expiration of the specified period and a specified portion of the extension fee shall be applied toward the amount due.

If the highest and best bidder fails to close the sale within the required period, or within any extension of time granted by the Substitute Trustee, the high bidder will lose any rights to the property or deposit held in escrow, and the property or deposit held in escrow, if any, will be returned to the Seller or Trustee. The property or deposit will be returned to the Seller or Trustee unless the highest and best bidder, or any successor, applies the amount of the deposit, together with any additional funds earned or accruing from the deposit, toward the payment of the Notes, together with any interest and charges due under the Notes, and incurs and encumbrances of:

Sale at public auction will be on February 17, 2022, at 11:00 a.m., local time, at the front steps of the Hamilton County Courthouse, located in Chattanooga, Tennessee, and are named herein as interested parties.

The street address of the property is believed to be 5335 Slatton Avenue, Chattanooga, TN 37403, but such address is not part of the description of such property. In the event of any discrepancy, the legal description herein shall be deemed to control.

The foreclosure sale shall be canceled or adjourned at the time and place of sale to another day, time, and place if determined by the Substitute Trustee to be necessary for the successful completion of the sale.

street address of the property is believed to be 5335 Slatton Avenue, Chattanooga, TN 37403, but such address is not part of the description of such property. In the event of any discrepancy, the legal description herein shall be deemed to control.

The transfer shall be AS IS, WHERE IS, OR FOR THE LIKE AND FITNESS FOR A GENERAL PURPOSE. The title is believed to be good, but the undersigned is not making any representation to the validity or good faith of the title. If the United States or the State of Tennessee obtains a valid claim against any of the parties in interest, the Substitute Trustee shall not be liable therefor.

The street address and parcel number(s) of the property are:

Street Address: The street address of the property is believed to be 5335 Slatton Avenue, Chattanooga, TN 37403, but such address is not part of the description of such property. In the event of any discrepancy, the legal description herein shall control.

The transfer shall be AS IS, WHERE IS, OR FOR THE LIKE AND FITNESS FOR A GENERAL PURPOSE. The title is believed to be good, but the undersigned is not making any representation to the validity or good faith of the title. If the United States or the State of Tennessee obtains a valid claim against any of the parties in interest, the Substitute Trustee shall not be liable therefor.

The transfer shall be AS IS, WHERE IS, OR FOR THE LIKE AND FITNESS FOR A GENERAL PURPOSE. The title is believed to be good, but the undersigned is not making any representation to the validity or good faith of the title. If the United States or the State of Tennessee obtains a valid claim against any of the parties in interest, the Substitute Trustee shall not be liable therefor.

The transfer shall be AS IS, WHERE IS, OR FOR THE LIKE AND FITNESS FOR A GENERAL PURPOSE. The title is believed to be good, but the undersigned is not making any representation to the validity or good faith of the title. If the United States or the State of Tennessee obtains a valid claim against any of the parties in interest, the Substitute Trustee shall not be liable therefor.

The transfer shall be AS IS, WHERE IS, OR FOR THE LIKE AND FITNESS FOR A GENERAL PURPOSE. The title is believed to be good, but the undersigned is not making any representation to the validity or good faith of the title. If the United States or the State of Tennessee obtains a valid claim against any of the parties in interest, the Substitute Trustee shall not be liable therefor.
**NOTICE OF TRUSTEE’S FORECLOSURE SALE**

**SALE**

Sale at public auction will be on January 20, 2022 at 11:00 a.m., local time, at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by Elaine Smith for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for American Financial Resources, Inc., as Beneficiary, dated October 26, 2012, of record in Instrument Number 2012103000002, Book 9787, Page 773, in the Registers of Deeds Office for Hamilton County, Tennessee, (“Deed of Trust”), conducted by James E. Albertelli, P.A. d/b/a ALAW, a Florida corporation duly authorized to conduct business in Tennessee, having been appointed Trustee, all of record in the Register of Deeds Office for Hamilton County, Tennessee. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

The right is reserved to adjourn the day of the sale to another time, date, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or Trustee. This sale may be rescinded by the Substitute Trustee at any time.

This office is acting as a Debt Collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

Clear Recom LLC
Subtitle Trustee
655 East 4th Street Suite 200
Chattanooga, Tennessee 37403
Phone: (877) 319-8840
File No: 1823-307A

Newspaper: Hamilton County Herald
Publication Dates: 12/31/21, 1/7/22, 1/14/22
Dec. 31, 2021 Jan. 7, 14, 2022 Fg22233

**SHOWN BY PLAT OF RECORD IN PLAT BOOK 15, PAGE 93, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.**

**BEING THE SAME PROPERTY CONVEYED TO ELAINE SMITH BY DEED FROM REA WHALEY AND NORMA A. WHALEY RECORDED 09/20/2006 IN DEED BOOK 888 PAGE 346, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.**

**Stuart Address:** The street address of the property is believed to be 20 Woodard Circle, Chattanooga, TN 37412, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

**AMERICA’S DEADLIEST SHOOTINGS ARE ONES WE DON’T TALK ABOUT**

On any given day in America, an average of 63 of our mothers, brothers, partners, and friends are taken from us by gun suicide. But tomorrow’s deaths could be prevented. Give your loved ones a second chance at life. Store your guns safely: locked, unloaded, and away from ammo.
Big things in smaller package

New kids on the truck: Maverick vs. Santa Cruz

By Miles Branman | Edmunds

Remember the compact trucks that were popular in the 1980s and 1990s? Well, they’ve made a comeback for the 2022 model year via the all-new Ford Maverick and Hyundai Santa Cruz.

Built on crossover platforms, the Maverick and Santa Cruz promise better fuel economy and ride more comfortably than traditional midsize or full-size body-on-frame pickups such as the Toyota Tacoma or Ford F-150. They can’t tow or haul as much as those trucks, but they’re easier to park and have enough utility to suit many buyers. So, which compact truck is the better purchase? Edmunds’ experts compared them to find out.

Styling and comfort

The Ford Maverick closely resembles its F-150 sibling in miniature. A rectangular grille, overstyled headlights, and slab sides make for a utilitarian aesthetic that’s sure to put traditional truck buyers at ease. Hyundai’s Santa Cruz counters with a more daring design. A distinctive-looking grille, swept-forward rear roof pillars and available 20-inch wheels create curb appeal the Maverick can’t match.

While the Maverick shares its platform with the Escape crossover SUV, it rides firmly, much like a conventional truck. Stiff seats and hard interior plastics can’t cushion the Ford’s bumpy ride either.

The Santa Cruz leverages its Tucson crossover SUV underpinnings for a smooth ride over almost any road surface. Supple, supportive front seats further enhance driving comfort. Hyundai’s Santa Cruz is off to a strong start with superior style and ride refinement.

Winner: Santa Cruz

Engines, fuel economy

Ford offers the Maverick pickup with two engine choices: a 2.5-liter four-cylinder hybrid producing 191 horsepower or a turbocharged 2.0-liter four-cylinder making 250 horsepower. The peppier motor hustles the Maverick to 60 mph in just 6.4 seconds and returns a respectable 25-26 mpg in the EPA’s combined driving estimate. Going with the hybrid rewards buyers with an incredible 37 mpg combined.

The Hyundai Santa Cruz also has a pair of powertrains: a base 2.5-liter four-cylinder with 191 horsepower or an available turbocharged 2.5-liter four-cylinder with a stout 281 horsepower. The base engine only manages an EPA-estimated 25 mpg combined, while the turbo engine trails the Maverick’s sprint to 60 mph by a tenth of a second.

With neither a performance nor efficiency edge, the Hyundai Santa Cruz falls behind the Ford Maverick in this category.

Winner: Maverick

Towing and flexibility

Unlike conventional body-on-frame trucks, unibody platforms lack the structural integrity to tow heavy loads. But what the Maverick and Santa Cruz lose in pulling power they make up for in flexibility.

The Santa Cruz is rated to tow 3,500 pounds with its base engine and 5,000 pounds with the turbo powertrain. It’s worth noting that the Santa Cruz doesn’t come with a factory-installed trailer brake controller, which is a feature you can use to adjust the trailer’s brakes from within the cabin. For heavier trailers, it’s a near-must.

With ratings of 2,000 and 4,000 pounds for its hybrid and turbocharged engines, respectively, the Maverick can’t tow as much as the Santa Cruz. However, an available trailer brake controller should give drivers more confidence. The Maverick also optimizes in-cabin storage with clever cubbies.

At 4 feet long, the Santa Cruz’s bed is shorter than the Maverick’s by half a foot, but it’s just as configurable and features a versatile underbed storage bin. Payload ratings for the Santa Cruz and Maverick are comparable for hauling materials. Given that each truck has similar payload ratings, the Santa Cruz is a better all-around pick.

Winner: Santa Cruz

Features and value

The Ford Maverick starts at $21,490, including destination, for its fuel-sipping hybrid version, though standard equipment is thin. Features such as cruise control and a remote tailgate release cost extra. Choosing the turbocharged four-cylinder for $1,085 and the all-wheel-drive system for $3,305 won’t, by themselves, unlock the $4,000-pound towing capacity either – you’ll need to add the $745 tow package.

Hyundai prices the Santa Cruz at a loftier $25,215, including destination, but provides standard features such as lane keeping assist, wireless Apple CarPlay and Android Auto and 18-inch alloy wheels. All-wheel drive is a reasonable $1,500 option, and upgrading to the turbocharged engine brings even more desirable goodies.

The Santa Cruz has a definative edge in Hyundai’s standard five-year/60,000-mile basic warranty, including three years of free scheduled maintenance. Ford’s three-year/36,000-mile basic warranty isn’t as comforting.

Winner: Santa Cruz

Edmunds says

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Winner: Santa Cruz

Miles Branman is a contributor at Edmunds. Follow Miles on Twitter
Titans’ Vrabel is the NFL Coach of the Year

Sure, there have been bad losses. But wins were amazing

TERRY MCCORMICK
SPORTS

Other than injuries, there has been one constant for the Tennessee Titans in 2021 – head coach Mike Vrabel. Despite a record number of personnel changes due to injuries, Vrabel has steadfast in insisting the Titans stay the course and remain diligent, no matter the circumstances or the odds.

Once again, Thursday night, in an unfavorable situation – missing the left side of the offensive line and forced to play untested rookie Dillon Radunz at left tackle in his first NFL start – Tennessee proved up to the challenge, besting the red-hot San Francisco 49ers 20-17.

The victory pushed the Titans to within one win (a Titans win or a Colts loss) of clinching the AFC South for the second consecutive year.

Given all that the Titans have faced this year, Vrabel is the NFL Coach of the Year. That said, the award will probably land with Bill Belichick for reshaping the New England Patriots in the post-Tom Brady era by swapping a washed-up Cam Newton for rookie Mac Jones at quarterback.

Or it could land with Andy Reid or Matt LeFleur for riding their superstar quarterbacks possibly to the top seeds in each conference.

But truthfully, when you assess things using the Booker T. Washington measure of success – not how much you accomplish, but how much you overcome – then Vrabel is the hands-down winner.

Some have marveled at John Harbaugh given all that the Ravens have faced this year. But consider all that Vrabel has guided the Titans through on the way to a 10-5 mark thus far.

There was the opening day beatdown administered by the Arizona Cardinals. Vrabel’s Titans rallied the next week from 15 points down at the half to win in overtime in Seattle.

It set the tone for what we’ve come to expect from this Titans’ team.

They lose star running back Derrick Henry to a foot injury, then run the Los Angeles Rams the following week to run their record to 8-2.

Yes, there have been hiccups with losses to the Jets, Texans and Steelers, when it looked like this team was finally going to come unraveled, thanks mostly to turnovers and shoddy pass protection. But each time, Vrabel rallied his charges and somehow got the Titans back on track.

The Coach of the Year Award is not a media popularity contest. Vrabel’s wise-guy personality and surliness doesn’t always play well in front of the cameras or in interviews.

But the thing about the Titans coach is his single-mindedness of keeping his club focused on what must be done to win football games. It showed up again in rallying Thursday night from a listless first half that turned a 10-0 deficit into a 20-17 win.

“We always talk about you have to be playing your best football late, and the teams that do that are the ones that get into the tournament, and we always want to try to be one of those football teams,” Vrabel said after the win over the 49ers.

“I think this certainly can help us in the nature in which we won it. The grittiness in which it was won with. Hopefully we can do some of those things and continue to carry that over into the next week.”

The players know their mindset flows from Vrabel’s, demonstrated by their knack for overcoming adversity. It helps when star players like A.J. Brown show up like he did in the second half of the win over San Francisco. But it starts with Vrabel’s ability to coax the most out of a patchwork team.

The Titans not only have been missing Henry for several weeks and don’t seem to know exactly when or if he will return this season, but the offensive line has been inconsistent. Julio Jones has been missing in action for much of the year, all factors leading to Ryan Tannehill’s statistics taking a big hit.

The 2021 Titans have already surpassed the record for most players used in a season with 87. Two previous teams that held the record of 84 (the 2019 Dolphins and 2020 Niners) wilted under those circumstances, winning 11 games combined.

The Titans have a chance to win more than that by themselves, wrapping up a division crown in the process with one win the final two games.

“I mean, he does it every week,” safety Kevin Byard said. “He does a great job of keeping us focused on the task at hand, the game at hand, not concerned about the next game here. Just trying to keep our minds focused.

“Obviously, he’s relaying that to leaders on the team – myself, Tanney (Ryan Tannehill), Jeff (Jeffery Simmons), and all the other guys that make sure that we’re keeping guys locked in on the present moment.

“I mean, maybe it’s a Bill Belichick thing, whatever you call it, but honestly focus on that day, that meeting, that practice. I think that’s the only way you can be successful in this league is if you focus on the right now.’’

After the win over the 49ers under those dire conditions, Vrabel in his sarcastic way, basically laid it out this way for the naysayers, who doubted him and his team.

“We had the funeral for the Titans. You know, it was yesterday or today. But we’re not dead yet,” he said.

And for that, Vrabel is the right Coach of the Year choice in the NFL in 2021.

A few Titans’ playoff priorities

With the Titans on a short week, we delve last week into the matchup with the Miami Dolphins. So, with this week’s four downs, let’s take a look at four things the Titans need to have settled as they head into the postseason.

First down

Play as mistake-free as possible. When the Titans have lost games this season, it has largely been due to turnovers and sacks. Going into the playoffs, those things can become even more magnified. The Titans don’t yet know who they will be matched up with in the postseason, but you can bet that if they lose the turnover battle or allow Ryan Tannehill to be sacked and pressured into mistakes, their stay in the playoffs likely will be short.

Second down

Keep rolling with A.J. Brown. Brown showed in the second half of his return against the 49ers just how vital he is to the Titans’ offense. Ryan Tannehill’s play was supercharged by Brown’s return, as the quarterback continually went to his favorite receiver whenever he needed a big play. Eight of Brown’s 11 catches came on third down. With Derrick Henry’s situation still up in the air, and with Julio Jones unable to be counted upon for much, Brown is the guy opposing defenses will focus on in the playoffs.

Third down

Keep playing defense. The Titans defense has jelled into a top unit this season, something that could have never been dreamed possible on the heels of last season and the first handful of games this year. But with the emergence of Jeffery Simmons and Harold Landry, plus being stingy against the run, the Titans defense has proven to be sturdy and effective most games.

The key, though, is getting turnovers. If the defense can net some takeaways to go with their strong play against the run, it takes this unit and the team to another level.

Fourth down

Keep running the ball. While Derrick Henry’s status for the postseason has been speculated upon quite a bit, the Titans would probably be best served to plan on continuing to get the job done without him. That way, if Henry returns, it can be a nice boost. But looking at the glass half empty, even if Henry returns, there is no guarantee that he will be the same as before the injury. To that end, the committee led by D’Onta Foreman is probably the solution in the interim until Henry is back and up to speed.

The Mike Vrabel-led Titans are on the verge of winning the AFC South despite having to overcome a record number of injuries.

The Titans have a chance to win more than that by themselves, wrapping up a division crown in the process with one win the final two games.

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