By David Laprad

Realtor Derek English knows how to pile his plate high.

In 2013, English was doing renovations and remodels as an independent carpenter when he and his wife, Realtor Becky Cope English, assumed guardianship of their nephews, who were 13 and 11.

Fortunately, English also knows how to adjust to carrying a heavier load.

When it became evident to English and his wife that one of them would need to gravitate toward the other’s career, for example, he became a Realtor.

Eager to serve his new profession, English soon found himself sitting on Greater Chattanooga Realtors’ Governmental Affairs Committee, where he helped the association advocate for private property rights.

His feet firmly placed on the path of volunteerism, English served on additional committees, became a graduate of GCR’s Leadership Academy and eventually won a seat on the association’s board.

In 2021, someone suggested English run for president of GCR.

As eager as ever to serve, this is the position in which English now finds himself and in which he will labor throughout 2022.

Assuming the role at a time when his chosen industry is facing several challenges, English’s plate is piled higher than ever. But he’s been preparing for this moment—and he says he believes he’s ready.

Here, English takes a few moments to sit down at Scout Realtor Group (the brokerage he and his wife launched in 2019 with two other partners) to describe his vision for the association in 2022 and share his thoughts about some of the tougher issues he and his fellow GCR Realtor members will be tackling this year.

Let’s start with your vision for 2022.

“Throughout 2021, people would ask me, ‘What’s your agenda?’ But I don’t like the word ‘agenda.’ There’s nothing wrong with an agenda when it establishes a plan for moving forward, but there’s something wrong with having an agenda when it’s one-sided or coming from a position of manipulation. So I don’t use the word.

Derek English is the 2022 president of Greater Chattanooga Realtors. He assumes the role at a challenging time in the housing industry—but he says he believes he’s ready.
Three Chattanooga attorneys will participate in the Tennessee Bar Association’s 2022 Leadership Law program. Zack England of Best & Brock, Micah Guster of Advice Law Firm and Mark Litchford of Litchford, Pearce & Associates will join 31 other attorneys from across the state in receiving training the TBA has designed to equip lawyers to serve as leaders in their profession and local communities.

The class will meet for its first session in March and then spend the next six months learning about leadership in the legal profession, issues in the courts, policymaking in state government and the importance of community service.

TBA is in its 19th year and is produced by a steering committee of 12 attorneys, all of whom are former class members.

Co-chairing the program are Terica Smith from the 26th Judicial District Attorney General’s office in Jackson and Jeffrey Maddux of Chambliss, Balh& Stophel in Chattanooga.

Source: TBA

Fleener embraces grueling legal path

By David Laprad

The very thought of the long days, grueling nights and lost weekends that can make up an attorney’s work load is enough to steer some college students away from law school. But not Michelle Fleener.

The nose-to-the grindstone nature of the legal profession is part of what attracted Fleener to it.

“I had a romantic vision of studying liberal arts and then getting a job abroad, but when I started to really think about what I want to do, I realized I want the pressure of hard work on me,” she says. “I’ve always been like that. Pressure motivates me. It brings out the part of my personality that wants to excel and show others what I can do.”

The daughter of a Hamilton County chancellor and a private practice attorney, Fleener says her parents also played a role in making the law an attractive choice for her.

“I’ve always admired what my parents do,” she says of her mother, Chancellor Pamela Fleener, and father, Phil Fleener. “It’s a difficult profession but it can also be very rewarding.”

Fleener had a front row seat to the law growing up and says the things she admires about the legal profession are things she first admired in her parents.

“My mom always been determined and independent and hard working, not just at work but in her everyday life, and she instilled those qualities in me. When I become involved in something, there’s an expectation that I’ll work hard.”

This was true of Fleener’s work in the classroom at Girls Preparatory School, where she performed well academically, and of her time on tennis courts, where she did well athletically. In addition to becoming an All-American and competing for the individual national championship, Fleener went on to play tennis at Washington and Lee University in Lexington City, Virginia.

She says she’s now focused on applying the same ethic to her work at Grant, Konvalinka & Harrison in Chattanooga, where she’s a first-year associate.

“I treat being here seriously and am expecting myself to work my tail off.”

While Fleener’s mother taught her the value of hard work, she says her father demonstrated the importance of having an unassuming nature.

“My dad taught me not to think of myself above others,” she notes. “You have to do what you have to do.”

Fleener is a first-year attorney with Grant, Konvalinka & Harrison in Chattanooga. She says she’s never shied away from hard work and plans to continue to apply herself now that she’s a lawyer.
AIM Center welcomes Protano-Biggs as president, CEO

Chattanooga attorney Anna Protano-Biggs has joined the AIM Center as the organization’s new president and CEO. Originally from England with an Italian background, Protano-Biggs is a barrister-at-law and attorney-at-law.

Protano-Biggs is the founder of the Hamilton County Mental Health Court and served as its inaugural director. She also worked for nine years as a public defender in Chattanooga, where she was the lead attorney working with mental health consumers and clients with traumatic brain injury and developmental and intellectual disabilities.

Before coming to Chattanooga, Protano-Biggs served as a senior research officer to the United Nations Special Rapporteur on the Right to Health, served the 56th United Nations Sub-Commission on Human Rights in Geneva, Switzerland as an NGO representative and speaker and worked with an independent health research project in Thilisi, Republic of Georgia.

She has a law degree from the London School of Economics and Political Science and a Master of Law from the Human Rights Centre at the University of Essex. Undergraduate studies were from The Imperial College London, where Protano-Biggs obtained her Bachelor of Science.

Source: AIM Center

FLEENOR From page 2

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Source: AIM Center

FLEENOR From page 2

As Fleenor looks at the road ahead, she’s looking forward to becoming an active part of the local legal community, which she says will include joining the Chattanooga Bar Association and interacting with fellow attorneys of the organization’s Young Lawyers Division.

She’s also looking forward to identifying and pursuing volunteer opportunities.

But as a lawyer who embraces the long days, grueling nights and lost weekends that can make up an attorney’s work load, the greatest measure of her thoughts is focused on the future of her career and where the practice of law can take her.

“Lawyers can do all kinds of things— even be civil servants and CEOs,” she muses.

“Having different avenues available to me is interesting, but for now, I’m excited about being in private practice because of all the things I can do and learn.”
Austin Hatcher chooses Osborn as its new CEO

The Austin Hatcher Foundation for Pediatric Cancer has named Amy Jo Osborn as the organization’s first CEO.

The AHFPC is a Chattanooga-based nonprofit organization that provides therapies to families impacted by pediatric cancer. All programs and services offered at the foundation are provided at no cost to individuals and the foundation does not bill insurance.

Osborn and her husband, Dr. James Osborn, founded the Austin Hatcher Foundation in 2006 after their son, Austin Hatcher Osborn, died of a rare form of childhood cancer. Following this loss, the Osborns noted a gap in services and founded the AHFPC.

Since co-founding the organization in 2006, Osborn has served in the role of president as a volunteer. As president, Osborn spearheaded the organization’s local and national growth, including a 1.200% increase in fundraising and a 4,800% increase in asset development.

Osborn has also developed partnerships with over 42 hospitals in 26 states to provide services to more than 88,000 individuals.

During the last 24 months, Osborn played a primary role in the implementation of a specialized electronic medical records system with MD Logic and in the design, construction and operations of the foundation’s 33,000-square-foot Education Advancement Center located in downtown Chattanooga.

Several agencies have recognized Osborn’s work with the foundation throughout her time as president. In 2018, she earned the Samford University Center located in downtown Chattanooga.

Several agencies have recognized Osborn’s work with the foundation throughout her time as president. In 2018, she earned the Tennessee Governor’s Volunteer Star Award. In 2017, Samford University named Osborn its Humanitarian of the Year. In 2013, she received the Association of Fundraising Professionals Philanthropic Impact Award.

HHM accounting adds 7 to staff positions

HHM Certified Public Accountants has hired three senior managers, a supervisor and three staff accountants to support growth throughout the upcoming tax season.

Senior tax manager Jason Ashley will assist business owners, trustees, passive investors and individuals with tax consulting, research and compliance.

Ashley previously spent several years as a tax manager at a firm in Bluffton, South Carolina, and worked as a manager at a BDO alliance firm in Savannah, Georgia. He is a graduate of Missouri State University.

Ballengee and Veteto join the tax department and are graduates of the University of Tennessee at Chattanooga.

Synovus names Harrell market president

Randal Harrell is the new Chattanooga market president for Synovus Bank. Harrell joins Synovus from Bank of America and Merrill Lynch Wealth Management, where he most recently served as director and credit executive.

Harrell joined Bank of America and Merrill Lynch Wealth Management as a lending representative in 2016. He was named director and credit executive that same year. From 2015 to 2016, he served as vice president and commercial lender at Wilson Bank & Trust.

Before Wilson Bank & Trust, Harrell held a number of lending and commercial banking positions with several community banks in Tennessee. Harrell began his banking career with Homeland Community Bank in 2006.

He earned his bachelor’s degree and MBA from Tennessee Technological University.

Coca-Cola UNITED announces staff changes

Coca-Cola UNITED has promoted Tanya Nichols to director of supply chain optimization and analytics. Nichols will be based in Chattanooga.

Nichols will lead supply chain optimization initiatives and build the supply chain analytics team. Nichols has been with Coca-Cola for more than 24 years. She spent the last six at Coca-Cola UNITED working in source optimization and raw materials.

Coca-Cola UNITED has promoted Robert Gaffney to director of supply chain strategy and planning. He will be based in Chattanooga. Gaffney has been with Coca-Cola UNITED for nearly a decade and most recently served as director of business process planning and execution.

How severely has the pandemic impacted member engagement with the association?

My vision for 2022 was initially about engagement—about getting our members back to the building and our events. And somebody much smarter than me said, ‘How much of your membership is engaged and how much more of it do you want to engage? And the more I thought about it, the more I realized we’re where we’ve always been.’

‘Nationally, about 10% of RealTOR association members are active in after hours events; they’re at their building for education and they participate in community asks such as the Snack Packs program we have here. And we’ve maintained that level of engagement.”

Q&A
News of the week January 28

The 14th annual convention of the Episcopal Diocese of Tennessee opened Jan. 20 with a festival choral service of Evensong at St. Paul’s Church. More than 300 delegates were in attendance. The convention ended Saturday, Jan. 23.

The state board of education has requested a Jarman Commission recommendation that all out-of-state students at Chattanooga State Technical institute pay higher tuition fees. The Jarman recommendation was an effort to cut government costs. When CSTI opened, the state board agreed to allow residents of three North Georgia counties and one Northeast Alabama county to attend without paying the higher out-of-state fee normally assessed.

Residents of Lakesite, a community north of Hixson on Chickamauga Lake, voted overwhelmingly to become a municipal corporation. The vote was to provide the area with a method of avoiding annexation by the city of Chattanooga. Three hundred persons live in the community.

A recommendation has been made by the citizens’ advisory board, Chattanooga-Hamilton County Health Department, that birth and death certificates be issued by the department, retroactive to Jan. 1. Certificates required before that date would be obtained from Nashville as has been the case heretofore. If approved by the County Council, the department will start issuing the certificates at $2 per copy.

A $750,000 cargo of synthetic yarn arrived in Chattanooga Monday after having been shipped entirely by water from Bremerhaven, Germany. The yarn, nylon and polyester, manufactured in Germany and Spain, was loaded onto two mini-barges, Nov. 21, 1971. The barges were then lifted aboard an ocean freighter which put in at New Orleans some weeks later. The barges were placed on the Mississippi River at New Orleans and completed the trip to Chattanooga by towboat.

County Judge Chester Frost said Monday that Hamilton County stands to lose an estimated $1.6 million in revenue during the current fiscal year because of the 1971 Business Tax Act unless the Legislature takes amending action. Frost said it may be necessary to increase the county property tax about 20 cents per $100 valuation this June to make up the loss.

The Chattanooga Little Theater Board of directors honored Mrs. Mildred M. Montague with a plaque expressing appreciation for her years of dedicated service on behalf of the theater and efforts to obtain funds for construction of the new theater building.

The City Commission on Tuesday authorized Hensley-Schmidt Inc., consulting engineers, to proceed immediately with a study of area water systems to determine feasibility of their consolidation and eventual operation by the city. Marble Hensley, president of the firm, estimated the study would cost $35,000 and take five months to complete.

Local B9 of the international Typographical Union held a strike Monday at the Chattanooga News-Free Press in a dispute over wages and paid holidays. The newspaper has continued to publish.

After application by the City of Chattanooga and the city board of education to Federal District Judge Frank Wilson for instruction for procedure after Circuit Court Judge Hunter enjoined the city from spending any money for busing of school children for racial balance, Judge Wilson has ordered the city and other parties to the suit to show cause why they should not be temporarily enjoined for complying with the state court order. Judge Wilson also ordered the plaintiffs in the school desegregation case, J.J. Mapp and others, to bring in as defendants in the suit in federal court all parties to the circuit court busing funds suit.

The city’s junk car drive has resulted in the removal of 65 abandoned vehicles from city streets in the first week of operation, Mayor Robert Kirk Walker reported Tuesday.

The Town of Lookout Mountain has received a $21,257 grant from the State Water Quality Control Division to help control pollution in the Chattooga area and Nickajack Reservoir. The funds are partial repayment of money spent by Lookout Mountain on sewer treatment stations and force mains. The funds were sent to Lookout Mountain Mayor Carter M. Parham. The project cost is more than $1.2 million. Lookout Mountain has received grant offers of $227,477 from the federal government.

The City Commission took two important and controversial steps Tuesday affecting the growth of Chattanooga. The commission passed on final reading by a vote of 3-2 an ordinance removing all restriction on Sunday sales (except beer) after 1 p.m. thus effectively ending the Sunday Blue Law controversy. Also at the Tuesday meeting the commission unanimously passed on first reading an ordinance annexing 16 contiguous areas to the city involving about 32,000 residents. The third and final reading is expected to come next Wednesday when the commissionagain meets. The controversial action is expected to be met with resistance by residents of at least three of the annexed areas.

We have a beautifully renovated building, we’re fully staffed and we have great amenities for our members, so we’re going to begin building on what we’ve had to table for the last 20 months.”

**Will you be doing anything new to encourage engagement?**

“We’re considering launching an ambassador program through which each brokerage will have an agent member who will build buzz about what’s happening at the building.

“We’re really trying to reach the agents who might not understand the services and amenities the association offers them. You can do more than pay your dues and sell real estate. We understand being too busy to go to the building to do X, Y or Z, whether it’s an after-hours event or a membership breakfast or a code of ethics class. But we hope to offer more education and events.

“We also might survey our members on where they think their dues dollars would be best spent.”

**What else is the association hoping to accomplish this year?**

“We want to add more members. During the downturn of 2008 and 2009, membership decreased because it was a tough market. But even though our housing inventory is lower than it was in 2008 and 2009, our membership is on the rise. Our new member orientation classes are full.”

Despite the limited number of houses on the market.

“Yes. We have 690 houses on the market, which means roughly nine homes are going under contract every day. And we have 2,428 active members. So it’s a tough time to get into real estate, but it’s also a good time to get into real estate because we’re finding innovative new ways to represent our clients.”

**For example?**

“Through integrity and professional standards. When you do things right, business comes to you. I intend to advocate for Realtors who are trained to do the right things. So, I hope to raise the bar through professional standards and the code of ethics.”

Let’s shift to the annual Day on the Hill, which is coming Feb. 10. What are the association’s plans?

“We’re taking a bus, which will be a free ride for any member. It’s usually a fun time. We’ll play games and have trivia contests and then pull into downtown Nashville.”

**What are your talking points this year?**

“We’re still firming those up as we monitor the bills that affect private property rights. I’m on the governmental affairs committee for the state and we’ve met twice to discuss the bills we know will be presented. But we don’t know if any other legislation has been proposed.”

**What are some of the bills that might affect private property rights?**

“There’s an act that deals with how
Does your business have an exit strategy?

If you’re a business owner, you’ve got so much to think about. And you work so hard that it might be difficult to envision the day when you’re in a different place in life. However, that day will likely arrive, so you’ll want to be prepared for it, which means you’ll need an exit strategy. But how do you create one?

Here are some steps that can prove helpful:

• Start planning early. Making a quick exit is probably not a viable strategy for most business owners. Instead, you’ll want to plan far ahead for when you want to leave your business behind. This will require some thinking about the big picture: What will the company look like when you’re gone? Are you essential to its survival? If not, do you want to sell it to a key employee or an outsider? Or would you prefer to keep it in the family?

After you’ve answered these types of questions, you can then move on to consider specific solutions, such as creating a buy-sell agreement with an employee or gradually transferring the business to family members.

• Determine how to fill a retirement income gap. You could spend two or even three, decades in retirement – so you’ll want to be sure you’ll have an adequate income stream to cover all those years. You may be able to draw on Social Security and whatever retirement plan you might have established, such as an SEP-IRA or an owner-only 401(k), but these sources may still leave you short of what you’ll need to live on during your retirement.

However, your business will probably be your biggest asset, especially if you have some real estate connected with your operations. So, if you’re planning to sell your business, how much will you need to get for it to fill any retirement income gap you may face?

Of course, it can be somewhat tricky to place a valuation on a business that may not be sold for several years, but with some research and the right forecasting tools, you should be able to develop a pretty good estimate.

• Get professional help. Creating and executing a business exit strategy takes time – and expertise. So, as you think about your own situation, you might want to assemble a team that includes your financial, tax and legal advisors and an expert in business valuation. This last position – business valuation professional – will obviously be particularly beneficial in estimating the value of your business for a future sale.

• Include the next generation in your plans. If you’re planning on transferring your business to the next generation of your family, you’ll certainly need to involve them in every step of the process. But even if you’re going to sell the business to an outsider or liquidate it entirely, you should keep your grown children informed of what you’re doing, since they may be affected by the outcome. You also may want to include them in any meetings you have with your financial, tax and legal advisors.

Selling or transferring your business will be one of the most important financial moves you’ll make – so plan ahead, get the help you need and find the exit strategy that’s right for you.

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

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

**Notice of Trustee’s Sale**

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated January 26, 2007, and the Deed of Trust of even date securing the same, recorded February 6, 2007, in Book No. Gi 8233, at Page 593, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Kenneth Brooks and Rachel Tuttle, conveying certain property therein described to Ensign Title & Escrow, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, and nominees for New Century Mortgage Corporation, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RFC 2 Acquisition Trust c/o U.S. Bank Trust National Association, NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by U.S. Bank Trust National Association, will, on February 7, 2022, at 3:00 PM, at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain property hereinafter described to the highest bidder for certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exceptments, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows:

**Located in Hamilton County, Tennessee:**
- LOTS FOUR (4), FIVE (5) AND SIX (6), BLOCK TWELVE (12), SHERMAN PARK, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 4, PAGE 30, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.
- ALSO KNOWN AS: 2309 Elmondor Street, Chattanooga, TN 37406

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created or imposed by the trustee hereby announces that the sale will be postponed for a period of two weeks. In such notices, notices will be mailed to interested parties of record.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, has been appointed Successor Trustee by MidFirst Bank.

**SALES TO TAKE PLACE ON 2022-02-13**

- 3049 New York Avenue, Chattanooga, 37406 (2022-01-14; 2022-01-21; 2022-01-28)
- 1805 Pigeon Road, Chattanooga, 37412 (2022-01-07; 2022-01-14; 2022-01-21)

**SALES TO TAKE PLACE ON 2022-02-14**

- 2019 North Chadlin, Chattanooga, 37406 (2022-01-21; 2022-01-28; 2022-02-04)
- 11414 Spring St, Soddy-Daisy, 37379 (2022-01-14; 2022-01-21; 2022-01-28)

**SALES TO TAKE PLACE ON 2022-02-24**

- 3705 Hoyt St, Chattanooga, 37411
- 9587 Old Dallas Hollow Rd, Soddy Daisy, 37329
- 7021 Glover Road, Chattanooga, 37416

**Continued on Page 8**
BEING the same property conveyed to Joyce S. Lee in deed recorded in Book 1030, Page 88, in the Register’s Office of Hamilton County, Tennessee.

This property is also commonly known as: 123 Centre Street, Chattanooga, TN 37443; is for informational purposes only.

Map and Parcel #154A-0-3, this is for informational purposes only.

Owner of Debt: Reverse Mortgage Funding Two LLC

The legal description contained herein is the Notice as in the deed of prior title. Beating the same property conveyed to Joyce S. Lee in deed recorded in Book 1030, Page 88, in the Register’s Office of Hamilton County, Tennessee.

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The sale is subject to all matters shown on any applicable recorded plat, any applicable restriction, easements, or setback lines that may be applicable; any statutory rights of road maintenance, fire control, or similar purposes, and all other matters of which the record shows to be an encumbrance.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said successor Trustee, by the terms of the Deed of Trust, has power, as successor Trustee, to sell for the highest bidder for cash or by public or private sale in any manner, manner, and place consistent with the requirements of the Uniform Commercial Code of the State of Tennessee, said property, to an iron stake on the East side of Spring Lakeside Avenue, thence Northwardly 10 chains, thence Westwardly 15 chains, thence Southwardly 10 chains, thence Eastwardly 15 chains, to the beginning.

ROBBIN LAMB

Address/Description: 894 Ponderosa Drive, Soddy Daisy, TN 37379

Motion. The sale held pursuant to this Notice may be adjourned from time to time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. For a list of interested parties of record, contact REAL TRUST SERVICES, INC., 894 Ponderosa Drive, Soddy Daisy, TN 37379.

The sale is subject to all matters shown on any applicable recorded plat, any applicable restriction, easements, or setback lines that may be applicable; any statutory rights of road maintenance, fire control, or similar purposes, and all other matters of which the record shows to be an encumbrance.

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the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., has an interest in the above referenced property: (a) is exempt under Chapter 42, Section 307 of the United States Code (or (B) relates to hazardous waste or toxic waste or any other type of waste)

NOTICE OF TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated June 8, 2005, in Book No. GI 11204, Page 281, of the Office of the Register of Deeds for Hamilton County, Tennessee, and its extensions and supplements thereof will establish his own business.

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 16, 2017, in Book No. GI 11204, Page 907, of the Office of the Register of Deeds for Hamilton County, Tennessee, to wit:

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 7, 2005, in Book No. GI 11204, Page 21, of the Office of the Register of Deeds for Hamilton County, Tennessee, to wit:

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 27, 2005, in Book No. GI 11204, Page 77, of the Office of the Register of Deeds for Hamilton County, Tennessee, to wit:

NOTICE OF TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated December 14, 1998, in Book No. GI 5244, Page 500, and recorded on September 1, 1999, in Book No. GI 5245, Page 880, in the Office of the Register of Deeds for Hamilton County, Tennessee, to wit:

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 8, 2005, in Book No. GI 11204, Page 377, of the Office of the Register of Deeds for Hamilton County, Tennessee, to wit:

NOTICE OF TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated January 18, 2022, in Book No. GI 11204, Page 668, of the Office of the Register of Deeds for Hamilton County, Tennessee, to wit:

NOTICE OF TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated April 1, 2022, in Book No. GI 11204, Page 899, of the Office of the Register of Deeds for Hamilton County, Tennessee, to wit:
Courthouse, Chattanooga, Tennessee, offer for sale certain real property located at the highest bidder for certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, or otherwise released by the successor trustee. The sale is free from all liens, encumbrances, or other prior interests, if any, prior to the conclusion of the sale.

NOTICE OF TRUSTEE'S SALE
STATE OF TENNESSEE, COUNTY OF HAMILTON, IN THE CITY OF CHATTANOOGA
COUNTY OF HAMILTON, STATE OF TENNESSEE, TO WIT: Let 15, Block C, HARDY SHULES, the person or entity last in possession of said property, situate in Chattanooga, Hamilton County, Tennessee, being Lot 13, Block 131, East End Land, as shown by plat of record in Plat Book 2, Page 119A, in the Register's Office of Hamilton County, Tennessee.

Subject to any governmental zoning and subdivision ordinances or regulations in effect.

THE SALE WILL BE MADE FREE FROM THE EQUITY OF REDEMPTION, HOME DEED, AND DOWER AND DOWER IN SAID PROPERTY.

NOTICE TO ANY INTERESTED PARTIES: Chattanooga Community Development Finance Corporation, as Trustee for Option One Mortgage Loan Trust 2007, executed by Gary Johnson, a single man, to LandAmerica Commonwealth as Trustee, for the benefit of MortgageBanker, Inc., as Lender and Truist, as Beneficiary, as Trustee for Option One Mortgage Loan Trust 2007, executed by Gary Johnson, a single man, to LandAmerica Commonwealth as Trustee, for the benefit of MortgageBanker, Inc., as Lender and Truist, as Beneficiary, but the entire indebtedness has not been declared delinquent by and for the time the foreclosure deed is delivered.

NOTICE TO TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated July 11, 2003, in Book No. GI 9577, at Page 926, in the Register's Office of Hamilton County, Tennessee, executed by Ernestine B Miller, conveying certain property in the City of Chattanooga, Hamilton County, Tennessee, to W. E. Otto and wife, and to Holders of Deeds of Trust executed by that same party, conveying certain property in the City of Chattanooga, Hamilton County, Tennessee, to W. E. Otto and wife, and to Holders of Deeds of Trust executed by that same party.

NOTICE TO TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated December 22, 2004, in Book No. GI 9577, at Page 926, in the Register's Office of Hamilton County, Tennessee, executed by Ernestine B Miller, conveying certain property in the City of Chattanooga, Hamilton County, Tennessee, to W. E. Otto and wife, and to Holders of Deeds of Trust executed by that same party, conveying certain property in the City of Chattanooga, Hamilton County, Tennessee, to W. E. Otto and wife, and to Holders of Deeds of Trust executed by that same party.

NOTICE TO TRUSTEE'S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated January 11, 2008, in Book No. GI 9577, at Page 926, in the Register's Office of Hamilton County, Tennessee, executed by Ernestine B Miller, conveying certain property in the City of Chattanooga, Hamilton County, Tennessee, to W. E. Otto and wife, and to Holders of Deeds of Trust executed by that same party, conveying certain property in the City of Chattanooga, Hamilton County, Tennessee, to W. E. Otto and wife, and to Holders of Deeds of Trust executed by that same party.
Foreclosure Notices

Continued from page 11

shown on recorded plats. SUBJECT TO ANY governmental, environmental, or other ordi- nances or regulations in effect thereon.

ALSO KNOWN AS: 4048 East Freedom Dr, Chattanooga, Hamilton County, Tennessee. The terms of said Deed of Trust may be modi- fied by other instruments appearing in the public records of the county where the property is located; regardless of the collateral property is below and is believed to be accurate, but no representation or warranty is made thereon for any purpose.

Wilson & Associates, P.L.L.C., as Substitute Trustee, on TUESDAY, MARCH 8, 2022, at 12:00PM local time, at the Hamilton County Courthouse, in Chattano- goa, Tennessee, will be sold to the highest bidder FOR CREDIT IN THE AMOUNT OF $35,000.00. Any information obtained will be used for the purpose of collecting a debt and no representation or warranty for any other purpose.

This sale is subject to all matters shown on any applicable recorded plats, any unpaid taxes, any restrictive covenants, easements, or setback lines that may be applicable; any statute, ordinance, or regulation of any governmental entity, state or federal; any prior liens or encumbrances including those created by a mortgagee, liens held by any persons, associations or agencies; claims or other matters, whether of record or not, which may encumber the purchaser’s title and any matter that an accurate survey of the premises might disclose.

In addition, the following parties may claim an interest in the property. Interested parties shall have no further recourse against THE TRUSTEE(S)/SUBSTITUTE TRUSTEE(S) OR ANY INFORMATION OBTAINED WILL BE USED FOR THE PURPOSE OF COLLECTING A DEBT AND NO REPRESENTATION OR WARRANTY FOR ANY OTHER PURPOSE.

NOTICE OF TRUSTEE’S SALE WHEREAS, the borrower has defaulted on the perform- ance of the covenants, terms, and conditions of said Deed of Trust and the Deed of Trust of even date securing the same, recorded October 16, 2017, in Book No. 1117 at page 1256, in the Register’s Office of Hamilton County, Tennessee. This sale is subject to all matters shown on any applicable recorded plats, any unpaid taxes, any restrictive covenants, easements, or setback lines that may be applicable; any statute, ordinance, or regulation of any governmental entity, state or federal; any prior liens or encumbrances as well as any prior created by a mortgagee, liens held by any persons, associations or agencies; claims or other matters, whether of record or not, which encumber the purchaser’s title and any matter that an accurate survey of the premises might disclose.

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Tax Properties for which some or all of the parties have not been located by other means. Other delinquent properties and/or other properties that are not listed herein may have already been located and served with process and may also be foreclosed within the coming weeks. If you owe Hamilton County delinquent property tax due for the year 2020, or any earlier year, your tax year, and you desire to keep your property, you must pay at least the balance due through tax year 2021, or you will lose the amounts owed, you may be liable under the Hamilton County delinquent property tax lien. You may also be telephoning the County Tax Office at 423-208-6608. Payment may be submitted at the Cashier’s Desk, online with Master Card, Visa, American Express. If a credit card is used an additional credit card fee is applied. Personal checks are not accepted. Cash is accepted. If you are not able to call to mail in your payment or pay in person, use the following address: CLERK & MASTER, ROOM 300, 625 GEORGIA AVENUE, CHATTANOOGA, TN 37402. Do not mail cash. Payment must be made payable to “CLERK & MASTER.” You must indicate on your payment the address of the property for which you are paying taxes.

The following listing is necessarily not complete in alphabetical order. The entire listing should be reviewed at

set up key

- Item number
- Property address
- Pre-approved parties
- Currently assessed property
- Pre-approved by the successor trustee. The successor trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The sale held pursuant to this Notice may be rescheduled on any date, time, and location that is convenient to the successor trustee, or in the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of thirty days effective thereon. The right is reserved to adjourn
Actually, how about a truck

By Michael Cantu | Edmunds

The hottest cars to look out for in 2022

2022 Ford F-150 Lightning

The all-electric Ford F-150 Lightning pickup will be one of the most significant EVs to ever hit the market. It's based on the bestselling vehicle in America would be reason alone. But the Lightning, which has dual motors and all-wheel drive, will also make more torque than any other F-150 produced -- up to 775 lb-ft -- and have the ability to use its battery pack as a power source. It's robust enough to power a house during a power outage, potentially for days.

The F-150 Lightning, which comes out in the spring, will be offered with standard- and extended-range battery packs. The standard pack model comes with 426 horsepower and has a Ford-claimed driving range of 230 miles, and the extended pack is rated at 563 horsepower and has a longer driving range of 300 miles.

Maximum towing capacity when properly equipped will be 10,000 pounds, which is enough for a medium-size trailer. Starting price: $43,600

2023 Mazda CX-50

Based on its name, the all-new CX-50 might seem like a replacement for the similarly sized CX-5 small SUV. But when the CX-50 goes on sale this spring, Mazda will sell it alongside the CX-5.

The CX-50 comes standard with all-wheel drive and a more rugged look than the CX-5. Engine choices will be shared with the CX-5, which are non-turbocharged and turbocharged versions of Mazda's 2.5-liter four-cylinder.

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Starting price: $27,000

2022 BMW X5

BMW’s first electric SUV will go on sale this spring. The dual-motor, all-wheel-drive EV is comparable to the X5 in size and produces impressive power in the base xDrive50 model: 516 horsepower and 564 lb-ft of torque. BMW will also introduce a more powerful M60 model with 610 horsepower.

The X5’s driving range is an EPA-estimated 305 to 324 miles, depending on wheel size. Acceleration is quick: BMW says 0-60 mph happens in 4.6 seconds for the base iX or 3.6 seconds for the M60.

Inside, owners will be treated to a 12.3-inch digital instrument panel, a 14.9-inch central display screen and an available electro-chromatic panoramic sunroof. The trigger phrase for the infotainment system’s voice-activated virtual assistant is customizable, so you’re not stuck having to say “Hey, BMW.”

Starting price: $85,795

2023 Chevrolet Corvette Z06

Chevrolet’s mid-engine sports car is getting its newest Z06 treatment. But instead of adding a supercharger like on prior Z06s, Chevrolet developed a new naturally aspirated 5.5-liter V8 that revs to a sky-high 8,600 rpm and churns out an impressive 670 horsepower and 660 lb-ft of torque. It’s backed by an eight-speed dual-clutch automatic transmission.

Aside from the engine, the Z06 is wider than the regular Corvette in order to house the larger tires that wrap the 20-inch front and 21-inch rear forged aluminum wheels. Owners who track their Z06 will appreciate its electronic limited-slip differential, estimated 2.6-second 0-60 mph time, and a traction management system that offers five distinct settings for optimum on-track performance.

Production begins this summer. Estimated starting price: $90,000

2023 Acura Integra

The Integra is back and will spice up Acura’s lineup as a sporty four-door hatchback when production starts this fall. Acura has only shown the Integra in concept form, but we believe the production version will look almost identical. It will compete against other entry-level luxury cars including the Audi A3 and BMW 2 Series.

The new Integra is based on the redesigned Honda Civic and will be powered by a turbocharged 1.5-liter four-cylinder engine producing around 200 horsepower. An available six-speed manual transmission and limited-slip differential should make for a fun driving experience. A pumped-up Type S model will likely come later in production and could make as much as 300 horsepower.

Estimated starting price: $30,000

Edmunds Says

Whether you’re an EV fanatic, track-day hero, or someone who just simply wants to haul the family around in a cool car, make sure to check out one of the above vehicles coming out in 2022.

Michael Cantu is a correspondent at Edmunds. Instagram: michaelcantu
‘Brutal’ or not, Tannehill will return

By Terry McCormick

Derrick Henry is still the king, but the Titans might have erred in relying on him in his return Saturday. Henry, who had been out for nine weeks is, of course, the franchise running back, and everyone the Titans do begins with him.

But in the 19-16 loss to the Bengals, the Titans might have been better off had they not relied so much on Henry. Even though he was healthy, he certainly had they not relied so much on Henry. They figured out ways to win games without Derrick Henry for half a season and without AJ. Brown at times during the year. Most teams would have wilted under those conditions, but the Titans thrived to claim the top seed in the AFC and the bye that goes with it.

And for the playoffs, everyone was back — Henry, Brown, Julio Jones, plus a defense that had become and remained formidable (Nine sacks of Joe Burrow Saturday). But it didn’t happen. The Titans fell to upset Cincinnati for 62 yards and one field goal, as the Bengals capitalized on three Ryan Tannehill interceptions — two of which led to Cincinnati field goals, including the game-winner, and a third that kept the Titans out of the end zone on first down at the Bengals 9-yard line late in the second quarter.

The interceptions that led to field goals were on Tannehill’s first and last tosses of the game. And that is where the focus of this team now turns.

In 2019, when Tannehill replaced an ineffective Marcus Mariota, he was a savior at quarterback, putting up the best numbers of his career and helping the Titans win the AFC South. But the Titans must hope that his slump in 2021 is a one-year aberration and not a trend. This year, albeit with an ever-changing cast, Tannehill threw 21 TD passes and 13 interceptions.

But the Titans must hope that his slump in 2021 is a one-year aberration and not a trend. This year, albeit with an ever-changing cast, Tannehill threw 21 TD passes and 13 interceptions. He had just three straight Super Bowl appearances on the line, but he certainly has not been the same since.

They also had better do a better job of preventing him from taking sacks. The Chiefs are coming off one of the best postseason games in history, besting the Bills in overtime, 42-36, in a shootout between Patrick Mahomes and JoshuAff. This game could certainly be a high-scoring affair with two of the league’s better passers going against each other.

Both teams have weapons, as KC features Tyreek Hill and Travis Kelce, while Cincinnati counters with Ja’Marr Chase and Tee Higgins.

In the end, it should be entertaining, but the Chiefs are likely headed to a third straight Super Bowl.

Prevision: Chiefs 38, Bengals 30.

Hindsight: More Foreman, less Henry

By Terry McCormick

D’Onta Foreman is a free agent who will soon have a long list of offers. Nor will he have had a better role in his career than he had with the Titans.

That role was a fifth-round pick in 2017. He rushed for 62 yards and one touchdown out of the wildcard formation.

But that did not lead the Titans in rushing. D’Onta Foreman rolled up 66 yards on just four carries, including a monster 45-yard run in the third quarter that the Titans squandered when Tannehill’s pass on the next play was picked off.

“Take away the big run, and Foreman still averaged better than 6 yards a carry on his other three attempts. But he didn’t get a single carry in the fourth quarter. With Henry not quite himself, perhaps Foreman’s role should have been a little bigger, especially down the stretch.

We will never know what might have happened if they had gone that route. The presumption is that Henry will be back and be himself again next year and anchor the Titans’ offense.

As for Foreman, he is a free agent who made the best of a half season of work. If the Titans can’t re-sign him, he certainly showed enough that he should be on somebody’s roster in 2022.

“I don’t really want to say I proved it to myself. I always felt like that was in me already, I just had to prove it to everybody else,” Foreman says. “And I think I got the opportunity to do that thanks to the Titans, thanks to Coach (Mike) Vrabel and Jon (Robinson) and everybody for believing in me and trusting me and giving me this opportunity and this platform to show what I’m able to do.

“I’m just so thankful and so grateful. Like I said before, God is good, and I want to continue to show people that I can play in this league. I can be a good running back, and I can go out there and ball.”

Bad signs were there in training camp

By Terry McCormick

By now, some of the sting of the Titans again blowing a big lead in a playoff game is beginning to fade away. But there’s no mistaking the fact that they had three costly interceptions against the Bengals, two that led to Cincinnati field goals and another as the Titans were within 9 yards of a touchdown.

Titans quarterback Ryan Tannehill had three costly interceptions against the Bengals, two that led to Cincinnati field goals and another as the Titans were within 9 yards of a touchdown. One led to a third that led to Cincinnati field goals.

And this year, there can be no other focus of the scrutiny than Tannehill, who now has three straight postseason losses as the Titans’ QB. Mike Vrabel was careful after the game to say the loss was not all on Tannehill.

“I don’t think Ryan or myself or anybody did enough to win the game. That’s how it goes. It’s never going to be about one person, not as long as I’m the head coach, which will be a while,” Vrabel said.

“So, it’ll never be about one person. We have to play better, get open, not fall down. Defense has got to get some turnovers. But we can’t turn the ball over, we know that. We can’t get stopped on downs. Those are all the things we talk about and reasons why you lose.

“Our third-down conversion wasn’t good enough, our ability to score touchdowments in the red zone, but all we have to play better, we have to coach better.”

Fair enough, but the quarterback is always the focus of the scrutiny that time will heal.

“For his part, Tannehill didn’t shy away from his shortcomings.

“This is brutal. It’s going to hurt for a long time,” Tannehill acknowledged. “It is going to be on my mind for a long time. It is going to take a long time to get over. You don’t look forward to this situation. You don’t look forward to being out when you had a great opportunity, and this is just one of those things that that time will heal.”

There is little doubt the Titans will roll with Tannehill, who will turn 34 as training camp opens in late July — in 2022.

Tannehill is a leader, a stand-up guy and good teammate — everything you could want in a quarterback.

But the Titans must hope that his slump in 2021 is a one-year aberration and not a trend. This year, albeit with an ever-changing cast, Tannehill threw 21 TD passes and 13 interceptions. He had just three straight Super Bowl appearances on the line, but he certainly has not been the same since.

Weekend predictions

Kansas City won a playoff game for the ages in knocking off the Buffalo Bills in overtime, becoming the only home team to win in the entire AFC round. And the 49ers ended Aaron Rodgers’ season. The NFL will have a hard time matching the quality and closeness of last week’s games, but it should be fun.

Cincinnati (12-7) at Kansas City (14-5)

Time: Sunday, 3:05 p.m. EST
TV: CBS

The upset Bengals upset the Chiefs in Cincinnati a few weeks ago to clinch the AFC North and help establish Joe Burrow as a rising star in the NFL. Burrow withstood nine sacks by the Titans defense to guide the Bengals to an upset win in Nashville. The Bengals know they can beat the Chiefs, but to do it in Arrowhead on such a big stage with a Super Bowl appearance on the line would certainly be the next level.

They also had better do a better job of preventing him from taking sacks. The Chiefs are coming off one of the best postseason games in history, besting the Bills in overtime, 42-36, in a shootout between Patrick Mahomes and JoshuAff. This game could certainly be a high-scoring affair with two of the league’s better passers going against each other.

Both teams have weapons, as KC features Tyreek Hill and Travis Kelce, while Cincinnati counters with Ja’Marr Chase and Tee Higgins.

In the end, it should be entertaining, but the Chiefs are likely headed to a third straight Super Bowl.

Prevision: Chiefs 38, Bengals 30.

San Francisco (12-7) at Los Angeles Rams (14-5)

Time: Sunday, 6:40 p.m. EST
TV: Fox

Both teams won on the road with walk-off field goals, the 49ers stunning the Packers thanks to their special teams, blocking a field goal and blocking a punt for a touchdown in the fourth quarter at Lambeau.

Jimmy Garoppolo isn’t always spectacular, but if he doesn’t turn the football over, the Niners have enough weapons like Deebo Samuel and George Kittle to get the job done. Of late, they have had the Rams’ number, and Los Angeles comes into the game after having blown a 27-3 lead only to watch the field goal as time expired following Matthew Stafford’s long pass to Cooper Kupp.

The Rams have a chance to actually host a Super Bowl since Super Bowl LV will be played in SoFi Stadium.

The thing is, though, when San Fran knocked off the Rams in OT at the end of the regular season, the crowd in the stadium was almost a home-away-from-home advantage for the 49ers.

It won’t be as high scoring as the AFC title, but it should be an interesting game.

The new year is upon us and colder weather has moved in. But we don’t have to sit around and wait for better weather just because it’s cold outside. We can accomplish a lot during this time.

To that end, Gabriela Barkho with the National Association of Realtors’ consumer website, HouseLogic.com, provides several tips that will save time, money and hassles all year long. I’m happy to share a few of her suggestions and hope you’ll find these as helpful as I will in the coming months.

Organize seasonal storage space
Packing away holiday decor presents a big opportunity. It’s the best time to sort, declutter and reorganize that space where you store your seasonal stuff.

So before simply stuffing your holiday things wherever, take inventory and then sort, filter, donate, trash and re-home as many of your things as possible. This will keep you more organized all year long and make it easier to find all of your holiday stuff next year.

Deep-clean the kitchen
All of that holiday merriment-making is rough on a kitchen. Give it a deep cleaning now that the glittery dust has settled. Purge your pantry and frisk your fridge, passing on what you can to local food banks.

Scrub the walls and kickboards and even pull those appliances out from the walls for a thorough vacuuming to prevent gunk from accumulating.

Plan summer projects now
Finalize plans for any landscaping, decks, patios, or other outdoor projects.

Crye-Leike honors top Chattanooga producer Hibbett
Realtor Mac Hibbett, Crye-Leike co-founder Harold Crye and Crye-Leike Downtown Chattanooga broker Vicki Trapp at Crye-Leike’s annual Chattanooga kickoff, held Jan. 25 at the Chattanooga Golf & Country Club. Crye honored Hibbett for being the top local producer in terms of sales volume and units sold in 2021. Hibbett sold 76.75 units last year on his way to the top spot. Overall, Chattanooga Crye-Leike agents closed 1,921 units and $514 million worth of real estate in 2021, a 13% increase from 2020.

We’re excited to be just a few weeks away from the 2022 Tri-State Home Show, scheduled for Feb. 25-27. The Tri-State Home Show is the premier event for the local home industry, with over 500 booths featuring products and services for new home construction, whole house renovations, flooring, bathrooms, kitchens, landscaping, remodeling and more.

If you have not secured your vendor booth yet, here are some compelling reasons to register now.

Show ‘em what you’ve got
How Tri-State Home Show can provide benefits for your business

Barry Hamilton
MLS CHAIR
Robert Backer
IMMEDIATE PAST PRESIDENT
Kadi Brown
DIRECTOR
Rolanda Pullen Daniel
DIRECTOR
Brian Erwin
DIRECTOR
Ellis Gardner
DIRECTOR
Jennifer Grayson
DIRECTOR
Steven LaMar
DIRECTOR
Ryan May
DIRECTOR
Mike Purcell
DIRECTOR

Greater Chattanooga REALTORS®
The Voice for Real Estate in Greater Chattanooga.
Founded in 1912
There’s no better way to reach your target audience and garner brand awareness than the Tri-State Home Show. You’ll meet face to face with thousands of customers who are currently shopping for home industry products and services, with the ability to sell products and provide quotes on-site.

You also have the opportunity to collect high-quality leads for future sales, meaning a continued return on your investment.

Tiffany Moon with Window Works of Chattanooga says, “As a local family-owned company, we’ve loved being a part of the Tri-State Home Show since 2010. It’s always our kickoff for the year.”

“We have met our customers on the spot, generated countless solid leads and strengthened our relationships with fellow area professionals. Plus, the show always brings joy to our business as past customers stop by to tell us how pleased they are with their windows, doors and siding.”

As Tiffany mentions, on top of the immediate access to new customers, you’ll also have the opportunity to network with other home industry companies.

This is a fantastic way to garner additional recognition within the industry as well as secure partnership projects with complementary businesses.

The Tri-State Home Show also offers a great avenue to learn about your direct competition. Walking the show floor not only allows you to get an idea of what other businesses are offering but will also help you gain valuable insight into ways you can better reach your target audience.

Being a part of the show helps you stay on top of the latest home industry trends as well as best marketing practices.

Lastly, you do not have to be an HBAGC member to secure a booth at the show, as booths are available to all local industry professionals. However, if you’d like to become a member, you’ll receive a discounted rate on your booth space when you register.

For more information and to sign up for the 2023 Tri-State Home Show, visit the Home Builders Association of Greater Chattanooga’s Home Show website at www.homebuildchattanooga.com.

Save green at white sales

Linens and towels go on sale in January. It’s a long-standing retail tradition that started back when linens only came in white (hence the name) and it still has a solid rep as a money-saver — only in more colors.

Cut your threadbare bath towels into rag, restock your supply and fill in any gaps in your bed linens you might have noticed if you had a house full of holiday guests.

These are some great tips to accomplish over the next few months, so thank you, Gabriela. Also, remember that Realtors are glad to help our clients and community get the most enjoyment out of their property investment. 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 that is one of approximately 600 MLSs in the country and that services more than 2,700 MLS users.

If someone asked you if they should become a Realtor right now, what would you say?

“I’d say that’s a question only you can answer. You have to be comfortable with approaching people and connecting with them. You can’t work from behind a desk or a monitor. You have to get out in public. Realtors do more than help people buy a house and then collect a paycheck. We’re ambassadors of the city, especially now. We’re selling a lifestyle to people who are leaning on us to tell them what they’re getting for their money. I have an idea about what some of my predecessors have said to people about becoming real estate agents, and it usually revolves around something like, ‘Are you crazy?’ But it’s an exciting time. It’s challenging because of the low inventory but it’s also exciting because of the innovations. And it’s an exciting time to be in Chattanooga selling real estate because we’re where people want to be.”

So the current market is not discouraging, it’s exciting.

“It’s not for the faint of heart. That might be the advice I would give. No new adventure is for the faint of heart.”

Your plate is piled high this year.

“I’m in a good position. I’m excited about the leadership at the association and have all the faith in the world in the board. We’re in this together. If things go miserably, then that will be on me. I’ll take the heat. But ultimately, I’m looking forward to working together for the benefit of our members.”

Q&A From page 6

With most houses selling above list price, that could still be a hefty sum.

“Plus interest rates are ticking up, and as interest rates increase, affordability goes down.”

And yet the National Association of Realtors says there are more Realtors than there have ever been — 1.5 million nationwide. Is this the case with Greater Chattanooga Realtors as well?

“We’re right at where we were in 2008. It’s taken us 14 years to get back to where we were — 2,428 Realtor members. But we’re increasing that on a monthly basis. Eighteen to 20 Realtors a month retire their license or don’t renew their membership, but another 40 plus or minus come on board each month.

“This is down from where we were about four years ago, when we were getting almost 70 a month.”

Why are people becoming Realtors given the issues the industry is facing?

“That’s a question I have yet to pose. I would like to be part of a new member orientation and talk with them about the benefits of being a member and finding out what in the world they’re thinking.

“But regardless of which market you’re in, you need to be a self motivator, you’re going to have to work your sphere of influence and you need to have a sphere of influence with people who are able to buy a house.

“That being said, I don’t know the answer to that question.”

Q&A From page 17
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**EndFamilyFire.org**

**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.
ORDERED, that this notice shall be published once per week for four (4) consecutive weeks in the Hamilton County Herald Newspaper, as the Exhibit A attached hereto.

ENTER:

(Exhibit A) Pamela A. Fleenor

PAMELA A. FLEENOR, CHANCELLOR

Approved for Entry:

PAMELA A. FLEENOR, CHANCELLOR

/s/ Pamela A. Fleenor

ENTER.
JANUARY 28-FEBRUARY 3, 2022 Page 27

Continued on Page 28

www.HamptonCityHerald.com
It is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so the ordinary process of law cannot be served upon BRUCE REAVERY MEYER. IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying the Respondent, Michael Joseph Thomas, that he is required to answer and make defense to said complaint in the office of the Circuit Court for Hamilton County, Tennessee, located at the Hamilton County Courthouse, 500 Courthouse, 625 McCallie Avenue, Chattanooga, Tennessee, 37402, within 30 days from the date of the last publication of this order. IT IS ORDERED that publication be made for three consecutive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying the Respondent, Michael Joseph Thomas, that he is required to answer and make defense to said complaint in the office of the Circuit Court for Hamilton County, Tennessee, within thirty (30) days from the date of the fourth weekly publication of this order, the same will be sent as admitted by BRUCE REAVERY MEYER and the case will be set for hearing ex parte or without BRUCE REAVERY MEYER present.

This 6th day of January, 2022.

Lamay H. Jury
Circuit Court Clerk
In Chancery
Deputy Clerk

For Plaintiff:
RICHARD BRENT TEETER

1415 MARKET STREET
CHATTANOOGA, TN 37402

Jan. 21, 2022, Feb. 21, 2022

Case No. 220133

DIVISION

BRANDON GARRETT-JOBE VICKERS

LAUREN DENISE GIBSON

WOLFE RICHARD R (AO/CO)

8823 OOLTEWAH CEMETERY ROAD

WISE PROPERTIES-TN LLC (AO/CO)

5011 RENEZET DRIVE

WOODY RONALD C & PHYLLIS C (AO/CO)

4606 CARR TERRACE

WYATT, STEPHEN B & KATHY L (AO/CO)

168K - B - 036

YELLOW BRICK ROAD LLC (AO/CO)

2916

YELLOW PILL PROPERTIES LLC (AO/CO)

2929

Yellow Stone Interests

2937

YOUNG GLEN DAVID (AO/CO)

YUVONNE MICHELLE THOMAS

WOLF, BRADLEY J & ALAN B (AO/CO)

WOLFE RICHARD R (AO/CO)

16 LAWNS STREET

WoG/tools - RICHARD R WOLFE

145M - R - 016

WOOLLEY, DONALD D & LAURA K (AO/CO)

WOLFE RICHARD R (AO/CO)

168G - B - 012

WOLFE RICHARD R (AO/CO)

WOLFE RICHARD R (AO/CO)

WOLFE RICHARD R (AO/CO)

WOLFE RICHARD R (AO/CO)

WOLFE RICHARD R (AO/CO)

WOLFE RICHARD R (AO/CO)

WOOLSEY, MARY L & RICHARD C (AO/CO)

WOODS, PATRICIA L (AO/CO)

WOODS, ROBERT E & JUDY F (AO/CO)

WOODS, ROBERT E & JUDY F (AO/CO)

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WOODS, ROBERT E & JUDY F (AO/CO)
Police accepting applications for Citizens Police Academy

The Chattanooga Police Department’s Citizens Police Academy is accepting applications for its upcoming nine-week session, which begins Thursday, March 17. Each session runs from 6:30 p.m. to 9:30 p.m.

Police officers will cover topics such as SWAT, EOD, patrol, narcotics, special investigations and internal affairs.

The CPA is an opportunity for community members to engage with department personnel, learn about the services provided, discuss current issues regarding policing and ask questions.

Class size will be limited to 15 people in order to maintain social distancing.

Download the application at chattanoogapd.gov/Application_for_Citizens_Police_Academy.pdf.

Source: Chattanooga Police Department

Low-cost community dental center to open in Chattanooga

Revive Dental is scheduled to open a low-cost community dental center in Chattanooga in February. The first clinic opened in Birmingham in 2011 and has served more than 35,000 patients.

Revive Dental is a nonprofit community clinic that serves patients with limited access to traditional dental care.

The clinic is staffed by local dentists who volunteer to serve others.

While services are not free, prices are kept as low as possible. For example, patients can walk-in for an extraction of a painful tooth for about $65.

Located in the Ridgedale neighborhood at 1212 Dodds Avenue, the clinic has six dental operatories that provide a wide range of dental services, including cleanings, fillings, extractions and tooth replacement with dentures.

“We have got to win these critical playoff games. We overcame a lot to be here, but at the end of the week we have got to play really good and make the plays necessary to win the games in January. “We will go back and look at everything. It was a lot of things where I think can grow from, learn from, throughout this year in what happened. I felt like we overcame a lot but when you go home in this sort of fashion it leaves a lot to be desired.”

Terry McCormick publishes TitansInsider.com and appears 2-4 p.m. weekdays on the George Plaster Show on WNSR-AM 560/95.9 FM.

Source: Revive Dental

Super crossword

ACROSS
1 Musical McIntyre
2 Bank account
3 Underwriter
4 Issuer parts
5 Church seats
6 Students at Yale
9 — ants (one of a kind)
12 Actor Shaw
14 Take one's leave
22 Photoelectric cells used for reading
23 Title of a 2001 French film
24 Domestic rival of Nintendo
27 Changes to get some quick cash
28 Property of a body in motion
29
card
31 Interference of the screen
32 Morale of "West Side Story"
34 Roman 1,001
35 Holy key toy
36 Principles of household management
37 Parenting
43 Hidden obstacle
44 Kitchen flooring, to a Brit
45 Sullen
47 Gore and Plimpton
50 Humorous impact
54 Tightens, as one's list
56 Truck circuit
63 Crate-deploying jumper
65 Can the be
66 Fused functionally
68 Dollar part
70 Author — Rogers St.
71 Taj Mahal locale
72 Person on a most-wanted list
77 Current's patient with
78 Avenue (in Greek)
80 Literally
81 Diplomat
82 Switches with eff! by
84 Gosling coffee
87 Switches with eff! by
89 One feeling of a cliche, e.g.
91 All out
94 Potentially shocking fish
95 Discovered in Ponte
96 Rock concert equipment
98 Speak like Chuckie Duck
100 Hits, as a fly on the
amulet's surface
102 Imagines band
103 "I'm a fool"
105 Hits, as a fly on the
amulet's surface
107 Form a single article
109 "15-9" "Heat" area
110 Healing sign
111 Drink in a schooner
112 Loge, dining and bathroom
115 Saintly
116 Sacred area in (hockey)
117 Moving like a hula dancer
118 Broken
119 Sharks in Spanish
120 Hit forth
121 Move like a hula dancer
122 Don't have" ((Tennis)
123 "301:000"
124 "F" in (board game)
126 "Ta ta"
127 "15-9" "Heat" area
128 "15-9" "Heat" area
129 "15-9" "Heat" area
130 "15-9" "Heat" area
131 "15-9" "Heat" area
132 "15-9" "Heat" area
133 "15-9" "Heat" area
134 "15-9" "Heat" area
135 Low in pitch
136 Roller cost

DOWN
1 Sends back to the city
2 Euphony
3 Slide
to pinkness
4 "You wish!"
5 Most
6 Berated
7 Go on a date
8 Frustrated state
9 Wine vessel
10 Mark of the
11 Chinese noodle dish
12 Art in wronging
13 Sandwich
14 Actor ("Much"
15 Control the course of
16 Prevent Spanish money
17 "15-9" "Heat" area
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SUDOKU

By Linda Biale

Place a number in the empty boxes in such a way that each row, each column and each small 3x3 box contains each of the numbers from one to nine.

DIFFICULTY LEVELS:

ANSWER:

DIFFICULTY THIS WEEK:

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