By David Laprad

Jai Williams and Sabrina Hagood are proud to be Realtors in Chattanooga. As members of the largest trade group in the nation, they adhere to a rigorous Code of Ethics as they serve homebuyers and sellers across the city.

But that is not where their story ends. Williams and Hagood are also Realtists, a designation reserved for members of the National Association of Real Estate Brokers, which the women describe as the largest Black trade organization in the nation.

Although NAREB will celebrate its 75th anniversary in 2022, Williams and Hagood say they sometimes receive quizzical looks when they mention the organization. “Most people have never heard of NAREB,” says Williams, an agent with Keller Williams Realty Greater Chattanooga and an independent mortgage consultant. “But we’ve been around for several decades.”

The disparity between the number of white and Black Realtors in the U.S. could be contributing to why so few people – including real estate agents – have heard of the organization.

The National Association of Realtors’ 2017 profile of its membership shows 7% of its agents are Black.

But the impact of NAREB runs deep in the lives of Black homeowners, says Hagood, also an agent with KW Realty Greater Chattanooga. “I live in Ooltewah, and Jai lives in East Brainerd. These are beautiful communities. We live where we live because of NAREB, which was at the forefront of the Fair Housing Act.”

Passed in 1968, the Fair Housing Act makes it illegal for landlords, brokers and banks to make housing unavailable to someone because of their race or color, among other characteristics. It exists, Williams says, because there was a time when such discrimination was not illegal.

There was also a time when Black real estate agents were not allowed to join the national association, now called the NAR. This led a group of 12 Black real estate agents to Tampa, Florida, in 1947, where they formed NAREB, an equal opportunity and civil rights advocacy group for Black Realtors, buyers, sellers.

As members of the Chattanooga chapter of the National Association of Real Estate Brokers, Jai Williams, left, and Sabrina Hagood are known as Realtists. NAREB’s mission is to ensure democracy in homeownership.
The Chattanooga Bar Association named these recipients of its yearly awards during its annual meeting, held Feb. 2 at The Read House.

Photos by Alex McNahan
Hamilton County Clerk and Master Robin Miller installs attorney Lee Ann Adams as the 2022 president of the Chattanooga Bar Association during the organization’s annual meeting, held Feb. 2 at The Read House.

Following her induction, Adams said she is drawn to the idea of community. “While the attorneys involved in a business transaction might be averse to the other side, everyone has the same goal: To get the business sold; to get the estate settled; to get the lease signed.

“This concept does not apply only to transactional lawyers. All of us in this room share the overarching goals of advancing the legal profession and the rule of law. We share the goal of being a community and serving our community.”

Adams focuses on estate planning and estate administration at the firm of Gearhiser, Peters, Elliott, where she has practiced for the last 25 years.

A Chattanooga native, Adams attended Central High School, earned her undergraduate degree at the University of Tennessee at Chattanooga and went to law school at the University of Tennessee at Knoxville.
Newsmakers

Byrd appointed city court clerk

Chattanooga Mayor Tim Kelly has appointed Anthony Byrd to the position of city court clerk. Byrd served for more than 20 years at the Hamilton County Criminal Court clerk’s office before resigning from his position in 2017 to become a Chattanooga city councilman.

During this time as an elected lawmaker, Byrd chaired City Council’s Public Safety and Economic and Community Development committees. He advocated for public safety reform and helped to form the city’s Police Advisory and Review Committee as part of those endeavors.

Byrd has been active in public service for many years. He received a key to the city at age 13 from then-Chattanooga Mayor Gene Byrd will resign his council seat in order to take on his new assignment, which will become effective once the City Council approves. Byrd appointed.

Allred serves as an elected lawmaker, Byrd chaired City Council’s Public Safety and Economic and Community Development committees. He advocated for public safety reform and helped to form the city’s Police Advisory and Review Committee as part of those endeavors.

Before becoming a councilman, Byrd served in the Chattanooga Police Department for more than 20 years. He has also served as a member of the Chattanooga Police Department's Citizens Advisory Board and has been a member of the Chattanooga Police Department's Citizens Police Academy.

Byrd will resign his council seat in order to take on his new assignment, which will become effective once the City Council approves. Byrd appointed.

Erlanger Foundation Board welcomes 5

Rachel Allred, John Clark, Donna Ele Harrison, Marcus Cade Johnson and Dr. Rachael Tindell have joined the Erlanger Health System Foundation Board for 2022. Allred is a lawyer with EPB’s contracts and insurance.

After her son was born with a congenital heart defect requiring surgery and routine care, Allred discovered a passion for connecting with patient families and raising awareness for Erlanger’s needs.

50 Years Ago

News of the Week February 11

Chattanooga area residents may expect to pay slightly higher prices at retail stores as the result of a 1 1/2% increase in gasoline prices, processors started paying Feb. 1. The result of past or present discrimination.

The Chattanooga Regional Housing Authority proposed a new housing complex to replace the old mobile home park located at 10th and Royal. The report will be handled by any law enforcement situation, A 10-man tactical force, headed by LT. Joe West of Chattanooga, has been formed within the Tennessee Highway Patrol. The men will be fully equipped to handle any law enforcement situation, being trained in advance first-aid, firearms, explosives, civil disorder and the use of the helicopter, machine gun, shotgun, pistol, rifle and tear gas.

Provident Life and Accident Insurance Company Inc., reported “a year of record growth in 1971” in a meeting of stockholders and board and directors Monday. The company’s assets increased by $85.5 million in 1971 and amounted to $718 million. Total income for 1971 increased by $70.8 million to $469 million. Provident’s total life insurance sales amounted to $1,536,000,000 in 1971, the report showed. At the same meeting, election of three new executives were announced. Henry C. Unruh, president of Provident, was elected chairman of the board and chief executive officer; Hugh O. Madsen, senior vice president and treasurer, was elected president, and Dudley Porter Jr., senior vice president, general counsel and secretary, was elected to the newly created post of vice chairman of the board.

The Department of Housing and Urban Development has added $2,936,000 to its original share of the Orchard Knob urban renewal plan, but even so the plan must be curtailed to remain within budget.

Culpeen to participate in media diversity program

WCTI President and CEO Bob Culpeen will be a part of a national class designed to explore opportunities and challenges related to diversity, equity and inclusion in the public media sector.

Culpeen joins public media leaders from across the country to participate in the Public Media Diversity Leaders Initiative, a program of the Riley Institute at Furman University. Culpeen is one of 33 individuals to be a part of the initiative’s third cohort. Participants will take part in an interactive curriculum comprising scenario analyses and other learning tools that support public media leaders in their efforts to apply diversity, equity and inclusion principles to behaviors, systems and cultures within their organizations.

After graduating from the program in June, members of the class will help identify future program participants.
Jewish documentary film series to begin Feb. 15

The Jewish Cultural Center will screen four Jewish-themed documentary films virtually during four consecutive weeks beginning Tuesday, Feb. 15.

Each film will be available for 72 hours beginning Tuesdays at noon.

To register to view the films, visit www.jewishchattanooga.com. A subscription for all four films is $36. Films can also be viewed individually for $12 each.

Registrants will receive the login code the first morning of the screening and a Zoom code Thursday for discussions, if one is scheduled.

These films have won international awards and received recognition at festivals throughout the U.S., Europe and Israel.

The slate of films includes:

**Feb. 15-18**

*Yerusalem: The Incredible Story of Ethiopian Jewry*
- Hebrew, Ethiopian (with subtitles)
- 90 minutes
For 2,500 years, the Jews of Ethiopia believed they were the last Jews on Earth. “Yerusalem” tells the story of the long and tumultuous journey of this community as it finds its way back to Jerusalem.

**Feb. 22-25**

*Mish Mish*
- English, Hebrew, French (with subtitles)
- 74 minutes

A treasure trove of Egyptian animated films has been found in a basement near Paris. The films show the work of the Arab pioneers in this genre, the Frenkel brothers, creators of Mish-Mish Effendi, the Mickey Mouse of the region, which disappeared from Egyptian screens when the State of Israel was created.

**March 1-4**

*Outremont and the Hasidim*
- English, French, Yiddish (with subtitles)
- 53 minutes

Outremont is one of the most prosperous neighborhoods in Montreal, home to a diverse and vibrant community. The Hasidim, or ultra-Orthodox Jews, in the affluent Montreal borough of Outremont highlight the need for relationship building. After settling there more than 70 years ago, the Hasidim are a growing minority group that currently represents 23% of Outremont’s population. The growing presence of the Hasidim and their perceived refusal to integrate causes distrust and fear.

**March 8-11**

*The Legacy of Aristides*
- French (with subtitles)
- 72 minutes
In June 1940 in Bordeaux, France, Aristides de Sousa Mendes saved tens of thousands of Jews and non-Jews by issuing them visas for Portugal. As the Portuguese consul to France in the early years of the Second World War, Sousa Mendes found himself continually more restricted by the policies of Portugal’s prime minister, who had assumed a position of neutrality in his desire to not offend Hitler.

*The March of the Jewry*
- English, French, Yiddish (with subtitles)
- 72 minutes

For 2,500 years, the Jews of Ethiopia believed they were the last Jews on Earth. “Yerusalem” tells the story of the long and tumultuous journey of this community as it finds its way back to Jerusalem.

**April 9-11**

*The Challenges of Accommodating the Hasidim*
- English, French, Yiddish (with subtitles)
- 53 minutes

The challenges of accommodating the Hasidim, or ultra-Orthodox Jews, in the affluent Montreal borough of Outremont highlight the need for relationship building. After settling there more than 70 years ago, the Hasidim are a growing minority group that currently represents 23% of Outremont’s population. The growing presence of the Hasidim and their perceived refusal to integrate causes distrust and fear.

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4 Bridges Arts Festival to return in April 9-10

The Association for Visual Arts will host the 4 Bridges Arts Festival in downtown Chattanooga in April.

The 2022 4 Bridges Arts Festival will take place April 9-10, 10 a.m.-5 p.m. Admission will be $5 for adults and free for children under 18.

AVA anticipates over 140 artists from around the country will exhibit and sell a variety of media.

Food and beverage vendors will be available all weekend and local and regional musicians will perform live throughout the event.

Learn more at www.avarts.org.

Source: Association for Visual Arts

Chattanooga raises pay rates for Head Start teachers

Chattanooga Mayor Tim Kelly is augmenting the pay of Head Start and Early Head Start workers, whose salaries are paid by the federal government with a 3.8% city supplement, which on top of the new minimum wage will receive a pay increase.

Employees who are already receiving a 1.2% federal cost-of-living adjustment will give all employees a minimum 5% pay increase.

The increases will be retroactive to July 1.

Source: City Hall

> 50 YEARS AGO From page 4

the funds available, Billy C. Cooper, executive director of Chattanooga Housing Authority, reported to the City Commission, Tuesday. Costs may run to $30 million, about $10 million more than the original estimates. Thus, the city’s share in the cost would also be increased.

The U. S. Department of Labor has approved the employment of 56 persons by the city government under a $300,000 grant in the Emergency Employment Assistance program, Mayor Robert Kirk Walker, announced this week. The approval included 19 jobs in both the fire-police and the public works departments, 10 in public utilities, grounds and buildings, five in general government and three in health and education.

The Chattanooga Exchange Club honored two Hamilton County detectives by presenting them with a joint award of “Officer of the Year,” the first team in the history of the award to receive it. They were Clarence Edward Schroyer and Oscar Eugene McMillian and had been recommended for the award by Sheriff H. Q. Evitt, who said: “These men have acted as a team in all their work and I could not cite one without the other.”

The Cherokee Area Council, Boy Scouts of America, presented the Silver Beaver and Silver Fawn awards to six scouts at the annual recognition banquet Tuesday night at the Read House.

Recipients of the Silver Beaver award were Robert D. Barkdale, Edward M. Fisher, Rufus Hawkins, Lawrence B. Austin III and John Neligan. Mrs. Robert J. Hickerson received the Silver Fawn award for women scouts, the first time the Council has presented the award.

Balloting by East Ridge residents showed overwhelming support for the town’s leash laws on dogs. Some 1,886 voted for enforcement of the law while 406 voted against enforcement. The East Ridge ordinance forbids dog owners to permit them to “run at large.”
NOTICE OF FORECLOSURE SALE
STATE OF TENNESSEE, HAMILTON COUNTY

WHEREAS, Stephen Vann Owens and Megan E. Owens executed a Deed of Trust to Trustee, being the North 60 feet of the West 175 feet of Lot 3, Block J, Mountain View, as shown by plat recorded in Plat Book 7, Page 37, in the Register's Office of Hamilton County, Tennessee; 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, that as agent for the undersigned, Block & Scott, PLLC, Substitute Trustees, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust;

The right is reserved to adjourn the day of the sale to another day, time, and place.

The said Deed of Trust contains an agreement artfully and cunningly devised, the principal purpose of which is to make the property subject to foreclosure, to the end that the indebtedness shall be more easily collected. The said Deed of Trust contains all the essential elements of a legal instrument, and is therefore, effectual in law. The said Deed of Trust is subject to all matters shown on recorded plat.

Any governmental zoning and subdivision ordinances in effect thereon.
Conditions, restrictions, reservations, limitations, easements, etc., as set out in instrument recorded in Book X, Volume 15, Page 92, and in Book U, Volume 16, Page 381, in the Register's Office of Hamilton County, Tennessee. The said Deed of Trust contains all the essential elements of a legal instrument, and is therefore, effectual in law. The said Deed of Trust is subject to all matters shown on recorded plat.

SALES TO TAKE PLACE ON 2022-02-21
SALES TO TAKE PLACE ON 2022-02-17
SALES TO TAKE PLACE ON 2022-02-28
SALES TO TAKE PLACE ON 2022-03-01
SALES TO TAKE PLACE ON 2022-03-03
SALES TO TAKE PLACE ON 2022-03-10
SALES TO TAKE PLACE ON 2022-03-14
SALES TO TAKE PLACE ON 2022-03-15
SALES TO TAKE PLACE ON 2022-03-21
SALES TO TAKE PLACE ON 2022-03-24
SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on March 31, 2022, at 11:00AM local time, at the west door, Hamilton County Courthouse, 605 Georgiana Place, Chattanooga, Tennessee, 37402, conducted by the Substitute Trustee as trustee and mortgagee in the Register’s Office of Hamilton County, Tennessee. Subject to the terms and conditions of said Deed of Trust and the Trustee(s).

For prior title and last instrument of record affecting the above described property, see Book 10130, Pages 910-913 in the Register’s Office of Hamilton County, Tennessee, as recorded by Willburn J. Evans, Trustee, on August 31, 1943, and the Deed of Trust of even date securing the above described property, 

This sale is subject to all matters shown on said plat, covenants, conditions and restrictions, and all other easements contained in document of record in Book 2126, Page 186, in the Register’s Office of Hamilton County, Tennessee. 

THE FOLLOWING:

This conveyance made subject to the following:

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

The address of the above described property is believed to be 4444 Paulee Lane, Chattanooga, TN 37415, but such address is not part of the legal description of the property sold. In the event of any discrepancy, the legal description referenced herein shall control.

The following real estate located in Hamilton County, Tennessee, and the Deed of Trust of even date securing the above described property, see Book 1151, Pages 251, in said Register’s Office of Hamilton County, Tennessee, as recorded by ID No. 109 Q 003 

Current Owners of Property: JANICE C. CARROLL and BOBBY J. CARROLL, Cobalter LLC

This sale is subject to all matters shown on said plat, covenants, conditions and restrictions, and all other easements contained in document of record in Book 2126, Page 186, in the Register’s Office of Hamilton County, Tennessee.

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

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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 to 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 above referenced deed of trust, is hereby appointed Successor Trustee by Lakeview Loan Servicing, LLC.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor to 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 above referenced deed of trust, is hereby appointed Successor Trustee by Lakeview Loan Servicing, LLC.

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This sale is subject to all matters shown on any applicable recorded plat; any and all liens against the said property; any and all taxes, assessments, charges, fines and penalties, all of which are hereby disclosed. In addition, the following parties may claim an interest in the above referenced property:

P.W. WATERS
LESLIE A. WATERS

The sale held pursuant to this Notice may be adjourned from time to time and from place to place certain the day of the sale to another day, time, and at any time. The right is reserved to adjourn the sale, or credit bid from a bank or other financial institution at any time. The sale shall be subject to all matters shown on any applicable recorded plat; any and all liens against the said property; any and all taxes, assessments, charges, fines and penalties, all of which are hereby disclosed. In addition, the following parties may claim an interest in the above referenced property:

JAMES C. CAGLE
DOUGLAS C. CAGLE

WHOEVER may purchase said property for money shall be and remain subject to any restrictive covenants, easements, setback lines that may be applicable to the property conveyed, the use and occupation of said property, all of which are hereby disclosed. In addition, the following parties may claim an interest in the above referenced property:

This sale is subject to all matters shown on any applicable recorded plat; any and all liens against the said property; any and all taxes, assessments, charges, fines and penalties, all of which are hereby disclosed. In addition, the following parties may claim an interest in the above referenced property:

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, Trust Bank, formerly known as Branch Banking and Loan Association, P.L.L.C., due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Trustee, by virtue of the power, duty and authority vested in and imposed upon said Trustee, by Lakeview Loan Servicing, LLC, will, on March 29, 2022 on or about 12:00 PM, at the Point of Beginning at the Southeast corner of the property described in the Deed of Trust of even date securing the same, to W.A. Shearer, Registered Engineer, dated April 15, 1930; thence South 60 degrees 30 minutes West 150 feet to the point of beginning; thence East 70.15 feet to the North line of N.M. Wooten property; thence along the North line of the Wooten property, North 65 degrees 30 minutes West 38.15 feet to the Point of Beginning; being shown by plat of survey by W.A. Stevener, Registered Engineer, dated March 16, 1930, being his Plat Number 56-1814.

LESS AND EXCEPT any part used in widening the Old Chattanooga-Dayton Pike, new Ashmore Drive, and any part of said property used in forming the alley along the Easton property on any applicable recorded plat; any unpaid taxes; any prior or setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a future filing; a deed of trust; and any other matter that an accurate survey of the premises might disclose; and

This sale is subject to all matters shown on any applicable recorded plat; any and all liens against the said property for unpaid property taxes; any restrictive covenants, easements or setback lines that may be applicable to the property conveyed, the use and occupation of said property, all of which are hereby disclosed. In addition, the following parties may claim an interest in the above referenced property:

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What should you do with a tax refund?

Are you expecting a tax refund this year? If so, what will you do with it?

The answer largely depends on the size of your refund. For the 2020 tax year, the average refund was about $2,800, the Internal Revenue Service reports. But whether your refund this year will be about that size, smaller or larger, you can find ways to benefit from the money.

Here are some possibilities:

• Contribute to your IRA. You’ve got until April 18 to fully fund your IRA for the 2021 tax year. But if you’ve already reached the maximum for 2021, you could use some or all of your refund for your 2022 contribution. Assuming you did get around $2,800, you’d be almost halfway to the $6,000 annual contribution limit. (If you’re 50 or older, you can contribute up to $7,000.)

• Invest in a 529 plan. If you have children or grandchildren, you might want to invest your refund in a 529 education savings plan. A 529 plan’s earnings can grow federal-income-tax free, and withdrawals are federal-income-tax-free provided the money is used for qualified education expenses.

• Add to the “cash” part of your portfolio. It’s generally a smart move to keep at least a portion of your overall investment portfolio in cash or cash equivalents, because the presence of cash can help you in two ways. First, since its value won’t change, it can help cushion, at least to a degree, the effects of market volatility on your portfolio. And second, by having cash available, you’ll be ready to take advantage of attractive investment opportunities when they arise.

• Boost your emergency fund. You could use your tax refund to start or supplement an emergency fund. Ideally, this fund should contain three to six months’ worth of living expenses, with the money kept in a liquid, low-risk account. (If you’re already retired, you might need this fund to cover a full year’s worth of expenses.) Without such a fund, you might be forced to dip into long-term investments to pay for costly housing or auto repairs or large medical bills.

• Donate to charity. You could use part of your refund to donate to a charitable organization whose work you support. And if you itemize on your tax return, part of your gift may be deductible.

A tax refund is always nice to receive—and it’s even better when you put the money to good use.

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.

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Financial Focus
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NAREB Chattanooga hosts a homebuyer who could own a home but do not, “Real estate still requires ... a personal touch,” Antoine Thompson, a former director of the NAREB, says in the piece. “There’s a trust gap in real estate for a lot of reasons, so we need good, qualified, trained professionals who can help African Americans to become homeowners.”

NAREB Chattanooga is responding to Thompson’s clarion call through several outreach efforts. One includes encouraging local high school students
Sportsbooks, state coffers win big on sports betting

Tennesseans wagered $3B-plus in first 14 months

By Tom Wood

With Super Bowl LVI fast approaching, you might be surprised by the number of friends and co-workers who are talking about bets they’ve placed via one of Tennessee’s nine legal online sportsbooks.

Don’t be. Sports betting – legalized in Tennessee 15 months ago – has blossomed into a multibillion-dollar industry and generated almost $50 million in tax revenue during that span. And the Super Bowl is the industry’s biggest day.

Beyond the thrill of potential winnings, many say, online sports gambling makes the game more exciting and fun to watch. The question is, how to go about it?

“It’s a fun experience (and) a great hobby when you don’t take it seriously,” says Alex Cunningham, the Knoxville-based managing editor and writer for PlayTenn.com, whose parent company is Malta-based Catena Media. “It’s like going to the movies or doing anything else fun – especially if you’re doing those with friends or colleagues or if you’re building that community around it.”

PlayTenn.com is one of several online publications that covers Tennessee’s immensely popular legal sports wagering industry, which launched Nov. 1, 2020.

Jeff Edelstein, who writes for TNBets – part of the Denmark-based Better Collective Media Group, with an office in Nashville – says online gambling in Tennessee has definitely been a success story, for sure, in the sports betting world. I appreciate states that do it right, and Tennessee is definitely … one of the states that, more or less, did it right. They allowed competition in and the heavy hand of government wasn’t terribly heavy overall.”

In a 14-month span from that 2020 launch date through the last reporting period, December 2021, more than $3 billion – yes, billion – has been wagered inside Tennessee’s borders, the U.S. Betting Revenue Tracker at LegalSportsReport.com reports.

The website states sportsbooks paid out a combined $2.7 billion to Tennessee players and the operators divvied almost $267 million in revenue. The state, it adds, reaped more than $44.7 million in taxes (20% of gross revenue) with a 10% hold on all wagers.

“Clearly, Tennesseans are enjoying online sports wagering,” says Mary Beth Thomas, executive director of the Sports Wagering Advisory Council (SWAC).

SWAC is a state agency that, beginning Jan. 1, took over the role as regulator of the “quasi-governmental” Tennessee Education Lottery.

“While I can’t predict the winner, I can tell you that there will be no shortage of types of wagers that can be made on the outcome of the game, as well as and actions and events taking place during the game. … I have no doubt that there will be a lot of action that day.”

There’s no bigger day of the year for operators and players than Super Bowl Sunday. The 2021 matchup, which saw the Buccaneers beat the Chiefs 31-9 in Tampa, was the first on for Tennesseans have been able to legally bet without leaving the state.

“Last year, during the Super Bowl, we only had four sportsbooks live (in Tennessee),” Cunningham notes. “For the Super Bowl alone, there were 15.5 million wagers placed. Apparently, most of those people wagered correctly and placed their faith with the Buccaneers, so they ended up pocketing $12.6 million in winnings.

“For all of February 2021, wagers amounted to $176.3 million. This past December, they’re already at $340 million. So, judging by that and the forward momentum we’re seeing, it wouldn’t be unexpected to see double the wagers at this year’s Super Bowl.”

Here’s a deeper look at how to place your bets, the Tennessee-based operators and issues surrounding online sports betting.

**Bet in Tennessee 101**

There are no casinos in the Volunteer State, so all gambling is online. And while you don’t have to be a state resident, all bets must be placed inside Tennessee. Here’s the skinny on how it works:

Each of the nine licensed operators (a license costs $750,000 annually) has an app to download on your mobile device. Once registered with that company – and you can register with any or all – open an account, make a deposit, find a bet you like and place the wager. Each operator monitors all bets and pays winnings into its registered account.

That’s the easy part. Where it gets difficult is not only how to bet, but on what to bet. The NBC affiliate in Los Angeles recently posted a good explainer of the easiest – and strangest – bets out there.

The simplest is a straight-up wager on who wins or loses. If you correctly pick the Rams to win, you’re having steak for dinner instead of hamburger.

With points spread (the Rams were a 4-point favorite earlier this week), say you pick the Bengals, four points are added or subtracted to the final score. So, if the Rams win the game 20-17, for example, you still win.

Another traditional bet is the over/under line, or combined points scored by both teams. That total was 48.5 points earlier this week. Pick over and the final score is 25-24, you win; 25-23 and you lose.

But gambling today – as SWAC executive Thomas notes – has evolved far beyond those – from parlays that links two or more bets, which boosts odds and payoffs, to prop bets on the game and everything else.

Both of those are offered before and during the game. Prop bet examples might include who will score the game’s first touchdown, will the Buccaneers wear on the coin toss during the national anthem, will Peyton Manning will bowl a strike in a beer commercial, and on and on. It should be noted that Tennessee does not allow prop bets based on pure chance like the coin toss. Otherwise, anything goes.

Longtime Knoxville sports writer Chuck Cavalaris, now part of the weekly show Sports Source on WATE-TV, urges novice gamblers “to be very careful about this online activity.

“The model has absolutely so much money wagered and wagered legally online in Tennessee is all these in-games bets – and even in-game parlays,” he says.

Adds Edelstein: “The sportsbooks are not shy about putting anything and everything under the sun. There’s just so many different prop bets that they offer, and they’re just going to offer more and more as the week wears on. They’ll start like doing cross-sport stuff – will the Rams score more points than (NBA star) Steph Curry? They’ll start, like, throwing everything against the wall here. And the prop betting market? It’s obviously the most lucrative day in the sports betting world.”
to consider becoming a real estate agent, home inspector, home appraiser or mortgage lender. “Many young people don’t understand which opportunities are available to them,” Williams points out. “I’ve talked with some who thought they had to have a college degree to be a home appraiser or that it would cost a lot of money to earn a license.

“We need to go into the local schools and say, ‘Here are some lucrative professions that don’t require a college degree.’ Their minds are open and they’re ready to go.”

Brent Rainey, a Black loan officer with HomeRate Mortgage, says he joined NAREB Chattanooga partly out of a desire to participate in these outreach events.

“I wish someone from NAREB had been at the job fairs I attended in high school and college. I would have saved myself a lot of time and debt.

“I joined NAREB so I can be there on career day at East Hamilton High School and Brainerd High School and tell the kids, ‘Here’s a path you can take. We’ll mentor you. You won’t have to go in raw like we did.”

Williams can trace the birth of NAREB Chattanooga back to a conversation she had with Lydia Smith, mortgage committee chair for NAREB. Smith had called Williams to discuss a referral and the two wound up talking about NAREB.

“I knew about NAREB from when I lived in Maryland. But I never joined the organization because I thought I didn’t need to. I knew what my mission was and I didn’t need NAREB telling me what it should be.”

In addition to serving as a licensed real estate agent and a mortgage consultant, Williams is a real estate investor. When she moved her license from another Chattanooga brokerage to Keller Williams, the leadership there connected her with Hagood, who also has a history of investing.

Although Williams sidestepped NAREB while living in Maryland, Smith convinced her to become the founding president of the Chattanooga chapter. Williams then asked Hagood to join her in the endeavor.

“She told me, ‘Wherever we’re going, we’re going together,’ Williams says. “We’ve been attached at the hips ever since.”

With Williams at the helm, NAREB Chattanooga has a president who’s not adverse to getting into the weeds to safeguard the community the organization serves. This can be luminously evident in the vetting Williams does before allowing a business to join NAREB’s ranks.

While any business or individual whose work touches real estate can join NAREB (the Chattanooga chapter counts five lenders and a financial planner among its ranks), membership resides on the other side of a conversation with Williams.

“I’ve been in the industry for a long time and can smell BS,” Williams says. “With lenders, I know most of the programs inside and out, and will want to know how much you know and how you plan to benefit our community. I’ll be able to tell if you’re just fishing for business.”

Williams says she’s turned down credit repair businesses for this very reason.

“One, if you’re not registered with the State of Tennessee, we don’t need to have a conversation; two, if you’re not bonded, we don’t need to have a conversation; and three, if you’re part of a marketing network, we don’t need to have a conversation because that’s not going to help the community. You’ll just be giving them an empty promise and taking their money.”

(Williams says she’ll guide an individual through the credit repair process for free, so there’s no need to use a service that charges a fee — especially monthly.)

While Williams might be the support beam at the center of NAREB, she’s not alone in pursuing its mission. In addition to her and Hagood, who’s acting as president-elect, four other Realtists serve on the board of NAREB. All told, the local chapter is 34 members strong.

“A lot of people are taking a wait-and-see approach because we’re new,” Williams says. “But Sabrina said bigger things are about to happen.”

NAREB Chattanooga will take a step toward a larger vision when representatives meet with the office of Mayor Tim Kelly this month to express their desire to assist with his initiatives in Chattanooga.

That won’t be where their story ends, though.

“NAREB is putting us in seats we never thought we’d be in,” Hagood adds. “This is an exciting time to join.”

“I’m excited to have been afforded the opportunity to start this organization and proud of the work we’re putting in,” Williams says. “There’s a lot more to do, especially in our area, but in 25 years, I predict we’ll be even prouder.”

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Lee in a hurry to achieve career success

19-year-old finds youth sometimes can be a benefit

By David Laprad

Realtor Asha Lee is not one to waste time. Not days, weeks, months or especially years. When Lee was 18, for example, she decided to become a real estate agent someday. So, she started researching the industry and saving the money she was earning working for McKee Foods so she could one day pay for school.

Many dreams disappear over time as life happens. But Lee didn’t give her vision a chance to fade. Rather, “someday” arrived only a few months later, while she was still glowing with newfound ambition.

“I went at it hard,” says Lee, who was still 18 when she secured her license. “I even studied when I was on break at McKee and then passed the test on my first try.”

Lee set a precedent for her rapid sprint to the finish line when she graduated from Central High School several months early, boasts her mother, Chantele Massengill. “Telling Asha it will take her a certain amount of time to do something triggers her to do it faster. She likes to prove she can do what people think she can’t.”

Lee employed this same grit when she rolled up her sleeves and went to work. After joining Hero Homes Group, an eXp Realty team based in Cleveland, she began casting her line in the water. But homebuyers and sellers were skeptical of her age and inexperience.

“People said there was no way I knew what I was doing and shut the door in my face,” Lee remembers. “But I kept going.”

Lee hooked her first client while she was manning the phones for her team. The buyer was only two years older than her and expressed no qualms about her age, Lee notes.

“He liked that I was young. He said he could tell I was passionate about what I was doing. We had a house under contract in two days,” Lee says breaking through the wall of doubt and reluctance was harder than writing her first contract or negotiating her first deal. But once she overcame that obstacle, closings on five houses and two properties followed.

She says her oldest client was 55.

“Asha Lee is a 19-year-old Realtor with eXp Realty in Cleveland. She is also a member of the National Association of Real Estate Brokers. Members of that organization are called Realtists. Many dreams disappear over time as life happens. But Lee didn’t give her vision a chance to fade. Rather, “someday” arrived only a few months later, while she was still glowing with newfound ambition.”

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Asha Lee and her mother, Chantele Massengill.

“Many people of color have bad credit, so I try to help them with that,” Lee says. When people ask Lee why she became a Realtor at 18, she says it was partly her desire to honor her late grandmother, who wanted to become a Realtor but never did. Lee also says she’s always had an intense entrepreneurial spirit — and then laughs as she recalls selling pencils for one dollar to her elementary school classmates.

Eager to chime in, her mother suggests Lee has always wanted to make her own way in the world — and her own money. “Asha is good at saving money and has a firm grasp on what she wants to do and how she’s going to do it. I’m proud of her.”

All of this said, Lee, now 19, seems less concerned with what brought her to this point than with where she’s going. As Lee looks to the future, she sees herself eventually leaving Hero Homes and representing homebuyers and sellers on her own. She would also like to form her own team someday. (She acknowledges that this instance of “someday” will probably take place in a few years rather than a few months.)

Lee is laying the foundation for the next stage of her career by developing a firm grasp on what she wants to do and how she’s going to do it. “I’m proud of her.”

Lee’s ambitions exceed her own well-being and extend to youth like herself who could benefit from a potentially lucrative career. “When young people see the clothes Realtors wear, they think, ‘That would be a good career for me,’ but when they get into it and find out how hard it is, they become discouraged. And it is hard. But we need more of us to be in the business.” To that end, Lee has not only become a member of Greater Chattanooga Realtors and the River Counties Association of Realtors, she’s also joined the National Association of Real Estate Brokers and become a Realtist. NAREB promotes democracy in housing and advocates for public policies that protect and expand sustainable homeownership. Only members of NAREB can call themselves Realtists, agents who have a special charge to make certain communities of color are treated with dignity and respect.

Through her participation in the latter organization’s outreach efforts, Lee hopes to show young people like herself that there are alternatives to college. “I was studying computer tech support at Chattanooga State when I realized I was on the wrong path. So I looked at my options and decided to become a real estate agent. Now I have a business and a career. If I can do this, so can other people like me.”

Lee isn’t all work and no play. She says she mainly enjoys “hanging out” with family members and friends. But even then, she has a hard time turning off the part of her mind that makes plans. “My goal this year is to buy an investment property,” Lee says. “I want to live in a duplex and rent the other side of it. That’s how people build wealth.”

If Lee’s track record is any indication of her ability to achieve her goal, then it will surely happen — someday.
Action 24/7 still fights Goliaths

In 2020, Nashville’s Action 24/7 was licensed as one of the first four operators in Tennessee along with BetMGM, FanDuel and DraftKings. In 2021, four more sportsbooks were added – Caesars, TwinSpires, WynnBet and Barstool. In January, Wagr joined the lineup for a total of nine.

Tina Hodges, president of Action 24/7, says her startup company continues to grow and hopes this year’s Super Bowl tops 2021’s action, which she calls “probably our single-largest game up to that point. We have just been growing month over month over month since then. I’m anticipating the Super Bowl to be, again, our largest event we do.”

Hodges says her fledgling company has “probably always will be” a David vs. Goliath business attitude.

“Our biggest competitors are publicly traded and international, and they’re blowing out, you know, the price of one Super Bowl TV commercial. It’s just crazy, the amount of money that they’re spending,” she says. “But we’re trying to run a profitable business.

“I don’t think there’s any startups that go into their first year thinking they’re going to be profitable. So that I’m very, very pleased with our first-year results.”

She says Action 24/7 has continued to register clients, and that one of the differences between her company and others is their partnership with Advance Financial lending company founded by her husband, Mike.

“Our deposits continue to grow,” she says. “We have so many people enjoying our cash deposit and cash withdrawals.

“Action 24/7 still fights Goliaths”

We’re the only (company) in the state offering that, and people absolutely love it,” adding her company also takes a grassroots marketing approach by making their presence known at sports events, restaurants and bars.

Cunningham says she’s “been rooting for Action 24/7 from the very beginning. They’ve got a kind of unique aspect that they’re doing. They’re sponsoring more local events, like here in Knoxville at the Cotton Eyed Joe, they’ve got boxing and UFC fighting events.

“They’re right there, supporting all the fighters, and they’ve got their name on the ring. They’re hitting the ground and trying to spread the word and build that community. So I love the local books. More power to them, you know. It’s hard fighting with the Goliaths but they’re doing great.”

Wagr is the new book in town

The newest Tennessee startup company has its roots in Boston and has come up with a unique social betting game plan that has drawn the attention of Forbes magazine and other publications that cover gaming.

Wagr, co-founded and owned by Harvard graduates Mario Malave (CEO) and Elana Eskinazi (chief product officer), opened shop in Nashville last year and launched operations Jan. 20.

Malave recently announced completion of a $12 million Series A funding round. Investors include NFL Patrons owner Robert Kraft’s Kraft Group, Peer Ventures, the fund of Reddit owner Alexis Ohanian, and Harris Blitzer Sports and Entertainment, which owns the NBA’s 76ers and the NHL’s Devils.

Good training, income available

During the 2019-20 school year, Tennessee had 176,923 secondary CTE participants and 39,872 postsecondary (adult) CTE participants.

The youth and adult learners in CTE programs have a 98% graduation rate compared to a 99% graduation rate of non-CTE peers. Additionally, they earn industry-recognized credentials and gain rewarding and family-sustaining careers.

More funds are needed to scale CTE programs across Tennessee to ensure all learners, including historically underserved learners, have access to high-quality CTE programs for in-demand careers. This funding could come in part from Gov. Bill Lee’s $25.5 billion budget proposal for the upcoming fiscal year, which includes over $500 million to increase opportunities for career and technical education for students throughout the state.

“The future of innovative programs to boost student readiness is now brighter than ever,” says Dr. Jean Luna, chief of student readiness at the Tennessee Department of Education. “Through reimagining the high school experience, expanding access to courses and engaging younger students in career exploration, we will continue to build our pipeline and keep our state’s workforce strong."

For more information on CTE and to learn ways you can help spread awareness for CTE Month, visit www.acteonline.org. You can contact us at the Home Builders Association of Greater Chattanooga at 423-624-9992.

Th e HBAGC recognizes February as Career and Technical Education Month and takes this occasion to celebrate the achievements of CTE both locally and nationally.

CTE is education that prepares students for high-skill, high-wage, in-demand careers. It includes many different types of education, from classroom learning, to certification programs, to work-based and apprenticeship opportunities outside the classroom.

CTE plays a vital role in the future of our workforce and impacts the local and national economy by training current and future employees.

Highlighting CTE is more important now than ever due to ongoing labor shortages across multiple industries – including building and manufacturing.

Part of the labor shortage is due to a gap in skill level. According to the Association for Career and Technical Education, 50% of jobs in Tennessee require specific skills training, but only 49% of Tennessee workers are trained at the needed level.

Thankfully, many Tennessee students are currently enrolled in CTE programs and developing technical skills and engaging in work-based experiences with local industry partners.
is because gambling was always a part of it.

Here are a few Super Bowl stats and trends he’s compiled.

“There’s some interesting trends there. It’s like we’ve been forever and a team did not host a Super Bowl in their home stadium until Tampa Bay did last year. And, of course, Tampa Bay won. This year, the Rams as the NFC champion will be the visiting team,” Cavalaris notes.

“Or heard the story last week or so about Joe Burrow was 9-0 calling the coin toss in the regular season, and he was 0-2 in on playoff games.”

“One thing that I look at is – some of these trends are just odd things you pick up on – but the AFC is actually the home team in the Super Bowl, so they got to pick which color jersey they wear. And it kind of surprised me that they chose black as the home team.

“In one trend – and you could just say it’s a fluke if you want to – but the Super Bowl team in the white jersey has won 14 of the past 17 Super Bowls. And the team with the worst regular-season record is 13-2 in the past 16 Super Bowls.

“One year, I think it might have been the Patriots and Eagles, they were both 13-3 to that’s why it’s 13-2 over the past 16.”

“Taking a cue from those old Ronco commercials – ‘But wait, here’s more.’”

“This past season, the Rams were 12-5, and the Bengals were 10-7, so you might think maybe that leans the Bengals’ way,” he says. “It’s also – the trend for the favorites – is 36-19 overall but in the last 10 Super Bowls, the underdog has won seven of them outright. So, you make what you want to take the points.

“I grew up a Dallas Cowboys fan, and the Super Bowl was always played in January.”

“Since they went to February games, the AFC champion is 12-7. And in the last nine Super Bowls, the NFC is only 3-6. So, there’s just all kinds of things that you look at and you really just hope that people will only wager when they can afford to lose or have fun with.

“I actually think that the key thing to look at will be the Rams have just an awesome defensive line. And, of course, Titans fans will remember the Titans sacked Joe Burrow nine times and somehow Cincinnati still won that game.

“So, that was actually one of two walk-off wins (for) Cincinnati in the postseason. But when you look at the Rams defensive front against the Cincinnati offensive line, I can see why L.A. – last I saw – was a 4-point favorite. So that’s just pretty much what I’ve been looking at.”

Gambling additions increase

Those trends and stats are part of the allure of online gambling, but there’s also a dark side.

Mary Linden Salter, executive director of Tennessee Association of Alcohol, Drug & Other Addiction Services, says the state calls to the 24-hour Tennessee Redline (800 889-9789) to increase in the Super Bowl’s aftermath.

“We will see a spike not on the game day, per say, but in the week or two following,” Salter says.

“What we’re seeing is something that the administration plans to deal with in part. They have some legislation proposed that would make it a felony offense for selling any kind of sports betting to a minor. We definitely want to help curb that.

“We ask people their age when they call us, but I’ve been surprised at how many more calls are actually from juveniles. We don’t really ask them (their age) specifically, just whether they are adults or juveniles.

“We’ve gotten more and more calls along that line and – not that it’s a huge trend – the number of calls we get is still less than 100 per month. But it continues to trend upward is the issue.”

SWAC executive Thomas says part of the new regulatory groups mission “is to ensure that operators are adhering to the Sports Gaming Act and our Rules, which are designed to protect the integrity of sports wagering, protect the public interest, prevent fraud and underage access, and to promote responsible gambling.

“I think that as long as we are fair, accessible and transparent regulators who act with a sense of urgency when addressing the needs of the industry, there will naturally be healthy growth in the industry,” Thomas adds. “I also know that our operators are extremely vigilant in their efforts to watch for unusual or suspicious activity on their platforms.”

From Bungles to Bengals

ESPN recently reported that Houston furniture business owner Jim “Mattress Mack” McIngvale crossed the border into Louisiana, where he has a mobile betting account with Caesars Sportsbook, to place a whopping $4.5 million on the underdog Bengals to beat the Rams. If he’s right, McIngvale will collect $7.7 million.

“Is that enough to sway you?”

The head says the Rams. They have a homefield advantage, a superior defensive line and they’ve got a savvy quarterback in Matthew Stafford. If anybody deserves a Super Bowl ring after all those cruel years in Detroit, it might be him.

But the heart says the Bengals. They shouldn’t have beaten the Titans, but they did. They shouldn’t have beaten the Chiefs, but they did.

And then there’s Joe Burrow, who will make history if he achieves what many have dubbed as football’s “Triple Crown” – winning the Heisman Trophy, NCAA championship (both at LSU) and the NFL’s Vince Lombardi Trophy. If there’s anyone currently playing who might someday replace Tom Brady as the GOAT (Greatest of All Time), it may be Burrow.

For entertainment purposes only – I’d take the Bengals and the points if I was a betting man. Shoot, I’d take them straight up, winning 24-21.

Two years removed from a 2-14 record, Cincinnati looks like a team of destiny to me.

So good luck with your Super Bowl bets.

“It’s going to be interesting but just pick the team that you think has the best chance to win the game and sit back and enjoy,” Cavalaris says.
love has no religion

before anything else, we're all human
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This sale is subject to all matters shown on any recorded applicable plat; any unassigned; any restrictive covenants, easements, liens or encumbrances as well as any priority rights created by a future filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above referenced property:

KENNET DANA JONES WHITE

The sale held pursuant to this Notice may be rescheduled or postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

W&A, No. 3969938

DATED January 31, 2022

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

Fr22296

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated March 24, 2014, and the Deed of Trust of even date securing the same, recorded March 4, 2014, in Book No. OI 01185, at Page 338, in the Register’s Office of Hamilton County, Tennessee, executed by William Michael White and Dana Jones White, conveying certain property in and about Chattanooga, Hamilton County, Tennessee, to PennyMac Loan Services, LLC, as beneficiary, by PennyMac Loan Services, LLC, as Successor Trustee, by the undersigned, Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

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 assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein, is hereby appointed Trustee for the Trust and has been appointed Trustee by Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein, and is hereby appointed Successor Trustee by Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated June 26, 2018, and the Deed of Trust of even date securing the same, recorded June 28, 2018, in Book No. GI 13184, at Page 381, in the Register’s Office of Hamilton County, Tennessee, executed by Jennifer McDowell, conveying certain property therein described, to PennyMac Loan Services, LLC, as beneficiary, by PennyMac Loan Services, LLC, as Successor Trustee, by the undersigned, Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

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 assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein, is hereby appointed Trustee for the Trust and has been appointed Trustee by Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated November 25, 2019, and the Deed of Trust of even date securing the same, recorded November 26, 2019, in Book No. GI 13762, at Page 376, in the Register’s Office of Hamilton County, Tennessee, executed by Jennifer McDowell, conveying certain property therein described, to PennyMac Loan Services, LLC, as beneficiary, by PennyMac Loan Services, LLC, as Successor Trustee, by the undersigned, Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

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 assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein, is hereby appointed Trustee for the Trust and has been appointed Trustee by Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated March 4, 2016, and the Deed of Trust of even date securing the same, recorded March 4, 2016, in Book No. OI 01185, at Page 338, in the Register’s Office of Hamilton County, Tennessee, executed by Lanny A. Wissman as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for JPMorgan Chase Bank, N.A., conveying certain property therein described, to PennyMac Loan Services, LLC, as beneficiary, by PennyMac Loan Services, LLC, as Successor Trustee, by the undersigned, Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

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 assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein, is hereby appointed Trustee for the Trust and has been appointed Trustee by Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated October 17, 2019, and the Deed of Trust of even date securing the same, recorded October 18, 2019, in Book No. GI 11800, at Page 325, in the Register’s Office of Hamilton County, Tennessee, executed by Jennifer McDowell, conveying certain property therein described, to PennyMac Loan Services, LLC, as beneficiary, by PennyMac Loan Services, LLC, as Successor Trustee, by the undersigned, Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

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 assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein, is hereby appointed Trustee for the Trust and has been appointed Trustee by Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated May 20, 2019, and the Deed of Trust of even date securing the same, recorded May 21, 2019, in Book No. GI 11342, at Page 44, in the Register’s Office of Hamilton County, Tennessee, executed by PennyMac Loan Services, LLC, as beneficiary, by PennyMac Loan Services, LLC, as Successor Trustee, by the undersigned, Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

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 assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein, is hereby appointed Trustee for the Trust and has been appointed Trustee by Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated September 29, 2016, and the Deed of Trust of even date securing the same, recorded September 29, 2016, in Book No. GI 11047, at Page 152, in the Register’s Office of Hamilton County, Tennessee, executed by Lanny A. Wissman as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for JPMorgan Chase Bank, N.A., conveying certain property therein described, to PennyMac Loan Services, LLC, as beneficiary, by PennyMac Loan Services, LLC, as Successor Trustee, by the undersigned, Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.

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 assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein, is hereby appointed Trustee for the Trust and has been appointed Trustee by Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and assumed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for a Trust described therein.
FEBRUARY 11-17, 2022 Page 19

NOTICE OF TRUSTEE’S SALE

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 JPMorgan Chase Bank, National Association, in the City of Chattanooga, Hamilton County, 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 exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows:

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE:
Lot Four (4), Block A, Resubdivision of Block A and part of Block B, Concord Heights, as shown in plat of record in Plat Book 15, page 13, in the Register’s Office of Hamilton County, Tennessee.

Subject to easement reserved in document recorded in Book 279, page 482, in the Register’s Office of Hamilton County, Tennessee. Subject to sewer easement of record in Book 2275, page 826, in the Register’s Office of Hamilton County, Tennessee.

ALSO KNOWN AS: 2105 Port Royal Drive, Chattanooga, TN 37409

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated October 27, 2015, and the Deed of Trust of even date securing the same, recorded October 27, 2015, in Book No. G, page 1297, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Emily Hanks and Jason R. Norman, conveying certain property therein described to Realty Title & Escrow Services, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by JPMorgan Chase Bank, 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 JPMorgan Chase Bank, National Association, in the City of Chattanooga, Hamilton County, 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 exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows:

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE:
Lot Four (4), Phase One (1), as shown by plat of record in Plat Book 42, page 822, in the Register’s Office of Hamilton County, Tennessee, to which plan reference is hereby made for a more complete description. Subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

ALSO KNOWN AS: 2105 Port Royal Drive, Soddy Daisy, TN 37379

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated February 4, 2022, in Book No. GI 1097, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Dale Jackson Cobbie, conveying certain property therein described to Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by JPMorgan Chase Bank, 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 JPMorgan Chase Bank, National Association, in the City of Chattanooga, Hamilton County, 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 exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows:

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE:
Lot Four (4), Block A, Resubdivision of Block A and part of Block B, Concord Heights, as shown in plat of record in Plat Book 42, page 822, in the Register’s Office of Hamilton County, Tennessee, to which plan reference is hereby made for a more complete description. Subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.
This 6th day of January, 2022.

BRANDON GARRETT-JOBE VICKERS

Docket Number: 19C1278

Cell 20

Suit filed in the Superior Court of Whitfield County, Georgia, notifying the Defendants set forth above that unless they answer and make defense to said complaint in the offices of the Circuit Court of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by CHALLENGERS and the case will be set for hearing ex parte or without CHARLES CHLDRSED and the case will be set for hearing ex parte or without CHARLES CHLDRSED.

This 21st day of January, 2022.

Larry L. Henry
Court Circuit Clerk

Deputy Clerk

Attorney for Plaintiff:

RICHARD BRENT TEETER

Circuit Court Clerk

6142 SHALLOWFORD RD. STE. 101

101 CHATTANOOGA, TN 37421

Feb. 4, 11, 18, 25, 2022

Attorney for Plaintiff:

RICHARD BRENT TEETER

Circuit Court Clerk

6142 SHALLOWFORD RD. STE. 101

101 CHATTANOOGA, TN 37421

Feb. 4, 11, 18, 25, 2022

Attorney for Plaintiff:

RICHARD BRENT TEETER

Circuit Court Clerk

6142 SHALLOWFORD RD. STE. 101

101 CHATTANOOGA, TN 37421

Feb. 4, 11, 18, 25, 2022
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Lung Cancer? And Age 60+? You are requesting title to said vehicle. All parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this ad.

The following vehicle a 1994 Ford, Vin# 1N6HG66U0R2070343 is located at 161 Gray Rd, Chattanooga, TN 37421. It is in the possession of Nelson Lopez, who is requesting title to said vehicle. All parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this ad.

The following vehicle a 2007 Chevrolet, Vin# 1GNDT13S462273426. The vehicle will be sold at public auction on or after 2/26/2022. The vehicle is requesting title to said vehicle. All parties holding any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 10 business days of this ad.

The following vehicle a 2010 Chevrolet, Vin# 2CFA4XEB6E4289640 is located at 2800 Audubon Rd, Chattanooga, TN 37404. A Place for Senior Living at no cost to your family. Call 1-833-752-2351 today!

The following vehicle a 2020 Audi, Vin# WAUKBAMZ0LF499147 located at 1604 Dodds Ave., Chattanooga, TN 37404. A Place for Senior Living at no cost to your family. Call 1-833-752-2351 today!

The following vehicle a 2003 Toyota, Vin# JD0E1333054956950 located at 18150 Jarnagin Rd, Chattanooga, TN 37416. A Place for Senior Living at no cost to your family. Call 1-833-752-2351 today!

The following vehicle a 2001 Toyota, Vin# 2T3RN3NF8AQ285444 located at 18150 Jarnagin Rd, Chattanooga, TN 37416. A Place for Senior Living at no cost to your family. Call 1-833-752-2351 today!

The following vehicle a 2002 Nissan, Vin# 1N4AL2AP6BC115499 is located at 1604 Dodds Ave., Chattanooga, TN 37404. A Place for Senior Living at no cost to your family. Call 1-833-752-2351 today!

The following vehicle a 2004 Infiniti, Vin# JN1AL2AP8BP112804 is located at 1604 Dodds Ave., Chattanooga, TN 37404. A Place for Senior Living at no cost to your family. Call 1-833-752-2351 today!

The following vehicle a 1998 Nissan, Vin# JN1AL2AP8BP111814 located at 1604 Dodds Ave., Chattanooga, TN 37404. A Place for Senior Living at no cost to your family. Call 1-833-752-2351 today!

The following vehicle a 2002 Infiniti, Vin# JN1AL2AP8BP110663 located at 1604 Dodds Ave., Chattanooga, TN 37404. A Place for Senior Living at no cost to your family. Call 1-833-752-2351 today!

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Watch for debt collectors, scams on social media

By Lauren Schwahn

Social media is where you watch cooking videos, gaze at photos of dreamy travel destinations and doomsurf through endless news headlines. Now, sites like Instagram, Facebook and Twitter could also be where debt collectors slide into your DMs.

In late 2021, rule changes under the Fair Debt Collection Practices Act went into effect that specify how third-party debt collectors can communicate through social media, email and texts.

Consumer advocates like April Kuehnhoff, a staff attorney at the National Consumer Law Center, are concerned that these rules could lead to confusion and an uptick in scams.

“It’s much cheaper to use electronic communications to reach out to more people. We’ll see a rise in the number of illegitimate actors who are impersonating debt collectors and emailing, direct messaging or texting people in an attempt to get them to pay money for debts that they don’t actually owe,” Kuehnhoff says.

Spotting the signs and knowing your rights can help you guard against unfair and fraudulent debt collection practices. Here’s what to watch for and how to stay safe as you sift through notifications.

Recognize the red flags

Several warning signs can alert you to abusive behavior or scams:

• The message isn’t private. Debt collectors can request to join your friends or followers as long as they tell you they’re debt collectors. However, the FDCPA states that all communications must be private. That means messages can’t be visible to the public or people in your network on the platform. If you receive a message that others can see, that signals a bad actor.

• Important information is missing. Debt collectors are legally obligated to share specific details about the debt, including the amount owed, the creditor’s name and information about your rights. They’ll usually provide this information, known as a validation notice, the first time they contact you or within five days.

• You’re threatened or harassed. “Sometimes scammers will threaten consumers with arrest or deportation or try to scare them into paying quickly,” Kuehnhoff says. But it’s illegal for collectors to make threats or use violent or profane language.

• A collector also cannot legally sue you if the debt is time-barred, or past the statute of limitations. How do you know if your debt is time-barred? Research your state’s laws and review your payment history on your credit reports. Or, consider seeking help from your local legal aid office or a nonprofit credit counseling agency.

• You’re asked to make an unusual payment. Fraudsters often seek fast payment through difficult-to-recover methods. A legitimate debt collector won’t pressure you to pay using questionable means such as a money transfer, bitcoin terminal or prepaid card, Kuehnhoff says. “They won’t tell you to go down to the Apple store and buy an Apple (gift) card.”

Don’t pay anything without first confirming that the debt and the collector are real. You can learn more about fake and abusive debt collectors from the Federal Trade Commission.

Know, protect your rights

The FDCPA gives you certain protections. For example, you can opt out of communications. Collectors are required to provide an easy, free way to end social media contact. That won’t erase the debt, however. You also have the right to dispute a debt that you believe is incorrect or not yours. However, you’ll have to submit a written request within 30 days of receiving notice if you want to dispute or get more information about the debt. Information on how to do
Replacing Tannehill won’t be easy

And, no, Aaron Rodgers isn’t the answer

Replacing Tannehill won’t be easy

The Titans might well look for a Ryan Tannehill replacement this offseason, but he would come via the draft. And it’s not a great quarterback class.

And, no, Aaron Rodgers isn’t the answer

Bengals seem destined to win Super Bowl LVL

By Terry McCormick

No one expected the Cincinnati Bengals to be in the Super Bowl this year. Heck, very few expected them to even make the playoffs. Vegas had them open at 200:1 to reach Super Bowl LVL.

But here they are after wins over the Raiders, Titans and Chiefs, and in consecutive weeks ready to challenge the Los Angeles Rams, who will host the big game in their own stadium.

The Rams, on the other hand, were one of the darlings of the 2022 season, especially after trouncing the Philadelphia Eagles in the NFC Championship Game. But here they are after an unexpected win over the Vikings in the Wild Card Round and a loss to the San Francisco 49ers in the NFC Championship Game.

The Rams have a talented offense, led by quarterback Matthew Stafford, who has been one of the best in the league. But the Bengals have a defense that has shown they can stop anyone.

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By Michael Cantu Edmunds

Ford’s F-150 has been the bestselling truck in America for more than four decades and it will likely continue that trend in 2022. But there’s another full-size truck that’s also garnering a lot of attention, the 2022 Toyota Tundra. After many years on the market without a significant update, the Tundra finally has received a complete redesign with new engines and features. Is it enough to topple the tried-and-true F-150? The experts at Edmunds compare the 2022 F-150 and 2022 Tundra to find out.

Engines, fuel economy

The heart of any pickup truck is its powertrain, and the F-150 has many to offer. It starts off with a 2.7-liter turbocharged V6, a V8 and a range-topping hybrid powertrain that pairs a turbodiesel V6 with a hybrid system for 450 horsepower.

Ford economy also should be considered given the recent rise in fuel prices. Depending on the engine and configuration the F-150 ranges from an EPA-estimated 19 mpg in combined city/highway driving to a high of 25 mpg combined with the hybrid.

Toyotas, of course, have a simpler approach by fitting most Tundras with a 3.5-liter turbocharged V6. A hybrid powertrain is available on the Tundra’s higher trim levels. It features a turbocharged V6 paired with an electric motor and generates 437 horsepower. The EPA has not yet released fuel economy estimates for the hybrid, but the base engine gets 19-20 mpg combined.

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Towing capacity, payload

Toyota again keeps it simple by making the majority of Tundras configurations able to tow around 11,000 pounds when properly equipped. That’s competitive for a light-duty, full-size truck and enough to pull a typical small or medium-sized trailer.

The towing capacity spread for F-150 is shorter because Ford offers more configurations and available axle ratios that can help enhance towing. You’ll need to do more research to get the towing muscle you need, but ultimately the F-150 offers a class-leading 14,000 pounds maximum compared to the Tundra’s 12,000-pound max.

Both trucks offer technology features to ease the hassle of backing up with a hooked-up trailer. We’ve compared them and found the F-150’s to be a little more helpful.

Winner: F-150

Driving, comfort

Trucks aren’t known for handling prowess, but both feel nimble thanks to their light and accurate steering. Both trucks also have strong braking performance, ample power at low and highway speeds and smooth-shifting 10-speed automatic transmissions.

Neither ride as well as the Ram 1500, but that doesn’t mean they aren’t comfortable. The F-150 and Tundra are similar in their smooth and compliant rides for a full-size truck. Each also does a good job of blocking out outside noise.

The F-150 has one big advantage in the crew-cab versus the Toyota’s regular cab. When it comes to seats, the Tundra’s are comfortable, and so are the F-150’s. Ford does offer a couple of extra seating options — front seats that recline almost flat and massaging seats — but they’re not enough to create separation in this category.

Winner: Tie

Features, trims, value

Excluding the specialized Raptor, the Ford F-150 comes in seven trim levels: XL, XLT, Lariat, Tremor, King Ranch, Platinum and the range-topping Limited. The base XL trim starts at $30,985 including destination and comes equipped with the base non-turbo V6 and a nice list of standard features but nothing out of the ordinary.

The Toyota Tundra has six trim levels: SR, SR5, Limited, Platinum, 1794 Edition and TRD Pro. The base SR trim starts higher at $37,645 but comes with more standard features, including a bundle of several advanced driver aids and the more powerful turbocharged V6 engine.

When comparing the more popular midlevel F-150 Lariat and Tundra Limited trims, the starting prices are about the same, but the Tundra still has its more powerful engine and a larger 14-inch touch screen versus the F-150’s 12-inch unit.

However, the F-150’s top Limited trim offers tech and comfort features not found in the Tundra including the Pro Power Onboard system that can power small appliances and power tools.

Overall value is a near parity here, but the F-150’s extra cool features do count for something.

Winner: F-150

Edmunds says

The Ford F-150 is the winner in this truck head-to-head by way of its additional engine options, wider array of comfort and tech features and more price points to choose from. Although the Tundra doesn’t excel in any major category, it is a great all-around truck that will make many owners happy.

Michael Cantu is a contributor at Edmunds. Follow Michael on Instagram

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TITANS From page 23 every year, whenever possible, in hopes that one will work out. The Green Bay Packers used to use that philosophy and then turned those quarterbacks into quality starters when it worked. So, what about middle or late-round projects? Let’s just say that Zach Mettenberger was by far the best developmental quarterback when compared to Rusty Smith, Luke Falk and Cole McDonald. In a year in which the Titans need to consider the future, as well as their present window of opportunity, whether to take a plunge on a quarterback bears watching as the draft draws closer in the coming weeks.

Terry McCormick publishes TitansInsider.com and appears 2-4 p.m. weekdays on the George Plaster Show on WNSR-AM 560/99.9 FM.

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MILLENNIAL From page 22 either must be included in the collector’s initial communication to you. How can you verify the debt and the collector? Bos hull suggests starting with pulling your free credit reports from AnnualCreditReport.com. “Make a list of the debts that you owe: the creditors, the balances, the account numbers. The debt collector will often reference the last four digits of the account number,” Bos hull says. You may be dealing with a collection department for the original creditor, making it easier to match up the details. But the original creditor may have sold the debt to an outside company. That third-party collector should provide information such as their name, company and mailing address. Use these details to double-check their authenticity.

"Several states have their debt collection licenses registered at the NMLS, the National Multistate Licensing System," Kushnoff says. “Even if your state doesn’t use it, it can be a helpful place to check if this name is a legitimate debt collection name that’s registered in other states.”

Even if everything checks out, don’t feel pressured to pay right away. Making a payment could revive a debt that was past the statute of limitations. Instead, give yourself time to make a plan that works for you and your budget.

If a debt collector violates your rights or you encounter a scam, you can file a complaint with the FTC, the Consumer Financial Protection Bureau or your state attorney general’s office.

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