Full circle: Vinyl lovers find a home at St. Pete

‘Crackle’ of nostalgia lures music fanatics

By David Laprad

It’s five minutes after noon on a Saturday when the door at St. Pete Records opens and a lone traveler steps through the threshold. There’s no bell on the entrance to announce his arrival to the proprietor, Keith Wilson, so the crunchy Seattle grunge pouring through the tall speakers on the floor goes unspoiled.

Once indoors, the aging traveler beholds a sight that looks like it was ripped from the yellowed pages of his memory and plastered to the walls of the modest Shallowford Road building in which he’s standing.
Lawyer's lessons learned at Figgy's

Working with dad in shop laid footing for success

By David Laprad

Freshman attorney Vincent Jackson says two experiences had the greatest impact on his early development as a legal professional.

One was his participation in moot court at Lincoln Memorial University Duncan School of Law in Knoxville.

As Jackson wrote briefs for a case centered on qualified immunity and then stood his ground before a panel of judges, he gained confidence in his ability to fashion a well-reasoned argument and then successfully defend it in a live forum.

"I learned that my job as a lawyer is to take the law and my client's facts and devise the best possible legal argument," says Jackson, 28.

The second experience was less academic but no less instrumental in shaping Jackson as an attorney: Working at Figgy's, the Chestnut Street sandwich shop owned by his father, Lawrence Jackson.

While making the daily special for the people who labored in the nearby office buildings -- including more than a few attorneys -- the younger Jackson noted how hard his father worked and saw that he always followed through on his word to someone.

"My dad has been the biggest inspiration in my life," Jackson says. "He taught me everything I've learned about compensation case.

As Jackson wrote briefs for a case or amending a lease for a landlord or verifying a doctor's statement in a workers' compensation case.

Jackson says he enjoys having a hand in helping someone to resolve even a small dilemma.

"I like finding the answer to a client's problem," he says. "It makes me feel as though I'm doing something valuable. I can't imagine anything makes people more anxious than an upcoming court case, and I enjoy helping someone understand that things are going to be OK."

As Jackson gets his feet wet helping other attorneys, he's laying the foundation for his own practice. He's registered with the Chattanooga Bar Association's Lawyer Referral Service, for starters, and has a few small cases in the early stages.

Through this and other work, Jackson has developed a fledgling interest in business law. While he doubts it would make great cocktail party chatter, he says the field has grabbed his interest in a big way.

Vincent Jackson is an attorney with Wagner & Wagner, although he's better known in the legal community as the one of the faces behind the counter at Figgy's, the Chestnut Street sandwich shop his father, Lawrence Jackson, owns.

Chattanooga Bar Association

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Judge Wade Hampton McCree, Jr.: A distinguished public servant

February is Black History Month, Dr. Carter G. Woodson originally established it as a one-week observance in 1926. He picked the second week of February in memory of the birthdays of Abraham Lincoln and Frederick Douglass.

In 1976, the celebration was extended to the entire month. It highlights the accomplishments and achievements of African Americans that might otherwise go unrecognized.

This month, we celebrate the life and history of a remarkable man, Judge Wade Hampton McCree, Jr.

Judge McCree was the first African American to serve on the federal district court in Detroit and the first to serve on the United States Court of Appeals for the Sixth Circuit, covering Tennessee, Kentucky, Ohio and Michigan.

Not only was he a trailblazer in the federal courts, but he also distinguished himself as a lawyer, public servant and law school professor.

Judge McCree was born in 1920 in Des Moines. His father was a college graduate and the first African American pharmacist and pharmacy owner in Iowa before being appointed to a position with the FDA in Boston.

Judge McCree grew up in Boston, attending the prestigious Boston Latin School. He graduated summa cum laude from Fisk University in Nashville before beginning his legal studies at Harvard Law School in 1941.

With the country’s entry into World War II, he left law school to serve for four years in the U.S. Army. He rose to the
“One of the things I enjoyed learning in law school was the Four Corners Doctrine, which involves taking a huge agreement with multiple parties and shrinking it down to the four corners of a page,” Jackson explains. “So, I got excited when someone comes in with a contract and I have to figure out what it means.

“It’s a rabbit hole because you could apply countless court decisions and laws to the many different angles from which you could look at a contract, but I like going down it.”

Musing on the rabbit hole into which attorneys must often disappear reminds Jackson that there was a time when he “didn’t know how much … [he] didn’t know.”

But even when Jackson was unaware of the vastness of the legal field, his sights were set on it. While he was earning his undergraduate degree at the University of Tennessee at Chattanooga, this interest manifested itself as a desire to work for a law enforcement agency such as the TBI. Later, it revealed itself in a desire to become an attorney and work as a prosecutor.

Eventually, it spilled onto the pages of an essay he composed while in law school as part of a successful effort to secure Wagner & Wagner’s annual Civil Justice Scholarship. “Holding negligent parties accountable for their actions fosters confidence in the public in its ability to freely participate in society,” Jackson wrote, suggesting that law school was already molding him into a legal thinker. “One can imagine the hypothetical alternative – that our society does not protect the rights of the injured plaintiff against negligent parties.

“It’s easy to imagine … that the public’s confidence in its ability to freely participate in society would be dramatically low. The imposition of a duty on all to not place others at a foreseeable and unreasonable risk of harm balances the interests of all members of society."

When Wagner & Wagner presented Jackson with the opportunity to practice at the firm, he readily accepted.

The offer not only opened the door to the legal profession but also brought Jackson close to his childhood home of Hixson – the town to which he intends to someday return.

“I never questioned coming back to the Chattanooga area,” he says. “I love this city and hope I can help the people who live here and need my assistance.”

Part of Jackson’s love of the Scenic City region is rooted in its outdoor amenities. Chief among these is kayaking. When the weather permits, Jackson can be found paddling across Chickamauga Lake, the Tennessee River, or any of the city’s other navigable waterways.

“Chattanooga is a great city for kayaking because everything is connected. You could make a loop around the city. It’s a great way to relieve stress.”

Jackson also relieves pressure by playing guitar or piano, although he classifies himself as only “kind of a musician.” He also occasionally returns to Figgy’s – as a customer. This hasn’t stopped his father from helping him to use, though.

“When I went there for lunch today, he had me get change at the bank,” Jackson laughs. “I charged him a sandwich.”

But even in these moments, Jackson’s thoughts are never far from his next dive down the rabbit hole.

“Like surveying the way people are affected by our laws because some things were not tailored to fit the needs of the individuals who are subject to them,” he muses. “You can read what a law says, but what gave rise to it? What made our legislature believe we needed it to be a law? What went into turning it into a law? There are all kinds of ways to screw things up. And that’s why attorneys are important.”
Learn to get along

Is the jerk at work you?
Book offers some remedies

OK, so let’s face it: Sometimes, you work with a bunch of jerks.
Here’s another thing to face: You’re no innocent and you know it. Either way, it makes things so hard, doesn’t it?
Somebody ought to step up and act better. Someone should fix this animosity at work. In the new book, “Bridge the Gap” by Jennifer Edwards and Katie McCleary, why shouldn’t that someone be you?

Like your relatives, you can’t always pick who you work with. It’s inevitable, then, that one or another or multiple of your co-workers might rankle you here or there one day and problems like that can get out of hand. The thing to remember, say the authors, is that “You have a choice about how you respond.”
You can “step up and be the one that bridges the gap.”

Humans are predictable, the authors state. We all want our physical and emotional needs met, and understanding that is the first lesson in this method of getting along. The second is to accept that you aren’t fully in charge of what’s inside your brain. Your amygdala (referred to as “AMY” here) needs mindful corralling, your “Inner Narrator” will try to influence any story you conjure for yourself, and it’s easy to slide into a “Drama Triangle” if you’re not careful. These things will trip you up; it’s essential to see how they can be controlled or sidestepped altogether.

“Show up clean,” say the authors, by following the tips they offer to clear your mind and rid yourself of any lingering issues before speaking. “Show up curious” and practice the right kind of openness in order to see a beyond a person’s behavior and his politics and to quietly direct the conversation. Change conversations to include “no buts, only ands.” Learn how to truly listen and avoid the various “hurdles” to doing it well. And finally, seize the power of three little words, “Tell me about” can change everything...

So, you’re experiencing personality clashes at work. And, come to think of it, the same is going on at home. “Bridge the Gap” can help with both.

In ways that might seem like giving your brain a long and satisfying stretch, the authors help readers to be good catalysts in conflict resolution, without feeling weird or fumbly. This is real leadership stuff, actions that you can employ without being labeled a brown-noser.
You can teach yourself to do them to calm yourself and make your own workday better, and you can do them with or without talking to the boss first – but you can rest assured she’ll notice in the long run. And if you simply cannot untangle a thorny issue you’ve been handed, the authors offer some last-ditch efforts to try when all else fails.

Take what you learn to work and see the difference. Take it home and try it at your next big family dinner. Using “Bridge the Gap” is going to take some self-work, but it really could help a bunch.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
McNabb Center acquires new building, will move some services

The McNabb Center recently acquired a new building in Chattanooga and will be relocating several community mental health services, including its peer support program, to the site.

Located at 960 Airport Road, the building will provide a better, more accessible space for individuals seeking services, says Gayle Lodato, senior director of Greater Chattanooga Area services for The McNabb Center.

“This change will allow us to continue to grow our services and find new ways to best meet the needs of the community.”

The new Airport Road location was previously a Greyhound Bus Station and will undergo cosmetic renovations before the programs move. Renovations will include adding extra amenities such as showers, laundry facilities and a kitchen.

The center’s peer support programming is funded through the Tennessee Department of Mental Health and Substance Abuse Services and is designed to provide opportunities for adults with a mental illness to develop social skills in a community setting and also learn illness management skills.

Nearly 90 individuals are active members of the peer support services. Also moving is Move Initiative, which provides up to one year of wraparound services for individuals who have been hospitalized at Moccasin Bend for 90 days or longer due to mental illness.

McNabb Center staff help these patients work toward recovery, obtain sustainable housing and connect to other community resources.

The new location will also house the center’s homeless outreach staff, who go into the community to provide services to homeless individuals.

Architectural plans for the renovation will be developed this summer.

Source: The McNabb Center

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50 Years Ago

News of the Week February 18

Two Chattanoogans have been named to the Regional Advisory Group of the Tennessee Mid-South Regional Medical Program. Dr. James Craig and B. F. Hurley Jr., will serve three-year terms on the 69-member board. Members represent all segments of the community and are responsible for making policies, allocating grant funds and reviewing projects. This year the group will be responsible for the distribution of more than $2.2 million to health projects in the Tennessee Mid-South Region.

Miss Tommie F. Brown, an original member of the Chattanooga Model Cities Board, has resigned from the program. After her withdrawal, the Model Cities Council of District 7 elected T.B. Kennedy to stay on the board.

Attorney Paul E. Hannack, 83, of 4818 Maryland Dr., who practiced law in Chattanooga for more than 50 years, died Feb. 11, in a local hospital. He was a graduate of the Chattanooga College of Law and was president of his class. He was a member of Highland Park Baptist Church and of the Men’s Bible Class. He served with the Tennessee State Guard during World War II.

The Student Government Association at UTC has made available $1,000 to sponsor a student who will be selected by a joint faculty-student committee to live in a foreign country for about two months this summer. The grant will permit a student to live with a family in Europe, Latin America, Asia or Africa, as chosen by the student.

The City Commission asked the U.S. District Court, Feb. 12, to hold a new hearing to determine whether the City Commission must appropriate money to finance the court-ordered school desegregation plan. The plan would necessitate purchase of school buses to move the greater number of students from one area to another over the city.

The Chattanooga Housing Authority board of commissioners has accepted the proposal of Newton Chevrolet Company for development of an auto sales and service facility in the Golden Gateway. Newton will pay $221,620 for property at the northeast corner of West 9th Street and Riverfront Parkway. Two buildings to be constructed will cost an estimated $830,000. Completion date is tentatively set for September 1973 – or sooner.

Warren A. Jeffords, 87, of 3804 Lerch Street, a retired vice president and treasurer of the American Lava Corp., died Feb. 12, in Chattanooga. He came to Chattanooga in 1920 and joined American Lava from which he retired 33 years later. He was president of the Chattanooga Manufactures Association in 1945-46. He was made an honorary life member in 1955 after having served the organization as a board member and treasurer.

The Southern Railway System dedicated its new yard in Gadsden, Alabama to Garrison and Moss Siskin of Chattanooga in ceremonies last Friday at the new yards. Garrison Siskin is chairman of the board of Southern’s subsidiary, the Tennessee, Alabama and Georgia Railway (TAG). About 130 business and civic leaders and railroad officials attended the ceremonies.

The Guardsman of North Chickamauga Creek, an environmental protection group, appealed to the County Council last Friday to deny a rezoning request by Roadbuilders, Inc., to place a quarry and asphalt plant in the Falling Water Community. On Wednesday the County Council at its regular weekly meeting denied the zoning request because it was pointed out that limestone dust would pollute the water supply in the area and quarrying would be apt to destroy nearby water wells.

Elgin Smith, real estate executive, civic official and church lay leader, has been named by Mayor Robert Kirk Walker as civilian chairman of Armed Forces Week beginning Sunday, May 14. A World War II Navy veteran, Smith was recently elected vice president of the Chattanooga Chamber of Commerce and is the recipient of top local, state and national Realtor awards. The Chattanooga Armed Forces Week ceremonial programs have won two Freedom Foundation Gold Medal Awards, the only city in the nation to receive these two distinguished awards for honoring the Armed Forces.

The Hamilton County Democratic Executive Committee has voted to hold a county primary, May 4, in conjunction with the presidential preference primary instead of holding a party convention to pick the candidates as is done by the Republican Party.
Help is available
What caring for an aging parent could cost you

Are you a “gig” worker? If so, you’ve got a lot of company. By some estimates, more than a third of U.S. workers participate in the gig economy as freelancers, independent contractors or moonlighters. And while gig work offers some attractive features, such as flexibility in setting your hours and no real limits on your income potential, it also comes with challenges. Specifically, you may miss out on the array of benefits available to full-time employees of many organizations. How can you fill this benefits gap?

Let’s look at some of the standard employer-offered benefits and ways you can acquire them on your own:

• Retirement plan – When you work as an employee, you may have access to an employer-sponsored retirement plan. These types of plans allow you to save for retirement in a tax-advantaged way. As a gig worker, you may be able to get these same benefits through your own retirement plan.

• Life and disability insurance – Many employers offer life insurance as an employee benefit, and while this coverage may not be sufficient, depending on one’s family situation, it’s at least something. But as a gig worker, you’ll need to get your own life insurance, which is essential if you have anyone depending on you for financial support.

• Health insurance – As you know, health insurance is always a pretty big issue for just about everyone, regardless of their work status. Of course, many mid- to-large-size employers offer access to life and disability insurance, so you might want to do some research online to check out these groups.

• Health insurance – As you know, health insurance is always a pretty big issue for just about everyone, regardless of their work status. Of course, many mid- to-large-size employers offer health insurance to their employees, but as a gig worker, you’ll need to find your own, unless you’re covered by your spouse’s plan.

In looking for health insurance, you may want to contact a “navigator,” the position created by the Affordable Care Act (ACA) to help individuals find coverage. You can find someone in your area by going to healthcare.gov and following the prompts. Depending on your income, you may be able to receive subsidies through the ACA.

• Paid time off and unemployment insurance – Many full-time employees are given paid time off for sick leave and vacation. They may also receive unemployment insurance if they lose their job. Since most gig workers won’t have access to these benefits, it’s important to have an emergency fund available for unexpected (or even expected) income dips.

Ideally, you’d want three to six months’ worth of living expenses in your emergency fund, but even a few hundred dollars can help create a lot more security to cover life’s unexpected events.

• Full-time employees receive something of great value in their benefits packages. As a gig worker, you’ll have to take the initiative to close this benefits gap – but the opportunities are there, so do what you can to find them. It will be worth the effort.

Try to work while caring for an aging loved one can be difficult, stressful and at times overwhelming. Many people feel they must quit, take a leave of absence or at least reduce their hours in order to cope.

Sometimes, caregivers have little choice. But often people don’t realize the heavy financial toll they’ll pay or adequately research options that could allow them to keep working, says Amy Goyer, AARP’s national family and caregiving expert. “When you’re in a caregiving crisis, you can make a decision out of stress and fatigue and fear,” Goyer says. “It’s important to make work decisions and financial decisions from a more objective place.”

Calculate the costs
A 2020 AARP study found 61% of caregivers to adults were employed, and the majority had experienced at least one work-related impact. Most commonly that meant being late to work, having to leave early or taking time off, but caregivers also reported having to take unpaid leave or reduce their hours. One in 10 working caregivers quit or retired early.

Those who leave work don’t just lose their current income. They also lose future raises, retirement contributions and company matches. Their future Social Security checks may be smaller, and many find they can’t earn as much when they return to work because their skills are out of date. A few years out of the workforce – AARP’s study found the average caregiving period was 4.5 years – can leave you hundreds of thousands of dollars poorer at retirement. Fidelity Investments has a “cost of leaving the workforce” calculator that can help you tally the potential impact. Fidelity is a NerdWallet partner.

Investigate the alternatives
Caregivers are less likely to quit if they have certain benefits at work, including paid sick days or unpaid family leave, the AARP study found. Among the most helpful benefits for caregivers are flexible schedules, the ability to work from home and paid family leave, says Cecilia Shiner, research director for the Limra Secure Retirement Institute, an insurance industry research group.

Under federal law, you may be eligible for as much as 12 weeks of unpaid, job-protected leave in a 12-month period through the Family and Medical Leave Act to care for a child, spouse or parent (although not an in-law or other relative). Eligible employees can keep their health insurance and return to the same or an equivalent job. Those caring for a veteran could be eligible for up to 26 weeks.

You must have worked for the employer at least 1,250 hours in the 12 months before the leave, and the organization must employ at least 50 people within 75 miles of your work location, among other requirements.

You also might be able to break up your leave, allowing you to take off one or two days per week, for example, says Goyer, author of “Juggling Life, Work, and Caregiving.”

Before quitting, you should ask what accommodations your employer is willing to offer, Goyer says. Just the ability to make personal calls at work can help caregivers trying to contact doctors or other professionals who aren’t available after hours, she says.

Seek help outside work
Many communities offer affordable help that can make caretaking easier, such as Meals on Wheels, adult day care, senior companions, chore services and respite care. Goyer recommends contacting a local Area Agency on Aging – public or private nonprofit organizations that address the needs of older residents – to ask what’s available and to request an in-home assessment of your loved one’s needs.

The Department of Veterans Affairs has additional services for veterans, including “aid and attendance” benefits that provide home-based care. If your loved one is impoverished, they may qualify for in-home care at no cost to them through Medicaid. Goyer says. Some states even pay family members to provide such care. Check your state’s Medicaid site for more information.

“It’s not a huge amount of money, but it’s some income coming in to help offset the fact that you’ve cut back or stopped working,” Goyer says.

If you can afford one, a geriatric care manager could be another source of help. These professionals, who are often nurses or social workers, can assess your loved one’s situation, find care options and be on call in case of emergency. Hourly fees can often range from $100 to $250.

Other family members, friends and even neighbors may also be willing to help if asked. A relative who doesn’t live close by could still help by paying bills or dealing with insurance companies, for instance. A neighbor could check in regularly and call you with any concerns.

Even if you do need to quit or reduce your working hours, doing this research can help you create a caregiving plan that details how you’ll manage the day-to-day responsibilities, who will help you, where you can turn in an emergency and how you’ll take care of your mental and emotional health, says Stacey Watson, head of Fidelity’s life events planning.

That alone can reduce your stress and help you feel more in control.

“Putting a plan in place can make a huge difference,” Watson says.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lweston.
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 30, 2006, and the Deed of Trust of even date securing the same; the said Deed of Trust and the current holder of said Deed of Trust, Trust Bank, formerly known as Branch Banking and Trust Company, the “Holder,” appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and
WHEREAS, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust, said Trust Bank, as Successor Trustee by Wells Fargo Bank, N.A., its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-8C1.
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 and authority vested in it, will on March 29, 2022, at 10:00 AM at the usual and customary location at the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Hamilton County, Tennessee, to wit:
Certain real property situate, lying and being in Hamilton County, Tennessee, and being more particularly described as follows:

Located in the Third Civil District of Hamilton County, Tennessee; Tract One (1):

BEGINNING at a point on the Eastern line of Old Chattanooga and Dayton Pike, no known as Ashmore Drive, at the third Holland south line of Stringers Ridge Tunnel at the Southwest Corner of the property conveyed to G.C. Hunter by deed dated January 15, 1920; thence in an Easterly direction along Hunter’s South line to the Eastern line of the original tract conveyed to the Loven Land Company by deed dated December 31, 1954, being Hunter’s Southeast corner; thence in a Southwesterly direction along the Eastern line of said original tract above referred to a distance of 65 feet, more or less, to the Northeast corner of the property conveyed to H.F. Stubbeinfeld, by deed dated March 26, 1920; thence in a Westwardly direction along Stubbeinfeld a North line a distance of 200 feet, more or less, to a point in the Eastern line of said Chattanooga and Dayton Pike, Stubbeinfeld’s Northeast corner; thence Northwastward along said Pike a distance of 65 feet, more or less to the Point of Beginning.

Tract Two (2):
BEGIN! a Triangular tract, described as follows:
BEGINNING at an iron stake in the center line of a Fourteent (14) foot alley or driveway at the Northeast corner of the property conveyed by H.F. Stubbeinfeld, by deed dated March 26, 1920; thence in a Westwardly direction along Stubbeinfeld a North line a distance of 200 feet, more or less, to a point in the Eastern line of said Chattanooga and Dayton Pike, Stubbeinfeld’s Northeast corner; thence Northwastward along said Pike a distance of 65 feet, more or less to the Point of Beginning.

The sale of the property described above shall be 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 any matter that an accurate survey of the premises might disclose.
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.

VELMA O ALFORD

7th District Register of Deeds
On behalf of the 7th District Register of Deeds

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain. Notice of further public sale or any postponement of the sale will be announced 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.

NBA No. 119767
DATED January 26, 2022
WILSON & ASSOCIATES, P.L.L.C.
Successor Trustee
Feb. 4, 11, 18, 2022
Fr022861

NOTICE OF FORECLOSURE SALE
STATE OF TENNESSEE, HAMILTON COUNTY
WHEREAS, James C. Cagle executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for United Wholesale Mortgage, Lender and Warranty Title Insurance Company, Trustee(s), which was dated June 19, 2008, and recorded on June 25, 2008, in Book GI 8699, at Page 917, Instrument Number 200626850500071, in Hamilton County, Tennessee Register of Deeds.
WHEREAS, default having been made in the payment of the duties and obligations thereby secured by the said Deed of Trust and
herefore conveyed from Mason to Silvey; thence along the center line of said alley, North 13 degrees 24 minutes East 65 feet; thence South 29 degrees East 8 minutes West 38.15 feet to the North line of W.N. Wooton property; thence along the North line of the Wooton property, North 65 degrees 30 minutes West 38.15 feet to the Point of Beginning, being lot 20, block 15, Section 2, Plat No. 34, Hamilton County, Tennessee, as to Tract One, SUBJECT To the Perpetual Easement or Right-of-Way, of the width of Fourteen (14) feet, over the South or end of said tract of land, to afford permanent means of ingress and egress from said Fourteen (14) foot alley, reserved and retained for J.D. Mason and wife, Anna L. Mason, their successors and assigns, as to Tract Two.

ALSO KNOWN AS: 1113 Ashmore Avenue, Chattanooga, TN 37415

This sale is subject to all matters shown on any applicable recorded Plat; any unimproved 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 established by a fixture 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:

MRS. KENNETH WELCH
ESTATE OF KENNETH WELCH

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon confirmation 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. WSA No. 395995
DATED January 27, 2022
WILSON & ASSOCIATES, P.L.L.C., Successor Trustee
Feb. 4, 11, 18, 2022

FORECLOSURE’S TRUSTEE’S SALES

Property Address Publication Dates Borrower Attorney

9087 Old Dallas Hollow Rd, Soddy Daisy, 37320 2022-01-28; 2022-02-04; 2022-02-11 LandAmerica Commonwealth SR Law Group

3705 Hosi st, Chattanooga, 37411 2022-01-07; 2022-01-14; 2022-02-04 Pinn Mortgage Corporation Better Choice Notice Solutions

5423 Hunter Village Drive, Ooltewah, 37363 2022-02-04; 2022-02-11; 2022-02-18 Rodney Phillips Wilson & Associates, PLLC

7021 Glover Road, Chattanooga, 37416 2022-01-28; 2022-02-04; 2022-02-11 Charla L. Hyde Conway Wilson & Associates, PLLC

6233 Canoe Lane, Chattanooga, 37416 2022-02-04; 2022-02-11; 2022-02-18 Velma O. Aford Wilson & Associates, PLLC


855 Brooke Stone Dr, Soddy Daisy, 37379 2022-02-04; 2022-02-11; 2022-02-18 William M. White Wilson & Associates, PLLC

3413 5th Avenue, Chattanooga, 37407 2022-02-04; 2022-02-11; 2022-02-18 Tania A. Bridges Wilson & Associates, PLLC

7749 Basswood Dr, Chattanooga, 37415 2022-02-01; 2022-02-04; 2022-02-04 Rocket Mortgage LLC Better Choice Notice Solutions, Inc

1112 Ashmore Avenue, Chattanooga, 37415 2022-02-04; 2022-02-11; 2022-02-25 Kenneth E. Welch Wilson & Associates, PLLC

1351 North Concord Road, Chattanooga, 37421 2022-03-11; 2022-03-18; 2022-03-25 Dale J. Cobbins Wilson & Associates, PLLC

2105 Port Royal Drive, Soddy Daisy, 37379 2022-02-01; 2022-02-18; 2022-02-25 Emily Harkins Wilson & Associates, PLLC

804 Ponderosa Drive, Soddy Daisy, 37379 2022-02-01; 2022-01-28; 2022-03-04 Academy Mortgage Corporation C/O Tennessee Foreclosure Dept.

3710 Reiding Rd, Red Bank, 37415 2022-02-26; 2022-02-04; 2022-02-11 Mortgage Electronic Registration Systems Inc C/O Tennessee Foreclosure Dept.


3719 Fifth Avenue, Chattanooga, 37407 2022-01-28; 2022-02-04; 2022-02-11 Tennessee Housing Development Agency Weiss & Cummins, PLLC

3621 Chandler Avenue, Chattanooga, 37410 2022-01-21; 2022-01-28; 2022-03-04 Danny L. Young Wilson & Associates, PLLC

7102 Embrion Ln, Harrison, 37341 2022-02-01; 2022-02-04; 2022-03-04 Firstbanks

5209 Dollyn Lane, Hixson, 37343 2022-02-18; 2022-02-25; 2022-03-04 Citifinancial Inc TPS Inc

113 Centre Street, Chattanooga, 37419 2022-01-14; 2022-01-21; 2022-01-28 Reverse Mortgage Funding LLC Better Choice Notice Solutions

3521 Chandler Avenue, Chattanooga, 37410 2022-01-21; 2022-01-28; 2022-03-04 David P. Kennard Wilson & Associates, PLLC

5209 Dollyn Lane, Hixson, 37343 2022-02-18; 2022-02-25; 2022-03-04 Citifinancial Inc TPS Inc

11186 Wall Street, Soddy Daisy, Chattanooga, 37379 2022-02-11; 2022-02-18; 2022-02-25 Better Choice Notice Solutions, Inc

1352 S Seminary Dr, Chattanooga, 37412 2022-02-04; 2022-02-11; 2022-02-18 JP Morgan Mortgage Acquisition Corp BONS

7102 Embrion Ln, Harrison, 37341 2022-02-01; 2022-02-04; 2022-03-04 Firstbanks

3208 Curtis St, Chattanooga, 37406 2022-02-18; 2022-02-04; 2022-03-04 American Acceptance Mortgage Inc Better Choice Notice Solutions

4444 Paula Lane, Chattanooga, 37415 2022-02-18; 2022-02-04; 2022-03-11 Reverse Mortgage Funding LLC Better Choice Notice Solutions

2706 North Chamberlain Ave, Chattanooga, 37406 2022-02-11; 2022-02-18; 2022-02-25 Better Choice Notice Solutions, Inc

11185 Wall Street, Soddy Daisy, Chattanooga, 37379 2022-02-11; 2022-02-18; 2022-02-25 JP Morgan Mortgage Acquisition Corp BONS

3112 S Seminary Dr, Chattanooga, 37412 2022-02-04; 2022-02-11; 2022-02-18 Trust Bank C/O Tennessee Foreclosure Dept., Wilson & Associates, PLLC

7410 Hal Drive, Chattanooga, 37416 2022-02-04; 2022-02-11; 2022-02-18 Mark P. Waters Wilson & Associates, PLLC

3208 Curtis St, Chattanooga, 37406 2022-02-18; 2022-02-25; 2022-03-04 American Acceptance Mortgage Inc Better Choice Notice Solutions

4011 Shady Oak Drive, Ooltewah, 37363 2022-02-11; 2022-02-18; 2022-02-25 Billy C. Rogers Wilson & Associates, PLLC

Continued on Page 13
No shame in selling records

FEBRUARY 18-24, 2022

Wilson suggests. As we pass a sealed copy of AC/DC’s “Back in Black,” he says he can’t keep the record in stock. “This album rarely spends more than a day or two in the bin.”

I take this opportunity to ask Wilson who’s buying records, expecting him to say 35- to 60-year-olds. “Everyone from a 5-year-old who saw his parents listening to records to a 95-year-old man who was looking for a few LPs he needed to complete his collection,” he says instead.

Then Wilson says the bulk of his customers are 35 to 60 years old. “The resurgence of vinyl has found every demographic,” he adds.

Another selling point for records is the opportunity to own a physical copy of an album, Wilson says. Although streaming and download services like Apple Music and Google Play Music provide unprecedented access to vast libraries of material, those recordings are subject to the whims of the distributor as well as the territorial rights a service has been granted. When I tell Wilson about watching one of my favorite jazz albums — “A Time for Love” by the Renee Rosnes Trio – disappear off my iPhone one day, he explains this is the risk of building a collection of music in the digital age.

Vinyl, however, is forever, he adds. “No one can take away your records except your mom or dad – if they don’t like what you’re listening to.”

“But vinyl isn’t forever,” I counter.
“It’s quality worsens as you play a record, unlike CDs or streamed music.”

Wilson nods but yields only a bit of ground. While some people enjoy the crackle of a record as the needle hits the grooves, he says, because it lets them know they’re listening to vinyl.

Plus, good maintenance can extend the life of a record. Wilson adds, “It’s important to keep vinyl clean. It needs to be free of scratches and debris.”

To ensure he sells a quality product, Wilson personally cleans every album at St. Pete, which he estimates is about 20,000 records. He also cleans every used album his customers sell to him. “It’s a labor of love,” he laughs.

For most records, Wilson uses a simple spin-clean system, but for the tough cases, he employs an ultrasonic cleaning machine—a technology he says only recently became available.

Wilson claims his ultrasonic device excels at restoring dirty, scratchy records. “It removes every speck of debris. I’ve tested albums that skipped and had a lot of crackle, and they sounded almost like new.”

Wilson doesn’t expect people to take him at his word, though. Instead, he allows his customers to test any used record at a listening station located at the back of his store. “If a buyer still becomes dissatisfied with the audio quality of a record after hearing it at home, Wilson will refund the purchase price, which for used vinyl generally ranges from $4 to $9.”

New albums, which make up about 10% of St. Pete’s inventory, cost far more. For example, Wilson prices freshly pressed copies of “Dark Side of the Moon” at around $55.

While it’s a good idea to have a clean record is vital to a good listening experience, so is having a system that can replicate its sounds, Wilson says.

To help customers who are either new to vinyl or returning to it after a decades-long sabbatical, Wilson sells a variety of record players ranging from inexpensive plug-and-play models to systems that include higher end turntables, receivers, and speakers.

On the low end of the spectrum is the Rock N Rolla Junior Portable Turntable, which clocks in at $50. At Wilson drops the needle on a compilation record, Abba begins performing one of its hits through the system’s built-in stereo speakers.

The sound is decent, if nothing to write home about, but at that price, the unit provides a convenient listening experience for someone who is too young to insist on a higher fidelity experience.

Speaking of which, Wilson would have an easy time selling me his house system, which consists of a Stanton ST150 M2 Turntable, a Modular Component System and a pair of UBL speakers, each of which comes with a 6-inch subwoofer and a 3-inch tweeter. The cost: $500 for just the turntable.

Wilson seems more confident as he unshades Adele’s recent “30” album and places it on his Stanton. As the pop soul singer eases into “Strangers by Nature,” the first track on the record, her voice seems to come out of the speakers like melted butter.

Adele pressed 500,000 copies of “30” on vinyl, which is enough to allow the album to reach gold status. Wilson says he’s a big fan of Adele and is excited to be able to offer it to his customers.

Although Wilson says he’s there every day prepping inventory, St. Pete is currently open only Thursday through Sunday from noon to 5 p.m. However, Wilson says the store is planning to expand its hours.

Some long-gone media formats seem destined to stay in the grave. It’s unlikely VHS will ever mount a comeback, for example, and sales of the Atari 2600 will probably never exceed those of the latest Xbox or PlayStation.

But vinyl has spun its way into the hearts of music lovers in a big way. Wilson says he can’t predict the future of records, but he says it looks bright.

“No one could have predicted vinyl would get to this point. But sales are continuing to grow, so I believe it’s going to be here for a while.”

I take it from the proud owner of precisely one record: Wilson is probably right.
Bessie Smith, the Empress of the Blues, was not only an integral part of the Greater Chattanooga community but also a symbol of the fight against segregation. As I was gathering my thoughts for this column, name after name of significant Black Americans and Chattanoogans came to mind. Eager to share my thoughts about these individuals and their profound impact on society, I wondered if I’d live to see a time when we don’t need a calendar to remind us of such an occasion.

Instead, my hope is for the commemoration and appreciation of not only Black history and Black Americans but all individuals who inspire and educate to be our constant. I hope the following inspiring individuals mentioned in this brief piece can ignite a deeper curiosity in what we can and should celebrate every day.

As a Realtor, I’ve had the privilege of working with buyers and sellers of many different backgrounds. Even before becoming a real estate agent, I crossed paths with people from all walks of life. It was when living in Mississippi that I was fortunate enough to meet and hear James Meredith, a man who broke down the state’s culture of racial segregation, speak at the 40th anniversary of his integration at the University of Mississippi.

Through my time spent in Mississippi and my studies, I found a fondness for the blues. As a native Chattanoogan, I’d be remiss to not mention Chattanoogans’ own Bessie Smith, the Empress of the Blues.

Limiting the celebration of great Black Americans to only one month troubles me, even as I observe Black History Month.

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Plan ahead for more efficient experience

Kick-start your home improvement plans at the Tri-State Home Show

With the dreary days of winter keeping everyone cooped up indoors, many are continuing to focus on ways to make their homes more enjoyable. The upcoming spring months are a wonderful time to tackle home improvement projects.

“Despite delays and higher costs due to supply chain problems, demand for remodeling remains high,” says Paul Emrath, NAHB assistant vice president for surveys and housing policy research. “Looking ahead, we expect to see continued growth in the remodeling market in 2022 and 2023, although not as strong as 2021.” Savvy homeowners know the 55th Annual Tri-State Home Show will be the perfect opportunity to help kick off home improvement plans for the year.

Scheduled for Feb. 25-27 at the Chattanooga Convention Center, the event will include hundreds of booths featuring products and services for new home construction, whole house renovations, flooring, lighting, bathrooms, kitchens, landscaping and more.

Home Show attendees are always impressed with the number of ideas and resources they collect from a wide variety of local home interior and exterior professionals. Instead of spending countless hours looking for the right product or contractor, the ability to meet with multiple local companies face to face and see product displays all under one roof can save both time and money.

Browsing the aisles also helps homeowners discover the latest trends in both design and home improvement, including everything from finding that “wow” factor to make your home stand out to learning ways to lower utility bills with energy-efficient solutions.

Sponsored by the HBAGC and EPB Fiber Optics, this year’s Home Show is also featuring a new How To? seminar series offered throughout the weekend by local experts. Homeowners who are already experiencing spring fever will appreciate the How to Organize Your Home seminar with ShellGenie and How to Get Your Landscaping Ready for the Year with Home & Lawn Services.

Those interested in buying or selling a home can learn useful tips from How to Get Your Finances Ready to Buy a House hosted by Tennessee Federal Credit Union and How to Get Your House Ready to Sell with The Charlotte Maby Team.

To plan your visit to the Tri-State Home Show and for a complete list of vendors, visit www.homeshowchattanooga.com.
which are expressly waived in the performance of the covenants, terms, and conditions of a Deed of Trust dated March 24, 2016, in Book No. GI 11242, at Page 45, in Office of the Register of Deeds for Hamilton County, Tennessee. If the sale is not held due to 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.

W&A No. 59038
DATED January 31, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

The sale held pursuant to this Notice may be rescheduled at the discretion of the successor trustee. Any unpaid fees due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by Community Loan Servicing, LLC, a Delaware Limited Liability Company, will, on March 3, 2022, or on or about 11:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, and being more particularly described as follows:

5423 Hunter Village Drive, Ooltewah, TN 37363

The sale is free from all exemptions, which are expressly waived in the performance of the covenants, terms, and conditions of a Deed of Trust dated April 1, 2022 on or about 11:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee. Lot One Hundred Forty-One (141), Highland Subdivision, as shown by plat recorded in Plat Book 53, Page 320, in the Register’s Office of Hamilton County, Tennessee, and being more particularly described as follows:

Briefly described as the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lender entity pre-approved by the successor trustee.

This sale is free from all exemptions, which are expressly waived in the performance of the covenants, terms, and conditions of a Deed of Trust dated March 24, 2016, in Book No. GI 11242, at Page 45, in Office of the Register of Deeds for Hamilton County, Tennessee. If the sale is not held due to 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.

The sale held pursuant to this Notice may be rescheduled at the discretion of the successor trustee. Any unpaid fees due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by Community Loan Servicing, LLC, a Delaware Limited Liability Company, will, on March 3, 2022, or on or about 11:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, and being more particularly described as follows:

W&A No. 59090
DATED January 31, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

The sale held pursuant to this Notice may be rescheduled at the discretion of the successor trustee. Any unpaid fees due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by Community Loan Servicing, LLC, a Delaware Limited Liability Company, will, on March 3, 2022, or on or about 11:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, and being more particularly described as follows:

The sale held pursuant to this Notice may be rescheduled at the discretion of the successor trustee. Any unpaid fees due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by Community Loan Servicing, LLC, a Delaware Limited Liability Company, will, on March 3, 2022, or on or about 11:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, and being more particularly described as follows:

W&A No. 59095
DATED January 31, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

The sale held pursuant to this Notice may be rescheduled at the discretion of the successor trustee. Any unpaid fees due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by Community Loan Servicing, LLC, a Delaware Limited Liability Company, will, on March 3, 2022, or on or about 11:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, and being more particularly described as follows:

The sale held pursuant to this Notice may be rescheduled at the discretion of the successor trustee. Any unpaid fees due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by Community Loan Servicing, LLC, a Delaware Limited Liability Company, will, on March 3, 2022, or on or about 11:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, and being more particularly described as follows:

W&A No. 59101
DATED January 31, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

The sale held pursuant to this Notice may be rescheduled at the discretion of the successor trustee. Any unpaid fees due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by Community Loan Servicing, LLC, a Delaware Limited Liability Company, will, on March 3, 2022, or on or about 11:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, and being more particularly described as follows:

The sale held pursuant to this Notice may be rescheduled at the discretion of the successor trustee. Any unpaid fees due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by Community Loan Servicing, LLC, a Delaware Limited Liability Company, will, on March 3, 2022, or on or about 11:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, and being more particularly described as follows:
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 anypriority created by a fixture 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:

MICHAEL ALLEN ARMET

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. 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.

NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated September 29, 2008, executed by BEVERLY ANN HUGHLEY, JOHNNY ROGERS, conveying certain property therein described to PARADISE SETTLEMENT SERVICES, as Trustee, as same appears of record in the Register’s Office of Hamilton County, Tennessee, to wit:

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee, on March 24, 2022, at 10:00 AM, on FRIDAY, March 25, 2022, at the Hamilton County Courthouse, Chattanooga, Tennessee, proceeds to sell at public outcry to the highest and best bidder for cash, at or above the minimum bid stated above, the following described property situated in Hamilton County, Tennessee:

A CERTAIN TRACT OR PARCEL OF LAND IN HAMILTON COUNTY, TENNESSEE, DESCRIBED AS THE SOUTH EIGHTH (8TH) STREET BLOCK, THE FOLLOWING PARK ADDITION TO SHERRARD HEIGHTS, AS SHOWN BY PLAT RECORDED IN PLAT BOOK 3, PAGE 36, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.

PROPERTY ADDRESS: The street address of the property is located at 2706 NORTH CHAMBERLAIN AVE., CHATTANOOGA, TN 37406. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): THE ESTATE AND/OR HEIRS AT LAW OF BEVERLY ANN HUGHLEY OTHER INTERESTED PARTIES: SECRETARY OF HOUSING AND URBAN DEVELOPMENT, WELLS FARGO FINANCIAL ACCEPTANCE

The sale of the above described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; 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. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of re- demption, statutory or otherwise, homestead, dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, with no representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103

Tel: (901) 820-3052
Fax: (901) 508-9401

Feb. 11, 18, 25, 2022 Fr22299

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due and payable; and that an agent of Wilson &
Trustee for FT Mortgage Companies D/B/A
County Courthouse, Chattanooga, Tennes-
No. 350875
ALSO KNOWN AS: 4108 East Freedom
ALSO KNOWN AS: 1315 North Concord
IN THE CITY OF CHATTANOOGA, HAMILTON
Georgia Ave., Chattanooga, Tennessee pursu-
W&A
Terms of Sale will be public auction, for cash, free and clear of homesite, redemption
THEREFORE, notice is hereby given that
Successor Trustee, all of record in the Hamilton
rescinds the sale, any personal property trans-
Successor Trustee, all of record in the Hamilton
then, whether or not it may be possible to
PUBLIC NOTICES
SUCCESSOR TRUSTEE'S SALE
No. 128P B GC1
Terms of Sale will be public auction, for cash, free and clear of homesite, redemption
W&A
Huntsville, AL 35802
THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY
party Entitled to Enforce the Debt: Deutsche
Party Entitled to Enforce the Debt: Wells
Term of Sale: March 3, 2022 on or about 3:15 PM, local time, at the usual and customary location of the Hamilton
THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY
FEBRUARY 18-24, 2022
ALSO KNOWN AS: 2105 Port Royal Drive,
Paragraphs 21 through 36, of Record Book 41,
Paragraphs 21 through 36, of Record Book 41,
Paragraphs 21 through 36, of Record Book 41,
Paragraphs 21 through 36, of Record Book 41,
Paragraphs 21 through 36, of Record Book 41,
Paragraphs 21 through 36, of Record Book 41,
Paragraphs 21 through 36, of Record Book 41,
Paragraphs 21 through 36, of Record Book 41,
limitation, warranties regarding condition of the real property will be sold AS IS, WHERE IS, with no warranty of title, or as to the condition of any part of the real property, which case the purchaser shall have no remedy. The Substitute Trustee may deem the sale final in time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, it shall res...
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By Michael Cantu | Edmunds

February is the month of love, and for many people that means trying to find Mr. or Mrs. Right. The same goes for cars. It isn’t easy finding the right one, and many have personalities of their own. So why not choose your next car as you would a date?

The car experts at Edmunds have evaluated five cars with distinct personalities in the hopes of matching you with the next automotive love of your life.

We’ve listed the vehicles in ascending order of price and added destination fees to the manufacturer’s suggested retail price.

The hopeless romantic:
Mazda MX-5 Miata

A hopeless romantic is someone who can’t help but love someone who may not always make the most sense. The Mazda MX-5 Miata has attractive styling, is fun to drive, and can rekindle the love you once had for a manual transmission. But the Miata isn’t for everyone because it only seats two, doesn’t have much cargo space and isn’t the best choice for colder climates.

Still, you’ll be smitten with its engaging handling, simple convertible top operation and all-around fun when cruising around your favorite roads and highways. It brings out lots of emotions, just like hopeless romantics do. The rear-wheel-drive roadster is offered in three trim levels: the base Sport, the performance-enhanced Club and the premium Grand Touring.

Starting price: $28,315

The bad boy/bad girl:
Dodge Challenger

Some people can’t resist someone with an attitude, someone who likes to make their presence known and maybe ruffle a few feathers along the way. The large, loud and aggressive-looking Dodge Challenger coupe would be a perfect match in the car world. Streets aren’t safe with this tire-shredding beast around. There’s even a new trim called Jailbreak.

The standard V6 engine is nice, but more muscle equals more attitude. That’s why getting one of the Challenger’s available V8 engines is essential. And you might as well go straight to the top with the supercharged 6.2-liter V8 found in the Challenger SRT Hellcat that cranks out 717 horsepower.

But even bad boys and girls have soft spots, and the Challenger obliges with its comfortable ride, supportive seats and a quiet cabin.

Starting price: $31,275

The adventurous type:
Jeep Wrangler

If you’re looking for a partner to explore the outdoors, spontaneously travel and venture off the beaten path with, then the Jeep Wrangler is the perfect companion. This American icon can take you just about anywhere your heart desires thanks to its capable four-wheel-drive system, high ground clearance and advanced off-road features.

This adventure partner comes in different flavors. You can choose a toned-down Sport model, a more premium Sahara Altitude or the outrageous V8-powered Rubicon 392. Off-road features such as large off-road tires and lockable axles are plentiful, but this off-roading explorer isn’t all brawn.

You can option it with other goodies like an 8.4-inch touch screen and adaptive cruise control.

Starting price: $31,320

The tech geek:
Tesla Model 3

If you’re always the first to buy the latest gadgets or download the newest firmware update, there’s a great chance you’ll love the Tesla Model 3. This electric vehicle packs more advanced tech than an Apple store.

Its all-touch screen interface can be distracting when driving, and its so-called Full Self-Driving system is still in beta and not quite fully baked. But there are still video games, Netflix, karaoke and other Easter eggs to keep you entertained.

It even gets automatic over-the-air updates, allowing you to geek out for a long-term relationship.

The Model 3 comes in three versions, each with different driving ranges and power to best suit your automotive desires. There’s even some rational justification for this pick: The Model 3 is the Edmunds Top Rated EV for 2022.

Starting price: $46,190

The extrovert:
Mercedes-Benz G-Class

They say that opposites attract, so if you’re an introverted person with money in your pocket, you might be drawn to the Mercedes G-Class. Extroverts tend to stand out and enjoy being the life of the party.

The tall, boxy and loud off-roader will draw all the needed attention, whether it’s pulling up to your favorite nightclub or cruising down the boulevard.

The G-Class is powerful and quick thanks to its turbocharged V8 and has enough luxury and space to seat up to five people in comfort. If you want to spice up the already extravagant G-Class, opt for the AMG model and pay extra for the eye-catching 22-inch wheels and bright Jupiter Red color.

Starting price: $132,800

Edmunds says

Buying a car and finding a date are similar in some ways, so if you treat car shopping as you do finding a date, you might have a better chance of landing the car of your dreams.

Michael Cantu is a contributor at Edmunds. Follow him on Instagram.
Home Builders Association names RP Homes Developer of the Year

The Home Builders Association of Greater Chattanooga presented RP Homes with its Developer of the Year award at its annual dinner in January. HBAGC presents the annual award to a developer who demonstrates “a tireless dedication to their community, HBAGC and the home building industry.”

RP Homes has been serving the Chattanooga area since 2018. RP Homes’ President Gabe Thomas also received HBAGC’s Presidential Award for his years of dedication to the executive committee, the board and the association.

RP Homes has developed over 650 home sites, including eight communities, over the past four years.

The company plans to develop five more communities and expand its work across the southeast to communities in Knoxville, Cleveland and Bluffton, South Carolina.

Learn more about RP Homes at www.rphomes.com.

Source: RP Homes

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proof and say, “This needs to be bigger, or this number is missing.”

Whether LaMar is whipping a contract into compliance or tweaking an ad, he says he considers his work to be a service he provides to not only the agents at his office but also the broader public.

“This is a great job,” LaMar says, begging the question of why.

“I enjoy the legal side of what I do, which makes me kind of worldly. I like talking with lawyers and learning their thoughts.” (LaMar has easy access to legal discourse at home, where he can pick the brain of his wife, real estate attorney Melani LaMar.)

LaMar says he also enjoys being useful. This is evident in his volunteer work with the local real estate association, Greater Chattanooga Realtors, where he’s serving on the 2022 board of directors.

LaMar is also a member of GCR’s Placemaking committee, which decides how the association will use grant money from the National Association of Realtors to enhance local neighborhoods and communities.

He credits his father, broker of the Crye-Leike office in Huntsville, Alabama, with nurturing an interest in volunteer service as he grew up and his first broker in Chattanooga, Vicki Trapp of Crye-Leike’s downtown office, with stoking those embers.

LaMar was working as a Realtor in Huntsville when his wife secured a position with CBL Properties in Chattanooga in 2014. After the couple moved to the Scenic City, LaMar settled in at the local Crye-Leike and became an active member of GCR when Trapp encouraged him to become involved.

Multiple terms on the board followed, giving him the visibility that opened the door to KW Downtown.

Although LaMar’s father is a lifelong broker, LaMar wasn’t thinking real estate when he arrived at the University of Alabama in Tuscaloosa to begin his undergraduate studies. Instead, he had his heart set on biology.

“I was planning to study the life sciences when I saw the building hadn’t been updated since my parents had been there in the ’70s,” he laughs. “The business school, however, had a brand new building. I thought, ‘That’s where the money is; I’ll go there.’”

LaMar’s father lured him to real estate soon after he graduated in 2001.

Although LaMar’s work as KW Downtown’s compliance manager keeps him busy, he does make time for his favorite “leisure time” activity — running.

An avid runner, LaMar often hits the trails of Stringer’s Ridge or Lookout Mountain – which are only a few minutes away from the Red Bank residence where he and his wife live – training for an upcoming event.

Earlier this month, LaMar completed the Eagle Ridge 50K in Guntersville, Alabama. He’s currently training for the Chattanooga Marathon, where he and a team of runners from his office will don red KW shirts and compete in a relay event.

Even when LaMar is hoofing his way across Stringer’s Ridge, he’s as close to work as his phone. He says it’s his pleasure to answer every call and to not only help the agents at his office remain compliant with the law but to also serve the broader community that relies on those agents to make their dream of homeownership come true.