Greenholtz sworn in
Takes oath as judge for Court of Criminal Appeals
Photos on page 2
Tennessee Gov. Bill Lee inducted Court of Criminal Appeals Judge Tom Greenholtz during an investiture ceremony Nov. 1 at The Walden Club. Friends, family members, colleagues in the bar and local and state elected officials attended the event, which featured remarks by Judge Alexander McVeagh, Hugh Moore, the Hon. William Barker, Sen. Bo Watson and Lee.

Greenholtz graduated from the University of Tennessee College of Law in 1999. After passing the bar, he worked as a law clerk to Barker at the Tennessee Supreme Court. Greenholtz has also worked with the Chattanooga firms of Chambliss, Bahner & Stophel; Shumaker, Witt, Gaither & Whitaker; and Summers & Wyatt.

Lee appointed Greenholtz to serve as a judge on the eastern section of the Tennessee Court of Criminal Appeals effective Sept. 1.

Greenholtz has also served as an adjunct professor of political science at UT Chattanooga. He currently serves on the board of Orange Grove Center and previously served on the boards of Chambliss Center for Children, St. Peter’s Episcopal School, the Community Foundation of Greater Chattanooga and the United Way of Greater Chattanooga.

Greenholtz and his wife, Kathryn, were married in 1999 and have two children.
Wilt’s path to the law sealed at an early age

By David Laprad

Emily Wilt’s destiny was sealed at the age of 7 when she decided to pursue the practice of law after someone gifted her a miniature briefcase.

At that point in her still-young life, the only professionals Wilt knew were doctors, lawyers and teachers — and since she’d never met a doctor or a teacher who’d carried a briefcase, she chose to become a lawyer.

Even after Wilt realized she didn’t have to be a lawyer to carry a briefcase, her interest in the law continued.

“The legal field offered so many options, not only in terms of the areas in which you can practice but also in the roles you can take on,” she says. “No other profession could quite measure up after I learned how varied and intellectually challenging the practice of law could be.”

The scope of the law unfolded before Wilt at the American University Washington College of Law, where she immersed herself in not only her studies but also the clinical programs the school made available to its students.

“I wanted to exit law school with practice experience instead of just theoretical knowledge,” Wilt explains.

While attending law school, Wilt held a summer general counsel clerkship at the National Republican Senatorial Committee in Washington, D.C. She also worked as an intern for Tennessee Senator Bob Corker and as a student attorney at the Janet R. Spragens Federal Tax Clinic.

Wilt says the work she did as part of her clerkship taught her two valuable lessons: One, some states have crazy laws and, two, you can practice but also in the roles you can vote.

“County, state, House and Senate leaders can not only make a difference at the local level but also nationally,” she submits. “It’s important to do your due diligence about a potential representative before casting your vote.”

Wilt further says her work at the clinic, where she advocated for low-income taxpayers, taught her to work hard, research heavily, stand up for what she believes and be humble, no matter my success,” she recalls. “Those lessons then led me to be a student attorney at the clinic, where I advocated for low-income taxpayers. I decided I wanted to practice under the large umbrella that’s tax law while working at the clinic.”

Wilt is among 46 associates who have joined Baker Donelson company wide since August of this year. She’s in the firm’s Chattanooga office, where she’s serving as a member of its tax group.

“I heard so many conversations around town about the wonderful work the attorneys at Baker Donelson were doing and had to join the team,” she says.

Although Wilt’s admission to the bar is pending, she says the practice of law is both aligning with her expectations and surprising her in many ways.

“I don’t think there will be a day of practicing law that some legal concept doesn’t surprise me. The way the law dictates and mitigates personal choices is fascinating.

As part of establishing herself in the profession she’s aspired to join since she first clasped her novelty briefcase, Wilt has quickly become an active member of the local legal community.

In addition to serving as an associate member of Chattanooga’s Estate Planning Council, she says she’s excited about contributing to a few of the community volunteer groups with which Baker Donelson partners.

Wilt will not, however, be joining one sizable local fellowship. Despite growing up in Chattanooga, she has no plans to become a member of Vols Nation.

Instead, she’ll remain true to her undergraduate alma mater and continue to cheer on the University of Kentucky Wildcats.

“As a proud alumna, I love – and hate – watching Kentucky football and basketball games,” she smiles. “Those Wildcats enjoy keeping their fans on their toes.”

Emily Wilt is an associate at Baker Donelson in Chattanooga and a member of the firm’s tax group.

“My time with the United States Senate taught me to work hard, research heavily, stand up for what I believe and be humble, no matter my success,” she recalls. “Those lessons then led me to be a student attorney at the clinic, where I advocated for low-income taxpayers. I decided I wanted to practice law after someone gifted her a miniature briefcase, her interest in the law continued.

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Baker Donelson adds Kabalka to Chattanooga-based corporate group

Stephen Kabalka, a corporate attorney with experience in the transportation, logistics and manufacturing industries, has joined Baker Donelson as of counsel in the firm’s Chattanooga office.

Kabalka provides strategic advice on legal matters related to commercial transactions, customer, vendor and supplier contracts; confidentiality agreements; and other business issues.

Bruce Doeg, co-chair of Baker Donelson’s Privacy and Technology Center of Excellence and leader of its Digital Health Initiative, says, “Companies are coming to understand the extent to which their contracting process can become a significant competitive advantage. We’re excited to have Stephen on the team to help demonstrate what is possible.”

Newsmakers

Habitat for Humanity adds four to board

Habitat for Humanity of Greater Chattanooga has added four new members to its board of directors. Stephen Adams, Ken Nichols, Bill Reason and Stewart Smith are the latest additions to the organization’s leadership.

Adams is a registered patent attorney with Chambless Bailey & Stophel, where he handles intellectual property matters, trademarks, copyright preparation and prosecution as well as maintenance defense and enforcement.

Nichols is general manager of Crown Chrysler, Dodge Jeep, RAM and Fiat in Chattanooga, Crown

Parkridge East names Crabtree CFO

Parkridge East Hospital has named Jackson Crabtree chief financial officer. Crabtree brings 10 years of accounting experience, including more than five years in health care, to the role.

Before joining Parkridge East, Crabtree served as assistant chief financial officer at HCA Florida North Florida Hospital, a 510-bed acute care facility in Gainesville, Florida, and internal audit senior manager for HCA Healthcare in Nashville.

Crabtree earned a Bachelor of Science in Business Administration from Tennessee Technological University and a Master of Accountancy from University of Mississippi. He enjoys being involved at his church, spending time with family and running.

Most recently served as presenting sponsor of Habitat’s Raise the Roof annual fundraiser and has built more than 10 houses in its footprint.

Reason is the president of Professional Sign Services, as well as owner of Certified Lighting, a company he’s owned for about 20 years.

Smith is director of commercial mortgage banking with First Horizon Bank. He’s been in the banking industry for more than 15 years.

City CFO Goldberg accepts new role at UTC

City of Chattanooga CFO Brent Goldberg has accepted a new position as vice chancellor for finance and administration at the University of Tennessee at Chattanooga. His last day with the city will be Nov. 30.

Mayor Tim Kelly appointed Goldberg as his chief of staff when he took office in April 2021. Goldberg later transitioned to CFO in January.

During his tenure, Goldberg streamlined and improved the annual budgeting process and reduced vacant and underutilized positions to repurpose funds.

Under Goldberg’s stewardship, the city implemented a modernized pay plan with market rate adjustments to ensure all employees received living-wage salaries.

Additionally, for the fiscal 2023 budget, Goldberg managed the incorporation of significant capital investments to further affordable housing and public health and safety goals.

East Ridge City Manager Chris Dorsey resigns

The East Ridge City Council has accepted the resignation of City Manager Chris Dorsey. Dorsey helped facilitate numerous economic development projects within the city during his tenure.

Collegedale Reserve Police Academy graduates four

The Collegedale Police Department has added four Reserve Officer Police Academy graduates to its roster.

The reserve academy is a law enforcement education and training program designed for volunteer officers that wish to serve the citizens of Collegedale while continuing to work in their chosen careers.

The graduates include officers Walter Lockridge, Wilfred Manzana, Andrew Peterson and Morris Ricketts.
News of the Week November 18

Hamilton Banchares, Inc., announced a new Hamilton Bank has been approved by Federal regulatory authorities and the new subsidiary will open in Nashville early 1973. Hamilton Banchares is pending with regulatory authorities an application to acquire a majority of the stock of Hardeman County Savings Bank in Bolivar, which, when approved, will provide entry into the West Tennessee market area.

Promotions for four officers of Interstate Life and Accident Insurance Company have been announced by H. Clay Evans Johnson, chairman of the board and chief executive officer. Elected to new positions are Carl J. Arnold, senior vice president and chief financial officer; Elizabeth Nicholas, Robert L. Collins and J.C. Kirkpatrick Jr., vice presidents.

Chattanooga Realtor William S. Latimore served as moderator for the opening sessions of the nation’s real estate appraisers at the 65th annual convention of the National Association of Real Estate Boards, meeting in Honolulu this week. Latimore is president of Local Chapter 52 of the NREB and national chairman of the Candidates Guidance Committee for 1972 and 1973.

The United Fund of Greater Chattanooga “went over the top” with pledges of $2,700,270 reported at the Nov. 10 report luncheon. This was 103.1% of the goal. This marks the 51st year the annual campaign has met or exceeded its goal – a national record.

Covenant College dedicated three new buildings last week that have recently been completed on the Lookout Mountain campus. They are a library-classroom building, physical education center and a men’s residence hall, all of which were part of a $2.3 million building program. The new library is named in honor of the late Anna Emma Kresge, whose son, Stanley S. Kresge and Mrs. Kresge contributed $240,000 to the building program.

A $14 million, seven-year development program for Lakeshore has been announced by Chamberlain Company of Chattanooga and Rayburn B. Blacker of Atlanta, builder and developer. To be built around Lakeshore on Chickamauga Lake, the development will include 48 efficiency apartments, 148 one-room and two-room apartments, 48 two-bedroom townhouses, 400 three-bedroom condominium units, 100 apartments each in a mid-rise and high-rise building, a shopping center and expanded marina.

Joseph G. King, president and treasurer of Monroe & Kings Inc., was elected chairman of the board of the American College of Apothecaries at the recent annual convention in San Francisco. The organization represents about 1000 of the top pharmacies throughout the nation. Mr. King, a member of the college since 1952, served as president last year.

The City Commission tentatively agreed Tuesday to authorize funding for the takeover, perhaps by Dec.

City plans Leslie Jordan tribute

The city of Chattanooga is inviting the public to celebrate Leslie Jordan’s life at Soldiers and Sailors Memorial Auditorium at 5 p.m. Nov. 20. The event, which Jordan’s family has dubbed “Sunday Hymn Singer to Celebrate Leslie Jordan,” will feature behind-the-scenes moments, appearances by Jordan’s family and friends and a surprise announcement.

Doors open at 4 p.m. Tickets: tivolichattanooga.com or Ticketmaster. Proceeds will benefit CE-MPA Community Care, with which Jordan supported.

Noogalights illuminating Chester Frost Park

The gates of Chester Frost Park are open evenings for Noogalights, a holiday lights extravaganza. The 30-minute drive through Dallas Island is illuminated with lights, fog and animated exhibits.

Tickets are available only at www.noogalights.com. The professionally produced exhibit includes a tunnel of over 8,000 individually programmed pixels, 125 arches, a 20-foot-by-30-foot American flag and more.

Noogalights is open 5-9 p.m., Sunday-Thursday, and 5-10 p.m. Friday and Saturday. The attraction will be closed Christmas Day.

Southern Literary Alliance to honor author Deborah Levine

The Southern Literary Alliance will honor Deborah Levine with its 2022 Local Distinguished Author Award at the Club Lit fundraiser Nov. 17, 6 p.m., at Chattanooga Whiskey Hall.

Information: www.solit chatt.org/clublit2022

SAVE THE WAY YOU LIVE, ON YOUR TERMS

PICTURE GREAT CD RATES IN YOUR PERFECT TIME FRAME

3.13%* APY
13 MONTH CD

3.39%* APY
18 MONTH CD

4.02%* APY
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Life’s always best on your own terms. Now you can lock down a great rate on a CD with your choice of maturity dates. The longer the term the higher the rate. Build security with a powerful savings tool from a bank that gives you more power to choose.

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*Annual Percentage Yield (APY) accurate as of 11/04/22. CD rates are fixed upon opening and applies to the initial term of the CD. Early withdrawal penalties apply. To open the account, a $500 minimum deposit is required. The maximum online account opening deposit is $500,000. Public funds are not eligible for these offers. Fees may reduce earnings. The Interest Rate for the 13 Month CD is 3.13% with an annual percentage yield of 3.13% paid until account maturity. The Interest Rate for the 18 Month CD is 3.39% with an annual percentage yield of 3.39% paid until account maturity. The Interest Rate for the 24 Month CD is 4.02% with an annual percentage yield of 4.02% paid until account maturity. Member FDIC.
Is a Donor-advised Fund Right for You?

You can find many ways to support charitable organizations. One method that’s gained popularity over the past few years is called a donor-advised fund. Should you consider it?

The answer depends on your individual situation, because donor-advised funds are not appropriate for everyone. However, if you’re in a position to make larger charitable gifts, you might at least want to see what this strategy has to offer.

Here’s how it works:

• Contribute to the fund. You can contribute to your donor-advised fund with cash or marketable securities, which are assets that can be converted to cash quickly. If your contribution is tax deductible, you’ll get the deduction in the year you make the contribution to the fund. Of course, these contributions are still subject to IRS limits on charitable tax deductions and whether you itemize your deductions. If you typically don’t give enough each year to itemize and plan on making consistent charitable contributions, you could consider combining multiple years’ worth of planned giving into a single donor-advised fund contribution, and claim a larger deduction in that year. This move may be especially impactful if you have years with a higher amount of income, with an accompanying higher tax rate. If you contribute marketable securities, like stocks and bonds, into the fund, a subsequent sale of the securities avoids capital gains taxes, maximizing the impact of your contribution.

• Choose an investment. Typically, donor-advised funds offer several professionally managed diversified portfolios where you can place your contributions. You’ll want to consider the level of investment risk to which your fund may be exposed. And assuming all requirements are met, any investment growth is not taxable to you, the donor-advised fund or the charity that ultimately receives the grant, making your charitable gift go even further.

• Choose the charities. You can choose grants for the IRS-approved charities that you want to support. You decide when you want the money donated and how it should be granted. You’re generally free to choose as many IRS-approved charitable organizations as you like. And the tax reporting is relatively easy – you don’t have to keep track of receipts from every charity you support. Instead, you can just keep the receipts from your contributions to the fund.

Although donor-advised funds clearly offer some benefits, there are important trade-offs to consider. For one thing, your contributions are irrevocable, which means once you put the money in the fund, you cannot access it for any reason other than charitable giving. And the investments you choose within your fund will carry some risk, as is true of all investments. Also, donor-advised funds do have investment management fees and other costs. So, consider the impacts of these fees when deciding how you want to give.

In any case, you should consult with your tax and financial professionals before opening a donor-advised fund. And if the fund becomes part of your estate plans, you’ll also want to work with your legal advisor. But give this philanthropic tool some thought – it can help you do some good, while also potentially benefiting your own long-term financial strategy.

LIZ WESTON
PERSONAL FINANCE

Accessory dwelling units are known by many names: in-law suites, guest houses, backyard cottages or basement or garage conversions, among others. What all ADUs have in common is that they’re a separate living space typically added to a single-family residential lot, and they’re having a moment.

Constructing an ADU could increase your property value while providing rental income or extra living space for a family member. Then again, adding an ADU could be an expensive hassle you live to regret.

If you’re thinking about an ADU, here’s what to consider before you commit.

Why they’re popular

In recent years, several cities and some states – including California, Oregon and New Hampshire – have passed laws making it easier for homeowners to create ADUs, to part to address housing shortages and rising costs that have led to an affordability crisis in many communities. ADUs are seen as a relatively inexpensive way to increase the supply of more affordable housing without drastically changing the character of residential neighborhoods.

Demand is also being fueled by the aging of the U.S. population, says Rodney Harrell, vice president of family, home and community for AARP, which publishes a guide called “The ABCs of ADUs.” People are considering adding space for older family members or caretakers.

The pandemic may have accelerated that trend, as people looked for alternatives to the nursing homes where at least 175,000 Americans died from COVID-19, Harrell says. ADUs also help meet a growing trend, however, by delaying or denying enrollment in nursing homes. ADUs have a lot in common with swimming pools, he adds. In-ground pools are an accepted and even expected feature in some neighborhoods, so you might recoup at least some of the cost of building one when you sell your home.

In other areas, pools are uncommon and could detract from a home’s value if buyers are concerned about maintenance hassles or drowning risks, Bishop says.

Similarly, ADUs might not add much value in areas where they’re unusual, he points out. Some people might prize the ability to rent out the ADU for extra income, while others won’t want to be landlords. And converting an existing attic, basement or garage might deter buyers who would rather have those spaces untouched.

Perhaps the best indication an ADU will add value is if your neighbors are building them, Bishop says. And if that’s the case, a properly permitted and thoughtfully designed ADU could be worth the investment.

“If it’s well done, it’s well thought out and functional, then you probably got something that the market would embrace and not mind paying for,” Bishop says.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.
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 May 25, 2017, executed by Rubin Lublin, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon the above-described property situated in Hamilton County, Tennessee:

The sale will be subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or set-back lines that may be applicable; any prior judgments or liens of record; any encumbrances as well as any prior continuity created by a fixture filing; and any matter that an accurate and ordi- nary survey of the premises might disclose.

This property is being sold with the express reservation that it is subject to confirmation by the undersigned. This sale may be rescinded at any time.

The sale is subject to any and all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or set-back lines that may be applicable; any prior judgments or liens of record; any encumbrances as well as any prior continuity created by a fixture filing; and any matter that an accurate and ordinary survey of the premises might disclose.

This property is being sold with the express reservation that it is subject to confirmation by the undersigned. This sale may be rescinded at any time.

The sale of the above-described property shall be subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or set-back lines that may be applicable; any prior judgments or liens of record; any encumbrances as well as any prior continuity created by a fixture filing; and any matter that an accurate and ordinary survey of the premises might disclose.

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Foreclosure Notices

Continued from page 7

Lot Forty-one (41), Autumn Glen Estates, as described and recorded on page 84, Page 81, in the Register's Office of Hamilton County, Tennessee. This NOTICE MAINTAINED SUBJECT TO THE FOLLOWING:

Restrictions from being in instrument recorded in Book 4420, Page 91, Book 4463, Page 540, Book 4535, Page 900, and in the County Records of the Register of Hamilton County, Tennessee, but not expressly waived, of redemption, homestead, and dower, and all other exceptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in Hamilton County, Tennessee, to wit:

Property Address

<table>
<thead>
<tr>
<th>Property Address</th>
<th>Publication Dates</th>
<th>Borrower</th>
<th>Attorney</th>
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<tr>
<td>7570 Manchester Dr, 37309, Apison, 37302</td>
<td>2022-10-14; 2022-10-21; 2022-10-28</td>
<td>Brenda Y. Reeves</td>
<td>Wilson &amp; Associates, PLLC</td>
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<tr>
<td>7226 Taylor Road, Harrison, 37341</td>
<td>2022-11-04; 2022-11-11; 2022-11-18</td>
<td>Thaddeus Hayes</td>
<td>Wilson &amp; Associates, PLLC</td>
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<td>6939 Autumn Glen Drive, Soddy Daisy, 37379</td>
<td>2022-11-04; 2022-11-11; 2022-11-18</td>
<td>Holly Relford</td>
<td>Wilson &amp; Associates, PLLC</td>
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<td>228 Inlet St, Chattanooga, 37405</td>
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<td>Better Choice Notice Solutions, Inc</td>
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<td>SRF Law Group</td>
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<td>225 Shafer Lane, Chattanooga, 37406</td>
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<td>Tracy M. Easterly</td>
<td>Wilson &amp; Associates, PLLC</td>
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<td>5094 Winding Lane, Hisson, 37434</td>
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<td>Rocket Mortgage</td>
<td>Better Choice Notice Solutions, Inc</td>
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<td>F22-1064 Bellbrook Dr, Chattanooga, 37421</td>
<td>2022-11-11; 2022-11-18; 2022-11-25</td>
<td>Citigroup Home Mortgage Corporation</td>
<td>Better Choice Notice Solutions, Inc</td>
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<td>2445 Meadow Cir, Chattanooga, 37411</td>
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<td>BCHS</td>
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<td>Wilttingham Savings Fund Society, FSB</td>
<td>TPS Inc</td>
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<td>1807 Rublo Street, Chattanooga, 37406</td>
<td>2022-11-11; 2022-11-18; 2022-11-25</td>
<td>Secretary of Veterans Affairs</td>
<td>Better Choice Notice Solutions, Inc</td>
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<td>4457 Paw Trail, Chattanooga, 37416</td>
<td>2022-11-18; 2022-12-02</td>
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<td>7327 Outlaw Creek, Ooltewah, 37363</td>
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<td>Regions Bank</td>
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<td>2222 Laredo Avenue, Chattanooga, 37412</td>
<td>2022-11-18; 2022-12-02</td>
<td>Charles Kelley</td>
<td>Wilson &amp; Associates, PLLC</td>
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<td>39 Tunnel Boulevard, Chattanooga, 37411</td>
<td>2022-10-28; 2022-11-04; 2022-11-11</td>
<td>Carrington Mortgage Services LLC</td>
<td>Better Choice Notice Solutions, Inc</td>
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Public Notice:

SUBSTITUTE TRUSTEE’S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, covenants, and conditions provided in a certain Deed of Trust dated March 15, 2017, executed by GEORGE WAYNE DERAMUS AND WIFE, TAVONIA PATRICE JOHNSON, to J. PHILLIP JONES/ JESSICA D. BINKLEY, Substitute, in record of book 1999 and page 544, for the benefit of MORGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Nominee for Platinum Funding Financial, LLC, in the Register’s Office for Hamilton County, Tennessee, to wit:

TAVONIA PATRICE JOHNSON, to DARIN F. DAVISON, Trustees, of record in book 1999, page 544, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Nominee for Platinum Funding Financial, LLC, in the Register’s Office of Hamilton County, Tennessee, to wit:


The said George Wayne Deramus died on or about December 2, 2018, being survived by his wife, Tavonia Hinton (Johnson) and children George Deramus Jr. and Shatara Deramus.

This is IMPROVED PROPERTY known as 2939 FORGOTTEN TRAIL, CHATTANOOGA, TN 37406. 1416 Greenwood Road, Chattanooga, 37411.

1358 Baldwin Field Circle, Hisson, 37434
39 Tunnel Boulevard, Chattanooga, 37411
4926 Shownse Drive, Chattanooga, 37416
1034 Cuff Cove Road, Soddy Daisy, 37379

FOR SALE ABSOLUTE, to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exceptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in Hamilton County, Tennessee, to wit:

PROPERTY LOCATION:

The sale of the subject property is without liability and without any kind, and is further subject to the right of any tenant, or of any other parties or entities in possession of the property any rent due to the holder of any such lease and all other charges due to him. The subject property is conveyed to George Wayne Deramus, a married man, by special warranty deed dated February 19, 2017, recorded in Book 1999, page 544, Register’s Office for Hamilton County, Tennessee.

The said George Wayne Deramus died on or about December 2, 2018, being survived by his wife, Tavonia Hinton (Johnson) and children George Deramus Jr. and Shatara Deramus. This is IMPROVED PROPERTY known as 2939 FORGOTTEN TRAIL, CHATTANOOGA, TN 37406.

Any information obtained will be used for that purpose. This information is being collected as personal data under the provisions of the General Data Protection Regulation (GDPR).

Property Description:

Property located in the county of Hamilton, Tennessee, the legal description of the subject described property situated in the county of Hamilton, State of Tennessee, to wit:

LOT EIGHTY-ONE (81), MURPHY ESTATES, UNIT THREE (3), as shown by PLAT OF RECORD IN PLAT BOOK 25, PAGE 79, in the Register’s Office of Hamilton County, Tennessee.

TO BEGIN AT A POINT OF INTERSECTION OF HUNDRED TWELVE (212) FEET TO A POINT; THENCE IN A SOUTHWESTERLY DIRECTION ALONG WEST LINE OF BONNY OAKS DRIVE; THENCE IN AN EASTERLY DIRECTION ALONG SOUTH LANE, THENCE IN A SOUTHWESTERLY DIRECTION ALONG WEST LANE, THENCE IN A NORTHEasterLY DIRECTION ALONG SOUTH LANE, THENCE IN A SOUTHWESTERLY DIRECTION ALONG WEST LANE, TO THE POINT OF BEGINNING. THE SAID DESCRIPTIVE PROPERY IS BOUNDED BY THE FOLLOWING DESCRIPTIVE PROPERY:

Additional Descriptions:

ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS INFORMATION IS BEING COLLECTED AS PERSONAL DATA UNDER THE GENERAL DATA PROTECTION REGULATION (GDPR).
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 November 7, 2016, executed by DORAINA CLANTON and JOHN CLANTON conveying certain real property therein described to JOSEPH P. MITT, JR., as Trustee, as same appears of record in the Register's Office of Hamilton County, Tennessee, recorded in Hamilton County Circuit Court Docket No. 07-D-1799, Motion to Alter or Amend in the case of Citizens Tri-County Bank vs. Jeffrey L. Brewer, Circuit Court of Sequatchie County Case No. 2020-CV-92, dated September 28, 2020, recorded October 1, 2020 at Book 12173, page 620.

NOW, THEREFORE, the Substitute Trustee, at his sole discretion, at the time and place appointed above for the sale, to accomplish the most advantageous sale and consequent discharge of his trust obligation under the circumstances, reserves the right to do any or all of the following:

1. Postpone the sale of all or any portion of the property by public announcement at such time and place of sale, and from time to time thereafter postpone such sale by public announcement at the time fixed by the preceding postponement or subsequently noticed date, and without any further notice, make such sale at the time and place fixed by the last postponement, or in his discretion, give a new notice of sale.

2. Appoint an agent to sell the property in accordance with the power of sale contained in the Deed of Trust and to take other action which the Substitute Trustee may take thereafter.

3. Elect to delay the foreclosure process for a reasonable time during regular business hours on the same day to be continued at the same place at the announced time in order to enable any bona fide bidder to determine and submit a bid, soliciting responses to the substitute trust deed precluded from placing a bid.

4. Elect to sell the property in any other manner or manners as may accomplish the most advantageous sale and consequent discharge of his trust obligations under the circumstances.

The failure of the high bidder to close this sale because of non-acceptance of the bid, and if the bid is rejected, the Substitute Trustee shall have the option of making the sale to the next highest bidder who is capable and willing to comply with the terms thereof. The proceeds of the sale shall be applied as provided in the Deed of Trust.


Nov. 4, 11, 18, 2022

Fr22877

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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PLLC, having been appointed as Substitute Trustee by its instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable and the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee, will, on December 22, 2022, at 11:00 AM at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, proceed to sell at public outcry to the highest and best bidder for cash or for certified funds, ONLY, the following described property situated in Hamilton County, Tennessee, to wit:

LAND IN HAMILTON COUNTY, TENNESSEE; BEING LAKE RIDGE, SERVICE AREA, SECTION 706 (906) LAKE HILLS SUBDIVISION, UNIT 13, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 20, PAGE 298, OFFICE OF HAMILTON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

Para 10-12U C 294

PROPERTY ADDRESS: The street address of the property is believed to be 4827 BELLBROOK DR, CHATTANOOGA, TN 37416. 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): DORAINA CLANTON, JOHN CLANTON

WHEREAS, the undersigned, Rubin Lublin TN, PLC, as Substitute Trustee, will, on December 22, 2022, at 11:00 AM at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, proceed to sell at public outcry to the highest and best bidder for cash or certified funds, ONLY, the following described property situated in Hamilton County, Tennessee, to wit:

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CURRENT OWNER(S): DORAINA CLANTON, JOHN CLANTON

WHEREAS, default has occurred in the payment of the balances due under the note or notes secured by the Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only subject to all matters shown on any recorded plats, recorded plat; any unpaid taxes; any restrictions; any recorded easements, covenants, or set-back lines that may be applicable; any prior liens or encumbrances, and any priority of any fixture filing; and to any matter that an active covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances, and any priority of any discrepancy between this street address and the legal description of the property, the legal description shall control.

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As the Tennessee Titans are just past the midway point of the season, it’s a good time to reflect on where the franchise currently stands.

The Titans’ 6-3 record before the Green Bay game has them firmly in the driver’s seat in the AFC South, having already dispatched the Colts twice, squeaking by the Texans in Houston, and while both Jaguars games are still upcoming, the Jags are being the Jags.

Elsewhere in the AFC, storylines written before the season are both coming true (Chiefs continue their dominance) and not-as-much (the Bills sit third in a surprisingly competitive East, with the 7-2 Dolphins in the top spot), but no single team is racing away from the pack to claim the much-heralded but sometimes-a-trap No. 1 seed and first-round playoff bye week.

With seven regular-season games remaining after the Titans return from Lambeau Field, let’s take a look at the factors in play for the rest of the 2022 season.

Q: What have been the early ramifications of the A.J. Brown trade?

Despite Nick Westbrook-Ikhine’s 119-yard, two-touchdown effort in Sunday’s win over Denver, the Titans’ offense lacks the overall explosiveness that Brown brought to the field.

While Brown is soaring as an Eagle in Philadelphia, the Titans recently went an entire game without a completion to a wide receiver. Granted, it was rookie backup quarterback Malik Willis under center, replacing an injured/ailing Ryan Tannehill, but this group of receivers is sorely lacking in terms of having a game-changer at the position.

Rookie Treylon Burks, fresh off injured reserve, could have that type of potential in time, but right now he’s a long way from the type of production that Brown routinely put up.

But the reality is Brown was unhappy with his contract situation and did not want to be in Tennessee under the terms of his rookie deal. And as much as the Titans could use his production to open up the offense right now, would his discontent have brought negativity into a locker room that values a positive culture and a “team-first” mentality?

It’s a hypothetical to be sure, but honestly, there’s no guarantee he could have put his unhappiness aside and played football the same way that, say, Jeffery Simmons, who is owed a big contract extension, is doing. Simmons is still playing just as hard, not knowing whether or not the big payday that he will receive in a year or two will come from the Titans or from somebody else.

Q: Speaking of Simmons, what about his contract situation? Can the Titans keep him long-term?

The short answer is they definitely want to and need to. But doing so could be another matter.

The Titans are still reeling a bit salary cap-wise because of the downturn the cap took due to COVID-19. That said, new TV money kicks in next season, which should give the Titans a little better situation at the bargaining table.

The Titans have some contracts they can wriggle out of next year – Taylor Lewan and perhaps Zach Cunningham – and some they could restructure if they want, including Ryan Tannehill, Kevin Byard or Derrick Henry.

The reality is, Simmons is going to wind up with a huge contract. Aaron Donald of the Rams, who is generally considered the top defensive lineman in the league with Simmons probably second, got $22.5 million per season in 2018.

Given inflation and the NFL cap, it will take at least that much or more to keep Simmons in two-tone blue.

And Simmons isn’t the only player the Titans will have to think about extending. There is guard Nate Davis and linebacker David Long, who they will also have to consider re-signing.

Q: What is Ryan Tannehill’s future?

In the wake of Tannehill’s playoff performance against Cincinnati last season (see the above-mentioned No. 1 seed trap), there was much grumbling among the Titans’ fan base about moving on from the veteran quarterback.
Halfway through this season, it’s clear that route would have been both premature and potentially disastrous. Plus, salary cap-wise, it was never going to happen.

Tannehill has a big cap impact this year with a “dead money” number of more than $57 million. That number drops to $18.8 million if he is cut next year, meaning the Titans probably will keep him around again.

And while it’s a small sample size – two starts – rookie Malik Willis does not appear to be close to being ready to take over as the full-time starter in 2023. What the Titans need in order to keep the Tannehill/Henry window of winning open longer is more weapons on the outside and a better offensive line that run block and pass protect.

Injury aside, Tannehill is playing better in 2022 than he did in 2021 when interceptions plagued him in an offense that employed more three receiver sets.

As for Willis, another year in the system as Tannehill’s backup won’t hurt. The jump from Liberty and its gimmicky nuances of punting. That would really be a special teams game-changer, something the Titans could use given their razor-thin margin for error on offense.

As for the placekicking, Randy Bullock has ended the merry-go-round that employed everyone from Greg Joseph to Cairo Santos to a whole host of forgettable kickers in between Ryan Succop and Bullock.

The veteran kicker is usually reliable as long as he is not asked to make too many long field goals. He’s a bit shaky on anything beyond 45 to 50 yards but it is certainly the best the Titans have had since Succop.

On returns, Hassan Haskins has been decent on kickoffs, but the Titans need a solution on punt returns. Kyle Philips might solve it at some point, but he’s injured now and lost the job due to the yips in fielding the ball.

Q: How much have special teams improved?

Initially, it seemed foolish to think that anyone could replace longtime punter Brett Kern. But rookie Ryan Stonehouse won the job in camp and has taken things to a new level, averaging 50 yards per punt.

Stonehouse is working on his directional punting and is getting better with long time and drop punts inside the 20 – all things that were Kern specialties.

With Kern looking retired, here’s a suggestion: Hire Kern to come in this offseason to work with Stonehouse on the nuances of punting. That would really be a special teams game-changer, something the Titans could use given their razor-thin margin for error on offense.

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Q: How much have draft failures hurt the Titans?

In fairness, this year’s rookie class looks more promising than the previous two. First-rounder Treylon Burks has potential to help in the passing game, as does tight end Chig Okonkwo and maybe Nichols. Nicholas Petit-Frere might have finally solved the right tackle situation, and Willis might become the quarterback of the future.

Defensively, cornerbacks Roger McCreary is a keeper.

Defensive Tackle Jeffery Simmons has grown into one of the NFL top defensive players. Now it’s up to the Titans to figure out a way to pay him what he would be worth on the open market.

Q: What is Mike Vrabel’s impact on the franchise?

Overall, the window remains open with the current setup.
Realtors meet to discuss important industry issues

Last week, I wrote about how real estate is generally considered local. When most people think of real estate, three words come to mind: location, location and location. In general, Realtors help property owners in the same communities in which they live and work.

As I joined Realtors from all over the country for NAR NXT, the National Association of Realtors’ fall conference in Orlando, Florida, I was reminded of how important having a network of fellow professionals is.

An estimated 12,000 Realtors and industry stakeholders from all 50 states, several U.S. territories and 60 countries took part in NAR NXT. While it was great to catch up with fellow colleagues, the conference was certainly not all fun in the sun. Participants were able to choose from more than 100 education sessions and interact with almost 400 exhibitors at the real estate industry's largest trade show.

Before NAR NXT, NAR President Leslie Rouda Smith released a great summary of the convention that read: “Realtors are ready and set to grow at the industry’s preeminent gathering for real estate professionals. Realtors and real estate professionals worldwide will join one another to learn, share best practices, network, give back to the Orlando community and focus on what’s new and coming soon to our ever-changing industry.”

NAR Chief Economist Lawrence Yun, who has presented to our association...
After enjoying a brief career as a chocolatier, Berkheimer became a Realtor in the hopes of taking charge of her own lifeboat. Berkheimer and her husband, Jeremiah, had never owned a house when they moved to Chattanooga during the pandemic to be closer to his family. Like other buyers who moved during the shutdown, they purchased a home they’d found online. Instead of calling the process “amazing,” she pockets the word and says buying the house was “horrrendous,” “stressful” and “chaotic.” “It was a nightmare, especially for two first-time homebuyers,” she adds.

Rather than being repelled by real estate as a result, Berkheimer was drawn to the notion of helping other first-time homebuyers avoid “the mess” she and her husband had endured. “Buying a home is a lot to handle because it’s a big purchase. I became a Realtor to educate clients and help the process go smoother, especially for people who have never done it before,” she says, her voice soft like that of a patient elementary school teacher. “I want to be the calm presence that keeps them from pulling out their hair.”

One of the ways Berkheimer initially sets her clients at ease is answer their questions about her name. She goes by “CC,” which were her initials before she married, because “Constanza” is “an intense name,” she laughs. She also like sharing that she’s half Mexican and fully proud of her heritage.

After growing up in Colorado, Berkheimer had an itch that only moving alone to Portland, Oregon at the age of 18 could scratch. Nine years later, she packed her car and drove to Raleigh, North Carolina, where she dipped into chocolate after quitting a job as a bartender.

Berkheimer was ready to try something new when she became a Realtor, she says. In her spare time, she and her husband create cat pins for sale online. She describes each of them as creative on their own and “very creative” when working together. Berkheimer muses that the joy of collaboration could be one of the reasons she likes being a Realtor. Between her new industry and community connections at the WCR and her colleagues at Crye-Leike, she says she no longer feels as though she’s swimming in unfamiliar waters. Instead, she’s found a family that’s lifted her up and set her on a course for success. “When you’re new, it’s important to have the support of seasoned agents and organizations that are willing to keep you afloat.”

Sherry, bestselling author of “Think Like a Monk” and media game changer—with more than 50 million social media followers—also addressed attendees. For sports fans like me, there was an especially interesting speaker. Venus Williams—legendary tennis champion, seven-time Grand Slam winner, entrepreneur and philanthropist—joined 2022 NAR President Leslie Rouda Smith for a chat. These sessions have been the highlight of many past meetings.

NAR NXT also included forums about regulatory issues, emerging technology and real property valuation.

Finally, the association’s board of directors met and deliberated issues that impact NAR members’ daily business. After 2020, I can almost guarantee that none of who attended took for the granted the joy of meeting together in the same place. In the coming weeks, I look forward to updating folks on the changing landscape of the real estate market and industry. Realtors across the country and world work in their communities every day to meet the property needs of those around them. That’s Who We R. Founded in 1912, Greater Chattanooga Realtors is the voice for real estate in Greater Chattanooga. A regional organization with more than 2,700 members, Greater Chattanooga Realtors serves Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. The association is one of approximately 1,100 local associations and boards of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors owns and operates a Multiple Listing Service that is one of approximately 600 MLSs in the country and services more than 3,000 MLS users. Local association membership is comprised of Realtors servicing the Greater Chattanooga area and specializing in a variety of disciplines, including appraisal, commercial, industrial, land, multifamily, property management and residential. Affiliate members who represent related industries work alongside those Realtors, including mortgage lenders, home inspectors, title and closing services, pest inspection and control services, and insurance providers.
Preparing for influx of guests this holiday season

With Thanksgiving less than a week away and Christmas just around the corner, many will be opening up their homes to family and friends alike. Preparing for overnight guests can be a daunting task, especially if it has been a while since you’ve hosted. Here are a few ideas to make things go a little smoother this holiday season.

Be a guest yourself

One of the best ways to prepare your home for company is by looking at things from a guest’s point of view. Start outside and pretend you’re the guest. Do you have enough outdoor lighting if family will be arriving late? Consider adding walkway lights if you don’t already have them. Clear space in your coat closet for additional jackets and shoes.

Spend a night sleeping on the guest bed and use the guest bathroom. This will help you notice little things that can make a big difference such as the need for new pillows or moving the towels to an easier-to-find location.

If space allows, empty a dresser drawer for guest clothing or add a luggage rack to the bedroom for suitcases. Think of things you often need when staying at someone else’s house like the Wi-Fi password, charging cords or forgotten toiletries and place these items in a central location for guests to use as needed.

Make a grocery run

It goes without saying that you’ll want to stock up on groceries for holiday meals, but don’t forget plenty of snacks. Check with your visitors before their arrival to find out preferences, allergies or dietary restrictions.

Consider making a coffee and breakfast bar in your home to allow guests to enjoy breakfast at their leisure (and save you from the need to wake up first). And be sure to grab ingredients for an extra meal or two, such as pasta or chili, to use in a pinch.

Slumber party time

If you have more guests than beds, create a slumber party area for children in one or two rooms with blankets, mats and sleeping bags. Air mattresses are no longer akin to pool floats and can provide a comfortable night’s sleep if you need additional beds.

You might also want to consider replacing your old sofa sleeper mattress with a new memory foam one, or even adding memory foam toppers to guest beds as well.

Cleaning for company

Hosting guests is a large responsibility in itself. Relive some of the stress by hiring a cleaning company to do the dirty work. You’ll be amazed at how great your clean house feels, especially one you didn’t have to clean yourself!

Check out the HBAGC Member Directory for a list of cleaning services you can trust.

If you do don your cleaning gloves, be sure to enlist the entire family and delegate chores. End with a walk-through of each room and look for areas that might not get cleaned or organized regularly such as under the sink, refrigerator bins or dusty light fixtures.

For more home improvement tips and the latest news in the local home industry, visit the Home Builders Association of Greater Chattanooga’s website at www.HBAGC.net.

UTC introduces Sales Institute

The Sales Institute at the University of Tennessee at Chattanooga Gary W. Rollins College of Business is open for business!

After more than two years of planning, the Sales Institute is training and educating students entering the sales profession.

“At the end of the day, a good salesperson is a trusted adviser,” says Dr. Christopher Plouffe, chair of the institute. “That’s what we’re training students to be – a trusted adviser to their customers.”

Plouffe spearheaded the design and launch of the sales curriculum and programming along with the design and architecture of the institute’s governance and corporate partners structure.

The Insurance Group of America is the institute’s lead sponsor.

Students enrolled in the institute can earn two different professional sales credentials. A minor in professional selling requires 12 hours of coursework and is open to UTC majors not majoring in marketing. A concentration in professional selling requires nine hours of required coursework and is designed for marketing majors.

The first graduates received their diplomas in May 2022. All members of the first cohort of students in the professional selling program now have full-time sales positions – and all received multiple offers, utc.edu reports.

The curriculum and coursework includes a full-semester course in business negotiations.

Source: UTC

Women’s Council of Realtors inducts 2023 leadership

The Chattanooga chapter of the Women’s Council of Realtors inducted its 2023 governing board during a networking luncheon Nov. 2 at The Walden Club.

Serving the association, which works to advance women as industry and community leaders, during the upcoming year are:

• Jamie Curtis, Crye-Leike, president
• Bill Panebianco, Pratt Home Builders, president-elect
• Julie Barnett, Keller Williams, first vice-president
• Brenda Pargeon, Century 21 Prestige, treasurer
• Paulani Zuniga, Keller Williams, event director
• Diana Johnson, Coldwell Banker Pryor Realty, membership director

2022 Women’s Council of Realtors President Leatha Eaves hands a gavel to 2023 President Jamie Curtis in a symbolic transfer of leadership.
Chattanooga City Council has approved a number of enhancements to rules governing tax increment financing, a tool that allows the city to leverage future tax revenue to pay for public improvements by revitalizing blighted areas.

The changes will bring the city rules into line with state rules regarding public infrastructure, the maximum term of a TIF and the process for seeking state approval while also strengthening the city’s ability to protect residents’ interests and respond to community needs. “Our goal was to make the TIF policy predictable and easy to understand but also to put some teeth into it,” says Jermaine Freeman, senior adviser for economic opportunity for the city. “These changes also improve our ability to administer and regulate TIFs more effectively and provide additional support for the staff members who vet, negotiate and implement these economic development tools.”

Tax increment financing is a funding tool cities and counties use to revitalize blighted properties. As these devastated properties are improved and developed, increasing their taxable value, the city sets aside part of the increase in property tax revenues to help fund public improvements in the area. TIFs are usually enacted for a set number of years based on project needs. During this time, all existing property taxes continue to be collected. Of the new taxes that are raised as a result of new development, Hamilton County still collects the full portion for its schools. Only a portion of new revenues paid by property owners are set aside to help fund infrastructure and public works.

The new maximum term of a TIF without seeking an exception will be defined as 20 years, matching the state statute. The changes also increase the application fee to $8,000 from $1,500 previously and increase the administrative fee levied on the TIF increment from 0.25% to 2.5%.

As part of the submission process, applicants will also be asked to disclose whether they are under indictment, have filed for bankruptcy, or are involved in civil or criminal litigation.

The city is also adding a requirement for applicants to sign an affidavit stating the project is unable to move forward without the TIF incentive and requires documentation justifying the dollar amount and time period of the TIF.

Source: city of Chattanooga

Red Bank boasts state champion Virginia pine

The Tennessee Urban Forestry Council awarded the city of Red Bank the Tennessee Champion Tree Award this month in recognition of a 94-foot-tall Virginia pine located in the city.

Red Bank Mayor Hollie Berry accepted the award Nov. 9 at the Tennessee Urban Forestry Conference at Montgomery Bell State Park.

Don McKenzie, a professional wildlife conservationist, discovered the massive tree, which hails 35 inches in diameter, while documenting the plants and animals that reside on the former Red Bank Middle School site.

Chattanooga City Forester Pete Stewart assisted with verifying the tree’s species since most Virginia pines are short and bushy. Stewart confirmed the large tree is a Virginia pine and said it is “undoubtedly” the biggest one he’s seen.

McKenzie then submitted the pine’s measurements to the Tennessee Champion Tree Program in 2021.

This past summer, two students from the University of Tennessee at Knoxville’s Urban Forestry program traveled to Red Bank to examine and measure the pine.

The duo took measurements of the tree’s diameter at breast height, the height of the pine and the average crown spread. The measurements were entered into their standard equation, resulting in an award-winning point value.

McKenzie learned that the pine is the state champion in September. The tree will reign as champion until someone finds another tree with a higher point value or it’s no longer standing.

“Finding such an impressive tree anywhere is rare and exciting,” says McKenzie, “but finding it on an historic public property is priceless.”

The city of Red Bank has submitted the pine’s data to American Forests, which by the summer of 2023 could possibly crown it as the national champion.

“Red Bank is a city full of natural beauty,” says Berry. “We look forward to preserving this treasure for our community to enjoy.”

The tree is located in a forested stand near the Southwest corner of the property. McKenzie led a group that cleared a trail leading to the tree.

Red Bank City Manager Martin Granum says there are no plans to disturb the stand of trees.

Source: city of Red Bank

Red Bank Mayor Hollie Berry, Don McKenzie and UT Knoxville student Kayla Stuart accept the State Champion Tree Award Nov. 9 at the Awards of Excellence Ceremony at the Tennessee Urban Forestry Conference.

Photos courtesy of the City of Red Bank
SAU archaeologists make linguistic discovery

A recent discovery dating to about 1,700 B.C. presents an entire sentence in alphabetic Canaanite. Engraved on a small ivory comb, it includes a wish against lice.

The alphabet was invented around 1,800 B.C. and was used by Canaanites and later by most other languages in the world. Until recently, no meaningful Canaanite inscriptions had been discovered, with the exception of two or three words here and there.

Southern Adventist University archaeology students discovered the comb during excavations at Lachish, an ancient Canaanite and Israelite city in the Shephelah region of Israel.

"The find cannot be overestimated," says Dr. Michael Hasel, professor of archaeology at Southern Adventist and co-director of the Lachish excavations.

"The invention of the alphabet was the most important contribution to communication in the last four millennia."

"Before this time, complicated systems of writing in Egypt and Mesopotamia limited literacy. Today, most of the world constructs sentences using the alphabet found on this comb from 3,700 years ago. Here, we have the first verbal sentence using the alphabet ever found."

The ivory comb measures roughly 3.5-by-2.5 centimeters and has teeth on both sides. Although their bases are still visible, the teeth were broken in antiquity.

The central part of the comb is somewhat eroded, possibly by the pressure of fingers holding the comb during haircare or removal of lice.

The side of the comb with six thick teeth was used to untangle knots in the hair, while the other side, with 14 fine teeth, was used to remove lice and their eggs, much like the modern-day, two-sided lice combs sold in stores.

"When we found the comb on the first day of excavation in 2016, the inscription was not seen due to the encrustation of dirt," says Katherine Helser, a 2019 graduate of Southern Adventist, in whose ownership inscriptions on objects.

Excavated at Tel Lachish in Israel during a 2016 excavation, the ivory comb features the first complete alphabetic sentence discovered. It was written in Canaanite, the predecessor to all modern alphabets.

Ancient combs were made from wood, bone or ivory. Ivory was expensive and probably imported. As there were no elephants in Canaan during that time period, the comb likely came from nearby Egypt – factors indicating that even people of high social status suffered from lice.

Partners from the Hebrew University of Jerusalem analyzed the comb for the presence of lice under a microscope and took photographs of both sides. Remains of head lice were found on the second tooth.

The discovery of writing on the comb was made in 2022 as Dr. Madeleine Mumcuoglu was photographing the object under certain light. The inscription was deciphered by semitic epigraphist Dr. Daniel Vainstub at Ben Gurion University.

The findings by the joint expedition between the Hebrew University and Southern Adventist were published in the Jerusalem Journal of Archaeology.

There are 17 Canaanite letters on the comb. They are archaic in form – from the first stage of the invention of the alphabet script. They form seven words in Canaanite that read "May this tusk root out the lice of the hair and the beard.”

Despite its small size, the inscription on the comb fills in knowledge gaps of many aspects of the culture of Canaan in the Bronze Age. For the first time, researchers have an entire verbal sentence written in the dialect spoken by the Canaanite inhabitants of Lachish, enabling them to compare this language with the other sources for it.

Also, the inscription on the comb sheds light on some aspects of the everyday life of the time.

In addition, this is the first discovery in the region of an inscription referring to the purpose of the object on which it was written, as opposed to dedicatory or ownership inscriptions on objects.

Finally, the engraver’s skill in executing the tiny letters (one to three millimeters wide) should now be taken into account in any attempt to summarize and draw conclusions on literacy in Canaan during the Bronze Age.

"The Canaanite alphabet is the same used in the written Hebrew of the first books of the Bible. The comb inscription dates the alphabet before the biblical writers existed and confirms the alphabetic script was in everyday use in cities the Israelis later occupied.

Lachish was a major Canaanite city state in the second millennium B.C. and the second most important city in the Biblical kingdom of Judah.

Southern Adventist will open a major exhibition Jan. 30 in its Lynn H. Wood Archaeological Museum titled “Peace and War: The Assyrian Conquest of Lachish” that will highlight important discoveries from the 2013-2017 excavations the university sponsored at Lachish.

Source: Southern Adventist

Photo by Emil Aladjem

An aerial view of Tel Lachish, where a team of archaeology students and employees from Southern Adventist University and Hebrew University of Jerusalem uncovered a hair comb with linguistic significance.
Foreclosure Notices

Closed on page 10

Register’s Office at Hamilton County, Tennessee, recorded in Book GI 7605, Page 142 in Hamilton County, Tennessee, and described in the said Deed of Trust, and the title is believed to be good, but the undersigned will and hereby does sell and convey only as Substitute Trustee. The property is located in Hamilton County, Tennessee, and described by a survey recorded in Book GI 7595, Page 530 in the real property records of Hamilton County Register’s Office, Tennessee.

NOTICE OF SUBSTITUTE TRUSTEE’S SALE

The property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. If the sale is not confirmed by the lender or trustee, the purchaser shall have no remedy. The real property will be sold subject to any and all judgments, liens, easements, covenants, reservations and other encumbrances as well as any priority created by a fixture filing or under any recording systems, including those created by a fixture filing or under any registration systems, which case the purchaser shall have no remedy. The real property will be sold subject to any and all judgments, liens, easements, covenants, reservations and other encumbrances as well as any priority created by a fixture filing or under any recording systems, which case the purchaser shall have no remedy.

This law firm is attempting to collect a debt made by a third party and all information obtained may be used for that purpose.

LOG Lending Trustee LLC

This Sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes; any restrictions in effect thereon; any judgment creditors or mechanics liens; any right of redemption under applicable law; the right of equity of redemption, statutory right of redemption, and any other bidders. Insufficient funds will result in the delay of the sale. The property is being sold in “AS IS” condition and with all faults, and no representation or warranty is intended. The purchaser at this sale shall bear all risks of title and shall be responsible for the recording of the instrument by the purchaser. The purchaser at this sale shall have full right to possession of the property, subject to the rights and easements reserved therein.

This law firm is attempting to collect a debt made by a third party and all information obtained may be used for that purpose.

Rubin Lubin, PLLC, Substitute Trustee

One of the following:

1. The property is being sold with the express reservation that the purchaser shall be responsible for the recording of the instrument by the purchaser.
2. The property is being sold “AS IS” with no representation or warranty.
3. The property is being sold with the express reservation that the purchaser shall bear all risks of title.

This property is being sold with the express reservation that the purchaser shall bear all risks of title, and any other bidders. Insufficient funds will result in the delay of the sale. The property is being sold in “AS IS” condition and with all faults, and no representation or warranty is intended. The purchaser at this sale shall bear all risks of title and shall be responsible for the recording of the instrument by the purchaser. The purchaser at this sale shall have full right to possession of the property, subject to the rights and easements reserved therein. The purchaser at this sale shall have full right to possession of the property, subject to the rights and easements reserved therein.

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Rubin Lubin, PLLC, Substitute Trustee
This is an announcement for a public auction of real estate. The property is a certain described property located in Hamilton County, Tennessee, to wit: PROPERTY OF TERRY RICHARD DAVIS AND LAURA GAIL DAVIS, Hamilton County, Tennessee, being Lot Number Four (4), Block “G”, Plat No. 19, in the Register's Office of Hamilton County, Tennessee.

The property includes all that certain described real estate situated in Hamilton County, Tennessee, to wit: Be the same known as 1222 Tisseur Drive, Chattanooga, Tennessee 37402.

The property is subject to any encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may act, and the undersigned will sell and convey to the highest and best bidder for cash, free from the equity of redemption, homestead, and dower, and all prior liens, encumbrances, and other interests subject to any unpaid taxes, if any, the following described property in Hamilton County, Tennessee:

- Substitute Trustee, on behalf of Regions Bank, Trustee, on behalf of Wilson & Associates, P.L.L.C.
- Trustee, on behalf of Wilson & Associates, P.L.L.C.
- Substitute Trustee, on behalf of Regions Bank, Trustee, on behalf of Wilson & Associates, P.L.L.C.
- Substitute Trustee, on behalf of Regions Bank, Trustee, on behalf of Wilson & Associates, P.L.L.C.
- Substitute Trustee, on behalf of Regions Bank, Trustee, on behalf of Wilson & Associates, P.L.L.C.

The sale is subject to any unpaid taxes, if any, prior liens or encumbrances, leases, easements in all forms, and all other matters of record. The sale is subject to any restrictions based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is inconsistent with any provision of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.

The sale is subject to any and all restrictions, covenants, conditions, and any restrictions as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may act, and the undersigned will sell and convey to the highest and best bidder for cash, free from the equity of redemption, homestead, and dower, and all prior liens, encumbrances, and other interests subject to any unpaid taxes, if any, the following described property in Hamilton County, Tennessee:

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**STATE OF TENNESSEE**
**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

**DOCKET NUMBER:** CRR22901

**Plaintiff:** Chattanooga-Hamilton County Regional Planning Agency

**Defendant:** Richard Casey

**Date of this Order:** 11/01/2022

**Date of Appearance:** 11/22/2022

**Address:** Room 111 Hamilton County City Courts Building

600 Market Street

Chattanooga, TN 37402

NOVEMBER 18-24, 2022

**ATTORNEY FOR PLAINTIFF:**

Mayfield and Estes
PO Box 789

Chattanooga, TN 37401

**ATTORNEY FOR DEFENDANT:**

Meghan Harper, Deputy Court Clerk

Larry L. Henry, Clerk

The following vehicles will be up for auction on or after 12/03/2022 around the Chattanooga TN area:


**PUBLIC NOTICE**

The Chattanooga-Hamilton County Regional Planning Agency will be holding a public meeting about the City of Chattanooga’s Form Based Code Amendments and City of Chattanooga Subdivision Regulations. Other planning projects and process matters may be discussed. Information about the proposed City of Chattanooga Subdivision Regulations will be available for review on the web at www.chpa.org on Friday, November 18th.

This meeting will be held on Monday, November 28th from 10:00 a.m. to 11:30 a.m. in the First Floor Conference Room (Room 111) of the Development Resource Center, 1210 Market Street, Chattanooga, TN 37402. The meeting will close at approximately 1:00 p.m. on Tuesday, November 29th, 2022. The meeting will be live streamed on the City of Chattanooga’s YouTube Channel and audio/visual recordings will be made.

**NOTICE**

Any interested party is invited to attend the public meeting and provide input or ask questions. Public comments will be taken via email to info@chpa.org during the public comment period of the meeting. The meeting is open to the public and will be conducted in accordance with the Americans with Disabilities Act of 1990. If any person with a disability who requires special assistance needs assistance to attend this meeting, please contact the City of Chattanooga at 423-698-7488 at least 72 hours in advance of the meeting.

**State of Tennessee**
**General Sessions Court of Hamilton County**

**DOCKET NUMBER:** CRR22903

**Plaintiff:** John Clark Individual dba Mayfield and Lester

**Defendant:** Chattanooga-Hamilton County Regional Planning Agency

**Date of this Order:** 10/31/2022

**Date of Appearance:** 12/12/2022

**Address:** 600 Market Street

Chattanooga, TN 37402

NOVEMBER 18-24, 2022

**ATTORNEY FOR PLAINTIFF:**

LARRY L. HENRY, CLERK

Meghan Harper, Deputy Court Clerk

The County Board is authorized to sell at public auction to satisfy the foreclosure lien and was levied upon certain property or money. It is ORDERED that publication be made in a newspaper by the County as required by law.

**NOTICE**

IT IS ORDERED that publication be made in a newspaper by the County as required by law.

**PUBLIC NOTICE**

The County Board of Commissioners will hold a public hearing to consider the levying of certain real property located in the City of Chattanooga, Hamilton County, Tennessee for which all taxes, interest and penalties have accrued in default of the payment of the same, in accordance with the provisions of Tennessee Code Annotated, Title 67, Sections 1-30-101 et seq., and 1-30-116 et seq., as amended, and T.C.A. 67-10-6 et seq., as amended.

**DATE AND TIME:** December 3, 2022 at 9AM at

**PLACE:** 10th Ave, Chattanooga, TN 37402

**NO. OF AUCTION:** 1

**NOTICE**

This is to serve as official notification that the following contents of the occupant’s leased space in storage units will be sold at public auction to satisfy the foreclosure lien and was levied upon certain property or money. It is ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

**ORDER OF PUBLICATION**

It appearing from the record in this cause that one or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money, it is ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

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The Chattanooga City Council has adopted the Westside Evolves Plan, a 10-year blueprint for change in the city’s oldest public housing community.

The city developed the plan over a two-year period, with more than 82% of the area’s 4,500 residents participating in the process.

City Council also approved an interlocal agreement that will allow the city to provide $1 million from its affordable housing fund to support the renovation of the historic James A. Henry school.

City Council also approved an interlocal agreement that will allow the city to provide $1 million from its affordable housing fund to support the renovation of the historic James A. Henry school.

While residents of College Hill Courts might be relocated during future construction, all lease compliant residents will have the right to return to a new unit in the Westside neighborhood. CHA residents will continue to pay 30% of their adjusted income toward rent at any redeveloped property.

Each phase of the project will seek to employ local residents in construction jobs to support the development.

Through an agreement with the AGC of East Tennessee, Westside students attending the Howard School can obtain professional training through the AGC’s construction career academy. As they graduate, the students will be able to secure jobs to work on the construction projects within the Westside.

Next steps
Now that Chattanooga’s city council has adopted the Westside Evolves Plan, CHA will move forward with plans to begin renovation of the James A. Henry school.

The Head Start program currently located in the city’s Youth and Family Development building will eventually move to the renovated school, which will include space for 100 early learning seats – 40 more than the YFD building now holds.

In addition to serving as a Head Start facility, the school will also function as a hub for community gatherings.

CHA is also preparing an application for the next funding cycle for a HUD Choice Neighborhoods grant, which would provide up to $150 million. The team expects to submit the application for consideration in early 2023.

Over the coming months, the team will begin to gather additional funding for the project from various entities.

Source: City of Chattanooga

Super crossword

A STUDY IN SCARLETT

KING FEATURES

Across
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2. A civic duty (9)
3. Holiday (4)
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By Linda Thistle

SUDOKU

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

DIFFICULTY LEVELS:

Easy

Moderate

Challenging

HOO Boy!

DIFFICULTY THIS WEEK:

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Vols roll out the orange carpet, make ‘Dream’ come true

By Rhiannon Potkey

Tate Williams waited more than a year to make his dream of attending a University of Tennessee football game into a reality. The 10-year-old refused to let anything stop him. Not even emergency brain surgery.

Tate, a Knoxville resident, has syringomyelia, intracranial hypertension and tethered cord syndrome, which creates issues with his spine and brain. Two weeks before Tennessee’s final home game of the season, Tate began experiencing headaches again.

His mother, Bethann Williams, asked the neurosurgeon if she could wait to perform the surgery until after Tate had the chance to celebrate his birthday and then see UT play. It was going to be his fifth brain or spinal surgery in the last three years. But once his symptoms worsened, there was no choice but to operate.

Despite the sobering news, Tate never lost hope. The chance to watch the Vols in person provided him with extra motivation to recover. He gained enough strength to be on the sideline at Neyland Stadium as No. 5 Tennessee kept its College Football Playoff hopes alive with a resounding win against Missouri.

Despite the excitement of the last few hours, Tate was “bouncing in the car” from the excitement of the last few hours. He was able to have a little bit of normalcy away, and his resilient spirit was ready to move forward. His mother asked him what he took away, and his resilient spirit was ready to move forward. He replied, “His response was that he wants to be the poster kid for that,” says Dream On 3 founder and CEO Brandon Lindsey. “It’s pretty cool to see him go through all he’s gone through with the support of Tate.

Tate’s UT experience was organized by Dream On 3, a national nonprofit that makes sports dreams a reality for children and young adults with life-altering medical conditions.

Tate, whose father died of cancer in 2017, was selected as a “Dream Recipient” by the University of Tennessee Collegiate Dream Team. The team members are all UT student volunteers who work for several months to fundraise, plan and create awareness in the community in support of Tate.

Dream On 3 recently created a “Say I Can’t” campaign because many of the children it helps have been told they can’t do most of their lives.

“Tate is the poster kid for that,” says Dream On 3 founder and CEO Brandon Lindsey. “It’s pretty cool to see him go through all he’s gone through with the support of Tate’s VIP experience was filled with once-in-a-lifetime moments. Everything was kept secret until he arrived at each spot.

He had a chance to meet football players and coaches Thursday at practice and break down the huddle once it ended. Standout wide receiver Jalin Hyatt gave him a pair of signed gloves, and Tate played catch with other players.

He was given a tour of the facilities, including the locker room, where he found a personalized No. 7 UT jersey to wear to make him an honorary team member for the weekend.

Friday before the game, his classmates at Sequoyah Elementary led him on a parade through school with the UT cheerleaders and Smokey the mascot in attendance. He finished the day at the Lady Vols volleyball game, where he was recognized during the second set and given a signed volleyball.

On Saturday, Tate arrived at Neyland Stadium early and headed to the tailgate tents, where baseball player Christian Scott gave him a hat signed by the entire UT baseball team.

Then, Tate got to participate in the traditional Vol Walk. He was overcome with joy that the football players recognized him and gave him high fives as adoring fans roared with cheers along the route.

“He felt really special. You could see the expression of awe,” his mother says. “These athletes are like superheroes to kids. They really are. Just seeing him walk behind the players was incredibly special.”

Tate had the chance to observe warmups from the field before heading to a sky box to watch the game with his family, which includes his two older brothers Jackson and Gavin.

After the game, Tate still had one huge surprise waiting for him back at the hotel. He was standing near the elevator when legendary quarterback Peyton Manning emerged.

“His jaw just dropped,” his mother says. “Peyton reached down and looked him in the eye and knew Tate’s name, and they introduced themselves. They both had the same ball hat, and Peyton signed Tate’s for him.”

Bethann Williams says she felt a range of emotions throughout the weekend watching her son live his dream. It’s been a rough few years for the family – from Tate’s health issues to her husband dying from cancer at the age of 42.

“I have come to learn the importance of people around you,” Bethann says while fighting back tears. “Just knowing there is so much good in the world and so much kindness to help you get through the truly, really hard stuff is so incredibly inspiring. I tell my kids none of us can go through this alone and I don’t want them to ever forget the love and support we have received and the people fighting along with us. It’s truly a blessing.”

As they made the short drive home, Tate was “bouncing in the car” from the excitement of the last few hours. He clutched all his new keepsakes and replayed the memories in his head. His chronic medical condition seemed worlds away, and his resilient spirit was ready to tackle whatever comes next.

His mother asked him what he took from the entire experience.

“His response was that he wants to be able to do this for other kids,” she says. “He appreciated every single piece that all those people did to make it happen for him. It was so incredibly special, and his goal is to work for Dream On 3 one day to make it happen for other kids.”
500 miles and still going

Long way home: EVs with longest driving range

By Michael Cantu | Edmunds

Driving range is one of the most important factors for most shoppers in the market for an electric vehicle. The term “range anxiety” has been synonymous with EVs for most of their existence, but that shouldn’t be the case anymore.

Many EVs now drive about 300 miles or well north of that. And if you can charge daily at home or at work, then you should have sufficient EV driving range.

Edmunds has conducted its real-world driving range test on over 40 EV models. The test is a mixture of city and highway driving. Below is a list of five EVs that have driven the farthest in our testing.

By Michael Cantu | Edmunds

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**Lucid Air Dream Edition Range**

The Lucid Air Dream Edition Range is the current champion of long-range EVs. It currently dominates Edmunds EV range leaderboard by driving a very impressive 505 miles in Edmunds’ real-world test, proving that electric cars can go the distance.

But its driving range isn’t the only impressive number. The Air Dream Edition Range produces an incredible 933 horsepower and rocketed to 60 mph in just 2.8 seconds during testing. If you take it on a road trip, Lucid says the Air can add up to 300 miles of range in just 20 minutes using an appropriate public DC fast charger.

**EPA-estimated driving range:** 520 miles

Starting price: $170,500

**Mercedes-Benz EQS 450+**

The EQS is Mercedes’ largest electric sedan and the all-electric equivalent to the S-Class. The 450+ model currently sits at the No. 2 spot on Edmunds EV range leaderboard.

It drove a lengthy 422 miles when tested, much longer than its EPA estimate. The more powerful EQS 580 went 381 miles, which also is one of the longest distances we’ve recorded.

Unlike some high-dollar electric rivals, the EQS prioritizes comfort and technology more than outright speed. The available Hyperscreen consists of three large displays behind a massive glass panel that spans the entire dashboard.

Traveling out of town? Mercedes says the EQS can charge from 10% to 80% battery capacity in 31 minutes with a powerful-enough fast charger.

**EPA-estimated driving range:** 350 miles

Starting price: $103,360

**BMW iX xDrive50**

The iX is BMW’s first electric SUV and the only luxury SUV on this list. The xDrive50 model drove farther than any electric SUV we’ve tested so far: 577 miles. That’s a lot more than its EPA-estimated range. There is now an even more powerful M60 version that carries an EPA rating of up to 288 miles.

The iX is about the size of an X5 and boasts some of BMW’s latest technology including a navigation system with an augmented-reality video overlay. It also sports some of the most distinctive-looking upholstery on the market. When it comes to fast charging, BMW says the iX can add up to 200 miles in 30 minutes.

**EPA-estimated driving range:** 324 miles

Starting price: $85,095

**Tesla Model 3 Long Range**

The Model 3 Long Range is the smallest and most affordable EV on this list. Like with all Teslas Edmunds has tested, it didn’t reach its EPA estimate. The 2021 model we tested drove 345 miles, tying the Model 3 Plaid. The Performance and GT models have shorter ranges. The California Route 1 model has the highest EPA estimate and also surpassed it by driving 344 miles in our real-world test.

The available BlueCruise drive system can make road tripping easier by automatically adjusting the Mach-E’s speed and keeping it centered in its lane. You can even let go of the steering wheel on select highways. At a fast-charging station, Ford says the Mach-E can add about 59 miles of range in 10 minutes.

**EPA-estimated driving range:** 314 miles

Starting price: $64,875

**Edmunds says**

If these EVs exceed your budget, there are more affordable options with slightly shorter driving ranges. Today’s EVs provide long-enough driving ranges for most people’s needs, especially if you’ll rarely head out of town. In addition, driving ranges and charging speeds will improve over time, along with the public charging infrastructure.

This story was provided to The Associated Press by the automotive website Edmunds.

*Michael Cantu is a contributor at Edmunds. Instagram.*