Most days in Chattanooga bring news of another crime in the city, whether it’s homicide, assault or theft. From there, the hope is the offender is caught, prosecuted and locked behind bars. But even when justice has been served, the effects of the crime can continue to resonate in the lives of its victims. Injuries, both physical and emotional, can linger long after the gavel has fallen; the grief of a mother who lost her son can take years to subside; and a child’s shattered belief that the world is a good place might not be easily repaired.

In Chattanooga, these victims are not forgotten after the headlines have yellowed. Instead, three women labor behind the scenes of the criminal justice system to serve the people local crimes have impacted. Caroline Huffaker is the victim services coordinator for the Chattanooga Police Department. She’s been with the unit since 2016, when former police chief Fred Fletcher spearheaded its creation.

Victim advocates Amy Russell, left, Caroline Huffaker and Megan Gentry share a deep-seated compassion for all victims of crime.
Baker Donelson attorneys included in Best Lawyers

Nineteen of Baker Donelson’s Chattanooga attorneys have been selected for inclusion in the 2020 edition of The Best Lawyers in America. They include:

Kenneth Beckman: Banking and finance law; corporate law; mergers and acquisitions law; public finance law; real estate law; securitization and structured finance law

Joe Conner: Commercial litigation; construction law; eminent domain and condemnation law; energy law; litigation – construction; litigation – real estate

J. Wayne Crropp: Environmental law

Robert Divine: Immigration law

Richard Faulkner, Jr.: Real estate law

Richard Gossett: Banking and finance law; bankruptcy and creditor debtor rights/insolvency and reorganization law; business organizations; litigation – bankruptcy; litigation – real estate

Russell Gray: Employment law – management; labor law – management; litigation – labor and employment

Carl Hartley: Corporate law; economic development law; litigation and controversy – tax; nonprofit law; tax law

Thomas Helton: Bet-the-company litigation; commercial litigation; litigation – intellectual property; litigation – patent; mass tort litigation; class actions – defendants; medical malpractice law – defendants; product liability litigation – defendants

Cameron Hill: Construction law; litigation – construction

Misty Kelley: Eminent domain and condemnation law

James Levine: Business organizations; commercial finance law

Virginia Love: Business organizations; close-held companies and family businesses law; nonprofit law; trusts and estates

Joshua Powers: Litigation – healthcare; medical malpractice law – defendants

K. Stephen Powers: Bet-the-company litigation; commercial litigation; personal injury litigation – defendants; product liability litigation – defendants; transportation law

The publication now covers over 75 countries and 146 practice areas, and Corporate Counsel magazine has called Best Lawyers “the most respected referral list of attorneys in practice.”

Source: Baker Donelson

Federal Bar to host public reading of U.S. Constitution

The Chattanooga Chapter of The Federal Bar Association, in partnership with the U.S. District Court for the Eastern District of Tennessee, will host a public reading of the U.S. Constitution to celebrate Constitution Day on Tuesday, Sept. 17.

The event will be held on the courthouse steps of the Joel W. Solomon Federal Building (900 Georgia Ave.) from 11:30 a.m. – 1 p.m. The public is invited to attend the event to join the FBA in commemorating the document and law that formed the nation’s bedrock. The Constitution will be read in 110 segments that take one minute or less to read for the average reader. To receive a link to sign up to read a segment, email Russell_Eslinger@tned.uscourts.gov. Signing up in advance is not required, but would be appreciated. Readings will primarily be assigned on a first-come, first-filled basis. Participants will not have to arrive at 11:30 a.m. to read, but rather may arrive at any time during the event as long as slots are available.

Source: Chattanooga FBA

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**Notes**

- Baker Donelson attorneys included in Best Lawyers
- Federal Bar to host public reading of U.S. Constitution
Eric Oliver has joined Patrick, Beard, Schulman & Jacoway as a partner. Oliver has practiced law in Chattanooga since 1995, including the last 18 years at Lewis & Oliver. He has focused his practice on personal injury, medical malpractice, business, premises liability, admiralty and workers' compensation litigation. Oliver also represents businesses and business owners in day-to-day operations and in registering and protecting intellectual property.

Patrick Beard is in its 35th year of serving clients in Chattanooga and the surrounding areas. It is a full-service law firm with 17 attorneys, several of whom are also licensed to practice in Georgia.

Source: Patrick Beard

Aaron Pannell joins Grant Konvalinka

Aaron Pannell has joined Grant, Konvalinka & Harrison as an associate. Pannell is a native of Verona, Mississippi. He is a 2014 graduate of Mississippi State University, where he earned a Bachelor of Business Administration. Pannell received his Juris Doctor from Cumberland School of Law at Samford University in 2017. While in law school, he gained practical legal skills by competing in various trial advocacy and alternative dispute resolution competitions.

Pannell’s practice areas include business and corporate law, litigation and dispute resolution, labor and employment, real estate, family law and immigration.

Source: Grant Konvalinka

The Chattanooga Bar Association works for YOU!
City launches Styles L. Hutchins Fellowship

Fellowship aims to attract, recruit and retain black talent in Chattanooga

Chattanoogans know the story of Ed Johnson. But in 1906, while on trial, Johnson's father asked a young, black attorney to serve as his son's lawyer. His name was Styles L. Hutchins.

Hutchins relocated from Georgia to Chattanooga in 1881 and opened his own law practice at the age of 29. He also served in the Tennessee state legislature and helped start and edit the first newspaper owned and operated solely by African-American men in Chattanooga — The Independent Age.

Long before Chattanooga was dubbed the City of Creators, Styles Hutchins was creating a lasting career path here for himself.

Earlier this year, Mayor Andy Berke held a focus group with the Black Student Alliance at the University of Tennessee at Chattanooga. During that meeting, students described a mix of outcomes for black students in their class — some felt disconnected from the amenities that Chattanooga has to offer. Others had the good fortune to be connected to a mentor that helped them decide where to put down roots. They all had ideas on how to strengthen Chattanooga’s ability to retain diverse talent.

The Office of Mayor Andy Berke, the Chattanooga Area Chamber of Commerce and The Urban League of Greater Chattanooga are honoring Hutchins’ legacy by establishing a fellowship for African-Americans that will create a successful path for themselves and others to come.

“Young African-American talent should be able to thrive in Chattanooga,” Mayor Berke says. “We want to be one part of a larger support system that helps them find success and stability in our community.”

Potential candidates for the Styles L. Hutchins Diverse Talent Retention Fellowship are black undergraduate students in the second semester of their senior year, any semester of their first year, or first-year graduate students who are in good standing with the UTC. Candidates should also possess a specific passion for diversity, equity and inclusion and enjoy civic involvement.

Fellows will receive $15 per hour for a 16-week period and up to $400 for travel and professional development reimbursement.

The selected college fellows will work with the Mayor’s Office, the Chamber and The Urban League to launch projects to identify and implement strategies to help attract, recruit and retain early-career black talent in Chattanooga.

“The Styles L. Hutchins Fellowship represents an opportunity to help build the foundation for Chattanooga becoming a city where economic opportunity and avenues of growth for people of color is evident throughout all aspects of the community,” says Warren Logan, president and CEO of The Urban League of Greater Chattanooga. "Successful applicants will be able to look back one day and say, 'I helped to rebuild this city into an oasis of inclusion and diversity.'"

Applications for the fall 2019 cohort are now open. Apply at cha.city/styles.

Source: City of Chattanooga

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Any explanation of these items, as well as correction of any erroneous information, will be published upon timely notice and proper correspondence.

The editors are responsible for the writing and display of these data and features in this newspaper. If you have a concern or suggestion, you may call during normal business hours.

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Jean Haze, CPA, CFF
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foresnicfraud@hamiltoncountyherald.com

When they know they’ll have a voice during sentencing, I see new light in them.”

Amy Russell, victim assistant coordinator with the U.S. Attorney’s Office for the Eastern District of Tennessee, on telling a victim that she has the right to victims and helps them to to process it can have long- term implications for victims.”

Gentry adds.

Despite working for different agencies, these women have similar responsibilities — as their job titles suggest. On the surface, their duties sound like the kind of nuts and bolts work involved with any bureaucracy. Huffaker, for example, leads a team of six advocates who provide updates on cases to victims and helps them to support services in earnest after seeing the impact 9/11 had on many people. “The exposure to trauma and not having a way to process it can have long- term implications for victims,” Gentry adds.
NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the conditions of a Deed of Trust Note dated January 16, 2006, and the Deed of Trust conditions of a Deed of Trust Note dated October 21, 2011, and recorded in the Register’s Office of Hamilton County, Tennessee. Default in the performance of the covenants, terms and conditions of a Deed of Trust dated February 15, 2018, and recorded in the Register’s Office of Hamilton County, Tennessee. Default in the performance of the covenants, terms and conditions of said Deed of Trust has been declared due and payable, and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to FREEDOM MORTGAGE CORPORATION who is now the owner of said noted deed; and WHEREAS, the undersigned, Rubin Lubin 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, will, on September 17, 2019 at 12:00 PM, local time, at the front steps of the West Side Entrance of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds only, the following described property:

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE: Lots Seventy-Eight (78), Final Plan of Hurricane Ridge Subdivision, as shown by plat of record Book 2017052200077, Page 11054, in the Register’s Office of Hamilton County, Tennessee.

The sale of the above-described property shall be subject to any prior lien, liens or encumbrances as well as any prior created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

This notice is advertised pursuant to T.C.A. 67-1-1433C(1) by reason of the following tax lien(s) of record in the Register’s Office of Hamilton County, Tennessee: Number 2017052200077, Book GI 11054, Page 28, as amended in Book 5195, Page 577, as recorded March 2, 2015, in Deed Book Number 2017052200078, Book GI 11054, Page 31, as amended in Book 5195, Page 589. Notice of the sale has been given in accordance with T.C.A. 6-1-1433b(1). In addition this sale may be rescinded at any time prior to the date fixed for sale by a single person at public auction.

The sale will be conducted by Padgett Law Group, having been appointed Substitute Trustee by instrument to be filed 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 that the undersigned, Rubin Lubin 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, will, on September 17, 2019 at 12:00 PM, local time, at the front steps of the West Side Entrance of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds only, the following described property:

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE: The North 40 feet of the East 135 feet of Lot Three (3) and Four (4) of the Subdivision of the EAST 25 feet of LOT NO. 2 (2) THOMPSON’S SUBDIVISION OF PARCEL OR GROUND, FORM ONE PLOT OF PARCEL OR GROUND, EXTENDING BACK WESTWARDLY BETWEEN PARALLEL LINES OF ROAD, extending back 65.7 Feet, as shown by plat recorded in plat book 7, page 22, in the Register’s Office of Hamilton County, Tennessee, on which this foreclosure sale is conducted or any line of setback which this foreclosure sale is conducted or any line of setback, right of way line of REDDING ROAD, extending back WESTWARDLY BETWEEN PARALLEL LINES OF ROAD, extending back 65.7 Feet, as shown by plat recorded in plat book 7, page 22, in the Register’s Office of Hamilton County, Tennessee, on which this foreclosure sale is conducted or any line of setback, as shown in Book 2017052200077, Page 11054, in the Register’s Office of Hamilton County, Tennessee.

The sale of the above-described property shall be subject to all matters shown on any recorded Plat or Plat, and unpaid taxes and assessments; any restrictive covenants, easements, or setback lines that may be applicable; rights of redemption, any taxes, including any back taxes; any unpaid taxes; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; rights of redemption, any taxes, including any back taxes; any unpaid taxes; and any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; rights of redemption, any taxes, including any back taxes; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; rights of redemption, any taxes, including any back taxes; any unpaid taxes; taxes; any restrictive covenants, easements, or setback lines that may be applicable; any prior lien, liens or encumbrances as well as any prior created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

The sale may be rescinded at any time prior to the date fixed for sale by a single person at public auction. In the event of any discrepancy, the legal description herein shall control.

This property is being sold with the express sale is advertised pursuant to T.C.A. 67-1-1433C(1) by reason of the following tax lien(s) of record in Book 10817, Page 589. Notice of the sale has been given in accordance with T.C.A. 6-1-1433b(1). In addition this sale may be rescinded at any time prior to the date fixed for sale by a single person at public auction.

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Building Permits

Hamilton County

<table>
<thead>
<tr>
<th>Status Date</th>
<th>Site Address</th>
<th>Owner Address</th>
<th>Licensed Professional Address</th>
<th>Work Description</th>
<th>Contract Value</th>
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<tr>
<td>08/28/2019</td>
<td>3053 EMLING RD</td>
<td>CHATTANOOGA, TN 37404</td>
<td>CHES PEEY CONSTRUCTION LLC</td>
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Foreclosure Notices

Continued from page 5

reclamation of any government agency, state or federal; and any and all prior deeds of trust, liens, dews, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale. THIS PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES OF ANY KIND, IMPLIED OR EXPRESSED, INCLUDING, BUT NOT LIMITED TO, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT, TITLE, LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned Substitute Trustee and/or any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the amounts required to cover the expenses of the sale will be returned to the successful purchaser at the conclusion of the auction in the manner described in the Deed of Trust.

The right is reserved to adjourn the sale to another time and place in the event of any dispute. Clause 2. This sale is open to all bidders, and any registered bidder, regardless of the source of the bid, may bid on the property. Clause 3. This sale is subject to the provisions of the Deed of Trust and to any applicable recorded Plat or Plan; any applicable recorded Plat or Plan is being sold as is, where is, and subject to all encumbrances, easements, liens, and conditions as shown on the Plat or Plan. Clause 4. This sale is open to all bidders, and any registered bidder, regardless of the source of the bid, may bid on the property. Clause 5. This sale is subject to the provisions of the Deed of Trust and to any applicable recorded Plat or Plan; any applicable recorded Plat or Plan is being sold as is, where is, and subject to all encumbrances, easements, liens, and conditions as shown on the Plat or Plan.

The property is being sold with the express understanding that the property is not subject to any restrictions, reservations, or encumbrances, and that the property is being sold “as is, where is,” without any representations or warranties, expressed or implied, including, but not limited to, marketability of title, possession, quiet enjoyment, title, like and fitness for a general or particular use or purpose. This property is sold without any representation or warranty, expressed or implied, including, but not limited to, marketability of title, possession, quiet enjoyment, title, like and fitness for a general or particular use or purpose. The title is believed to be good, but the undersigned Substitute Trustee and/or any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the amounts required to cover the expenses of the sale will be returned to the successful purchaser at the conclusion of the auction in the manner described in the Deed of Trust.

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substitute trustee’s sale

Sale at public auction will be on September 24, 2019, at 10:00 AM local time, at the west door, Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, Tennessee pursuant to a Deed of Trust executed by Franklin D. Fridell and Polly B. Fridell, to First Title Insurance Company, TN, Trustee, as trustee for Financial Freedom Home Financing Corporation, a subsidiary of MyFairBank, F.S.B. on December 28, 2007 at Book GI 8561, Page 249. Instrument No. 2008010420120, conducted by Shapiro & Ingle, LLP, having been appointed Substitute Trustee by the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by the undersigned, Rubin Lublin TN, PLLC.

The real estate located in Hamilton County, Tennessee, to be sold is described in the said Deed of Trust will be sold to the highest bidder. The terms of the Deed of Trust may be modified by other instruments appearing in the public record. Additional identification information regarding the collateral property is below and is believed to be accurate, but no representation or warranty is intended.

Address: 606 Swansons Ridge Road, Chattanooga, 37406

Property Address: The street address of the property is believed to be 6339 Laramie Circle, Chattanooga, TN 37421.

Borrower: Franklin D. Fridell and Polly B. Fridell

attorney: Shapiro & Ingle, LLP

SALES TO TAKE PLACE ON 2019-09-09

property address: 1711 Williams Street, Chattanooga, 37408

SALES TO TAKE PLACE ON 2019-09-10

property address: 828 Hardin Drive, Chattanooga, 37412

SALES TO TAKE PLACE ON 2019-09-11

property address: 7108 Peckinpaugh Drive, Chattanooga, 37406

SALES TO TAKE PLACE ON 2019-09-12

property address: 828 Hardin Drive, Chattanooga, 37412

property address: 849 Lula Lake Road, Chattanooga, 37431

property address: 8135 Little Slippery Road, Chattanooga, 37423

property address: 6838 Pine Lake Drive, Chattanooga, 37431

property address: 849 Lula Lake Road, Chattanooga, 37431

property address: 3436 Kacy Lane, Chattanooga, 37406

property address: 949 Lula Lake Road, Lookout Mountain, 37350

property address: 2225 Peterson Drive, Chattanooga, 37421

property address: 828 Hardin Drive, Chattanooga, 37412

property address: 708 Peckinpaugh Drive, Chattanooga, 37406

property address: 7724 Basswood Drive, Chattanooga, 37421

property address: 5506 Westend Drive, Chattanooga, 37406

property address: 5201 Michael Lane, Chattanooga, 37411

property address: 8619 Ochochah Georgotown Road, Ochochah, 37423

property address: 5520 Saint Elmo Avenue, Chattanooga, 37409

property address: 10130 Perimeter Parkway, Suite 400

property address: 839 Lakeview Drive, Chattanooga, 37423

property address: 1451 Cambridge Drive, Hixson, 37434

property address: 813 Union Avenue, Chattanooga, 37405

property address: 1420 Brenda Road, Chattanooga, 37415

property address: 5307 East 43rd Street, Chattanooga, 37407

property address: 4207 Pinestead Road, Ooltewah, 37363

property address: 5307 East 43rd Street, Chattanooga, 37407

property address: 4207 Pinestead Road, Ooltewah, 37363

property address: 4207 Pinestead Road, Ooltewah, 37363

property address: 5400 Applewood Drive, Chattanooga, 37409

property address: 1420 Brenda Road, Chattanooga, 37415

property address: 5307 East 43rd Street, Chattanooga, 37407

property address: 4207 Pinestead Road, Ooltewah, 37363

property address: 5307 East 43rd Street, Chattanooga, 37407

property address: 1107 Applewood Drive, Chattanooga, 37409

property address: 1420 Brenda Road, Chattanooga, 37415

property address: 5307 East 43rd Street, Chattanooga, 37407

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property address: 5307 East 43rd Street, Chattanooga, 37407

property address: 1107 Applewood Drive, Chattanooga, 37409
WHEREAS, the undersigned, Rubin Lublin TN, PLCC, as Substitute Trustee, or his duly appointed agent, by virtue of the power, duty and authority vested in and imposed upon said Substitute Trustee, will, on October 21, 2019, at or about 3:00 PM, at the Hamilton County Courthouse, Chattanooga, Tennessee, 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:

LOT SEVENTY-SEVEN (77) LAKEshore MANOR SUBDIVISION, UNIT TWO (2), OF RECORD IN PLAT BOOK 34, PAGE 1, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE FOR A MORE SPECIFIC DESCRIPTION. Parcel ID: 00A 001 001

PROPERTY ADDRESS: The street address of the property is believed to be 6223 CELTIC 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): ERIC D LITTEL

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 set-back 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, and 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, without 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, PLCC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 rublaw.com/property-listing Tel: (877) 833-0992 Fax: (404) 611-0846 Ad #160895 Aug. 30, Sept. 6, 13, 2019 For0436

NOTICE OF SUBSTITUTE TRUSTEE SALES WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated June 11, 2010, and the Deed of Trust of even date securing the same, recorded June 18, 2010, in Book No. G1198, Page 64, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Mary W. Wilburn, conveying certain property therein described to Jami A. Ferrell as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Platinum Financial Funding LLC, its successor and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Substitute Trustee by Bank Branching & Trust Company.

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 nominee for Platinum Financial Funding LLC, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Substitute Trustee by Bank Branching & Trust Company, has, pursuant to the power, duty, and authority vested in and imposed upon said Substitute Trustee, will, on October 21, 2019, at or about 3:00 PM, at the Hamilton County Courthouse, Chattanooga, Tennessee, 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:

ALSO KNOWN AS: 2024 Cannondale Loop, Chattanooga, TN 37423

The sale of the described property is subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements, set-back lines, 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. In addition, the following parties may claim an interest in said property:

FREEDOM MORTGAGE CORPORATION, the current holder of the Deed of Trust and underly- ing indebtedness, VANDERBURT Mortgage and Finance, Inc., as mortgagee, as beneficiary, as nominee for Platinum Financial Funding LLC, its successor and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Substitute Trustee by Bank Branching & Trust Company; the United States of America, Internal Revenue Service, pursuant to 26 U.S.C. §7425(b), the United States of America, Internal Revenue Service, pursuant to 26 U.S.C. §7425(b), the

The sale held pursuant to this Notice may be adjourned from time to time and from place to place without further notice to the parties in interest; or the sale may be rescheduled to another day, time, and place as public notice thereof may be given at any time. The right is reserved to adjourn the day of the sale to another day, time, and place without further publication, upon announcement at the time and place for the sale set forth above. In the event of any inconsistencies between the notice of sale and the plat of record therein referred, the legal description shall control.

IN THE EVENT OF ANY DISCREPANCY BETWEEN THIS NOTICE AND ANY DOCUMENT OF RECORD, THE LEGAL DESCRIPTION SHALL CONTROL. ALL-HEIRS OF JOYCE EDWARDS, THE NANCE/ CURRENT OWNER(S): ESTATE OF/ANY-AND-
Parkridge East adds NICView cameras to NICU

Parkridge East Hospital has added 22 NICView web streaming cameras to its level III neonatal intensive care unit. NICView cameras are mounted on every bedside in the Parkridge East NICU, allowing families around-the-clock access to a 256-bit SSL encrypted video stream of their babies.

Only users who are provided login credentials are able to view the streaming video. The password-protected stream is not recorded.

The cameras help families develop a bond with their infant even when they can’t be in the NICU, says Jarrett Millaps, CEO of Parkridge East. “The arrival of a new baby is a landmark event in the life of a family, and these cameras facilitate bonding during the critical first days, weeks and months of an infant’s life.”

The level III NICU at Parkridge East provides critical care for newborns who need special levels of care after arrival due to premature birth or complications that arise following delivery.

“NICView cameras provide an additional mode of communication with families whose babies are in the NICU,” says Christina Chadwick, director of the NICU at Parkridge East. “In addition to the live stream, our nurses can add notes about the baby’s progress throughout the day.”

The NICView system is especially beneficial for families who must travel long distances from home to visit their newborn in the NICU, Chadwick says. “We can set up plans with the parents about how every one is doing and ask if they’re interested in counseling or have any basic needs.”

Gentry asks if there’s a need for counseling and from there, she might provide a referral to Partners in Care or to the Family Justice Center. “People might have been experiencing hardship before the crime occurred, and maybe they haven’t had the opportunity to address whatever issues they have left for retirement.”

Gentry also asks if there’s a need for counseling and from there, she might provide a referral to Partners in Care or to the Family Justice Center. “People might have been experiencing hardship before the crime occurred, and maybe they haven’t had the opportunity to address whatever issues they have left for retirement.”

Christina Chadwick, director of the level III NICU at Parkridge East, demonstrates the NICView camera.

FREE DAILY WINE TASTING

PARIS WInery of CHATTANOOGA

Paris Winery offers a variety of sweet to dry wines, sparkling wines as well as Port wines.

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Tues - Thurs: 10:00 a.m. - 6:00 p.m.
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Sundays: 12:00-6 p.m.

Buy 3 bottles of wine and get the 4th bottle for $1!

Leaving your job? What happens to your 401(k)?

If you’re in the early stages of your working life – or even in the not-so-early ones – the chances are pretty good that you will change jobs at some point. When that happens, you’ll probably leave a few things behind – but will one of them be your 401(k)?

Of course, you wouldn’t really forget about your 401(k). (It does happen, however, over the period from 2004 through 2013, more than 25 million people left at least one 401(k) or similar plan behind when they left their job, according to the U.S. Government Accountability Office.) But you will have to do something with your account.

Essentially, you have four choices:

You can cash out your 401(k)

It’s your money, but if you take it out before you reach 59 1/2, you will owe federal income taxes, plus any applicable state and local taxes.

Also, you will likely be charged a 10% penalty for early withdrawal. Perhaps even more important, if you liquidate your 401(k) when you change jobs, you’ll be reducing the amount you’ll have left for retirement.

You can leave your 401(k) with your old employer

If your former employer permits it, you can leave your 401(k) intact, even after you move to a different job. This might be appealing to you if you like the investment choices in your account, but you won’t be able to make any new contributions. Plus, you won’t face any immediate tax consequences.

You can move the money to your new employer’s 401(k)

You can consolidate your old 401(k) with one offered by your new employer, if allowed. You won’t take a tax hit, and you might like your new plan’s investment options. And you may find it easier to manage your funds if they’re all held in one place.

You can roll your 401(k) into an IRA

You don’t need the permission from any employer – old or new – to move your old 401(k) to an IRA. Your money will continue to grow on a tax-deferred basis, and an IRA offers you a virtually unlimited array of investment options – stocks, bonds, mutual funds and so on. You can make either a direct or indirect rollover. With an indirect rollover, the administrator of your old 401(k) sends you your money directly to the financial provider that holds your rollover IRA. No tax is withheld because you never actually take possession of the money. With an indirect rollover, you’re technically withdrawing the money and moving it to the IRA provider yourself. (You’ve got 60 days to make this transfer.) You will face a withholding of 20% of your account’s assets, but you may be able to recover most of this amount when you file your tax return. Still, for the sake of ease of movement and avoidance of all tax issues, a direct rollover may be more advantageous.

Which of these options is right for you? There’s no one “right” answer for everyone. You’ll have to consider several factors, and you’ll certainly want to consult your tax professional before making any decision. But in any case, do whatever you can to preserve – and hopefully grow – your 401(k) assets. You’ll need these resources to help fund the retirement lifestyle you want and deserve.

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

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

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difficulty they’re facing,” she continues. “It’s my job to assess their needs and then connect them with the appropriate local resources.”

While these fundamental tasks might make up the bulk of each woman’s work day, to describe their jobs as purely managerial or administrative would be inaccurate. Rather, opportunities arise out of the minutia of their duties to show victims compassion and to make a human connection.

**Being human**

Russell says her work is “very human.”

“We make every effort to give a victim the confidence they need to come to court, and will then hold the person’s hand as they face the defendant,” she says. “There are cases when the victim won’t enter the courtroom without us. It helps to have someone there.

“We help victims face their fears and try to give them the confidence they need.”

Gentry says the human side of her job is its most important aspect. “A crime can turn a person’s life upside down. It can have financial implications; it certainly has emotional implications. My job is to soften the impact, if I can. I can’t undo the crime, but I can make it easier to get through what happens next.”

Russell says the hardest part of her job is detaching herself from the grieving and healing process. “So, when victims come into the courtroom without us, it’s my job to validate that, especially if they’re in therapy,” Gentry points out. “That’s crucial with sexual abuse cases. When the victim begins to identify that it was rape, not sex, I’m there to give them permission to say what it really was and to not take on guilt and shame.”

All three women say the human side of their job also gives them the opportunity to be cheerleaders, especially in court. “Sometimes, it’s Amy and me saying, ‘You’re great. You’ve got this. We’re right there,’” she says. “That’s their moment. This person did something that made them feel powerless, and now they can take their power back.”

Huffaker’s compassion for others is evident not just in the conversations, but also in the way she says them – with a voice sweetened with kindness and a smile that rarely fades. “I believe you have the power to pull through and still be a strong, healthy, loving person,” she says. “It’s their moment. ‘You’ve got this. We’re right there,’” she says. “That’s their moment. This person did something that made them feel powerless, and now they can take their power back.”

Russell says she feels badly for every victim who walks through her door, even when she says. “If I struggle with what happened to someone,” she says. “I can’t undo the crime, but I can make it easier to get through what happens next.”

“Some of these are easier to handle than others. For example, Russell says ascertaining the needs of each victim can be tricky, since no two victims require the same things. “Every victim deals with crime differently. One bank teller who’s robbed will deal with what happened differently than another bank teller,” she adds. “So, I have to assess each victim to find out what his or her needs are, whether it’s counseling or a social service.”

Establishing trust with a victim can also be difficult, Russell says, although she’s learned that keeping promises goes a long way with many people.

“In white collar cases, the defendant was someone they trusted, like their financial advisor, or someone who was selling them a home, or a friend of the family. In human trafficking, it was someone they trusted or fell in love with and saw as a companion, and then they were swept into a whole other world.”

“So, when victims come into the system, I have to gain their trust, which I pride myself in doing. If I tell you I’m going to be in the courtroom, I’m going to be there,” Russell says.

Russell says the hardest part of her job is detaching herself from the harsh things she’s seen and heard so she can focus on the victim. “The part of this job that gets to me the most is being unable to take away what happened to someone,” she says. “If I struggle with anything, it’s being unable to make a 9-year-old forget what something terrible has happened.”

Russell says she feels badly for every victim who walks through her door, even when
Edgerton, associate counsel with one that’s becoming more prevalent head-on to protect their clients. Try pros are addressing the threat of cybercrime looming over your computer or smartphone. If any Realtors would work without yourself from cybercrime. Since few there’s no foolproof way to protect gasoline and lighting it on fire, your computer in, dousing it with a hole in your backyard, throwing the transaction. Apart from digging threats of physical violence is stressful enough without having the cybercrime. Hackers can gain access to email hacking and wire fraud. While threats of physical violence are usually the first thing that comes to mind when talking about safety, electronic crimes are becoming more and more common. These offenses can include identity theft, email hacking and wire fraud.

Buying and selling property is stressful enough without having the threat of cybercrimes looming over the transaction. After digging a hole in your backyard, throwing the computer in, dousing it with gasoline and lighting it on fire, there’s no foolproof way to protect yourself from cybercrime. Since few if any Realtors would work without a computer or smartphone, industries are addressing the threat head-on to protect their clients. “Cybercrime is a global problem, one that’s becoming more prevalent and more urgent,” says Jessica Edgerton, associate counsel with the National Association of Realtors. And it’s not just government agencies or large multinational corporations that are targets. Smaller and mid-sized real estate companies - where transactions involve multiple players and large sums of money - are an ideal target for criminals, Edgerton adds. Among small businesses victimized by a successful cybersecurity breach, she said, 60% go out of business within six months.

Hackers can gain access to email accounts through simple schemes. Hacking can come in the form of an infected attachment or link that appears to come from a benign sender. “Clicking is something that’s deadly dangerous,” says Edgerton, whose motto is “Think before you click.”

Opening a bad link or attachment can trigger a key logger, which is malware that reads keystrokes to capture your passwords. It can also open ransomware that will encrypt everything on your system it can reach, including connected drives and networks. Another way hackers gain entry is through brute force attack on your email password. If you use a simple password, hackers have software that can usually crack it in seconds. Hackers may also be stalking your online profiles and social media accounts, looking for names and dates that are meaningful to you that you may also be using in your passwords. Once hackers capture your email password, they can search for messages related to real estate transactions. They can then send a spoof email to a buyer that looks virtually identical to an email from the Realtor’s account providing “new wiring instructions” that will divert funds to the hacker’s account. If a buyer takes the bait, the funds are usually gone for good.

If you’re hit with a ransomware attack, disconnect your computer immediately. Talk to your IT people, report the hack to the FBI and decide if you want to pay the ransom. Also, consider a few solutions to help minimize the risks of becoming a victim of cyberattacks. Easy solutions include keeping your operating systems up to date and checking your social media privacy settings. Less obvious tips include:

- Keep software up to date
- Use strong passwords
- Be cautious of emails and links
- Keep backups

Kim Bass
President,
Greater Chattanooga Realtors®


Greater Chattanooga Realtors staff and GCR 2019 Leadership Academy graduates enjoy a celebration dinner at Hennen’s on Aug. 27. Pictured are (front row) GCR 2019 President Kim Bass, graduate Jessica Roberts Borden, graduate Susan Baker Daffron, graduate Sabrina Hagood, graduate Paige Echols Batten, (middle row) GCR Professional Development Director Jessica Snyder, GCR CEO Carol Seal, graduate Bill Panebianco, (back row) graduate Libby Pratt, graduate James Streeter, graduate Will Golden, graduate Garrison Parks and graduate Jon Chadwick. The objective of Leadership Academy is to provide the tools and knowledge to enable those who desire to serve in a leadership position with GCR.

SEE REALTORS, page 12

GREATERT CHATTANOOGA REALTORS®
The Voice for Real Estate in Greater Chattanooga. Founded in 1912

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GREATER CHATTANOOGA REALTORS®

REALTOR ASSOCIATION PRESIDENT’S MESSAGE
Real Estate
Honoring Leadership Academy grads

September 6–12, 2019
Coping mechanisms
To be able to focus on the people, each woman employs several coping strategies. Russell, for example, plays golf. "Maybe I take things out on the ball," she acknowledges. For her, staying mentally healthy is also about what she avoids. "I don't watch movies about mass shootings because I have to leave those things at work," she says. "I don't leave the victim at work; I leave the trauma. It could easily keep me up at night if I internalized it."

Having said this, Russell pauses for a moment and then says there are things she probably locks away.

"The pictures you see, the harm that's done to children — maybe I put those things out of my mind," Russell continues. "You have to be strong because the trauma could be overwhelming."

Gentry focuses on self-care, such as eating well, exercising and getting plenty of sleep. "Being physically well helps me to be mentally well so I can continue to provide services," she explains.

Gentry also makes the most of her time off. After work, she can be found in her backyard, playing with her dogs, or in her kitchen with her husband learning to make Indian food.

She also intentionally plans her vacations. "I'm available around the clock unless I'm on vacation," she adds. "So, I get away when I can and invest in my personal life. You need balance."

Huffaker also has a support system, which includes her family and friends — many of whom don't know what she experiences at work. "I love having people in my life who don't know what happens here," she says. "I love my work community, because I rely on them to get through each day, too. I just don't want to always be with them."

Huffaker also sometimes drives to work in silence. The absence of music or voices on the radio helps her to center herself, she says. "Sometimes, it's the only time during the day when someone isn't calling me or talking with me."

Huffaker also says she's occasionally seen a counsellor. "I feel no shame in telling people I've been to therapy," she says. "Sometimes, your car needs a tune-up."

Even then, Huffaker says she must continually adjust her focus. "There are days when I still become scared about something happening to me or someone I love, or when I'm sad to hear that someone in our community has experienced an awful thing. So, I have to constantly choose how I want to respond to things."

Given the heavy weight of what victim advocates encounter, it's not surprising the job changes those who stay with it. Huffaker says her work has given her a greater appreciation for what people are able to endure and rise above.

"Even though I did advocacy work before coming to the police department, I've come to see the depth of the hurt some of our community members shoulder. Some of our families have gone through really hard things, and I'm in awe of them."

Ironically, being a victim advocate has helped Huffaker to open up more to life. "Do I allow this job to scar me and close in to protect myself? No; I fight that impulse."

Outside perspective
Although Russell, Gentry and Huffaker decline to offer a specific case, or victim, as an example of how their work has helped others, Inspector Daryl Slaughter of the CPD readily sings their praises.

"A girl had been shot and paralyzed, we turned up the help and went beyond the call of duty to take care of her needs. She never would have made it to court if it hadn't been for Caroline's team. They handled the logistics, provided transportation and made sure she was comfortable because she was still suffering from post-traumatic stress and didn't want to face the person who shot her."

Slaughter says victim services even arranged for someone to provide the victim with a motorized wheelchair. "That provided so much comfort."

Slaughter remembers a day when the girl would have been left to fend for herself, and is grateful for the work victim services does at the police department.

"Sometimes, we're so focused on finding out who committed the crime and putting them in jail that we don't realize there's a grieving mother whose world has been turned upside down," he says of his fellow police officers and inspectors. "It seems like we don't care about what they're going through, but we do. And that's what stands out about victim services — they truly care about victims."

Slaughter adds that victim services also play a crucial role in improving the public's perception of the police department.

"People often see us at a bad time; maybe their mom and dad were fighting and we had to take their dad to jail, or maybe we pulled them over and gave them a ticket," he says. "So, the perspective people have of us might not be fair, but it's the only perspective they have, and any time an individual or the community can have a positive interaction with the police, that's great for us."

Having worked closely with Huffaker several cases, Slaughter says the department is fortunate to not just have a victim services coordinator, but to have her in the position.

"Caroline was with rape crisis when I first met her. I was the responding officer, and I was impressed with her demeanor and how she able to comfort the victim. I remember thinking this isn't a job for Caroline; it's a calling."
Much ado about ceilings with style, color

Chattanooga-area home-owners and buyers love a house with character. And, although there are myriad ways to add character to a home, a ceiling with a pop of color, a stylish ceiling fan or detailed trim work can give each room lots of personality.

Ceiling decor also can add drama to an otherwise dull space, give the illusion of height in a compact room, or increase the feel of intimacy in a large one.

Even so, making a ceiling the focal point of a room can have its challenges. The right look depends on the style of the home, the size of the room, and the preferences and taste of the owner or buyer.

With so many factors to consider, deciding how to enhance a room by altering the ceiling can feel like navigating a maze. Here are some ideas to consider as you build or remodel your home.

Fun with paint

Contrasting your ceiling and wall colors gives a room modern appeal. Experts recommend using deeper shades, like eggplant or cocoa, to make a large space appear smaller and softer, ones white, included to open it up.

Or, consider wallpaper;

seven films in the series and each will be held at Memorial Auditorium at 8 p.m. Tickets for the series are $6, $7, and $9, all seats reserved for the entire series. Profits will be used for the Kiwanis projects including Boys Club, Key Clubs, Opportunity House for Girls and other youth projects.

Tuesday, September 9:

The Tennessee Higher Education Commission approved an engineering science program leading to a B.S. degree at the University of Tennessee at Chattanooga in action taken Monday. The next step in the highly controversial Neighborhood Development Program is up to the Chattanooga Housing Authority board of commissioners, Billy C. Cooper, executive director of the CHA said Monday. If the CHA Board authorizes the filing of an application then it will go to the City Commission. If the Commission adopts a resolution of approval, then it will move on to the Department of Housing and Urban Development for approval or rejection in Washington.

Wednesday, September 10:

Scott L. Probasco, Jr. speaking as a Chattanooga citizen and a member of the Tennessee Commission on Higher Education, said Tuesday that the University of Tennessee at Chattanooga will suffer a crippling setback if the proposed Neighborhood Development program (urban renewal) is not approved. A large number of citizens, attending and speaking at a public hearing Friday opposed the project.

William R. Senter, Jr., president and headmaster of the Senter School, presented a statement to the City Commission Tuesday requesting reconsideration of the Neighborhood Development Program and declaring that almost without exception the people of the affected zones and elsewhere in the city feel that the Urban Renewal Program in its present form is "too much, too soon and unnecessary"

The town of Collegedale plans to annex 836 acres and add 35 families to its population, it was disclosed Monday at a meeting of the city-county regional planning commission. There will be a public hearing on the proposed annexation on September 29 at 7:30, "probably at the auditorium of Southern Missionary College," Mayor Fred Fuller of Collegedale said. Collegedale was incorporated in November 1968 and has a population of 2,600 and includes about 3,000 acres of land.

Thursday, September 11:

The City Commission’s negotiating team has reached an agreement with Southern Gold Lines to provide substantially the same service now being offered for the next ten months within the Chattanooga city limits for $6,500. Other municipalities served by the bus company plan to consult with company officials and reach agreements similar to Chattanooga’s for service to their areas. Chattanooga’s agreement is subject to formal approval of the City Commission and to the company negotiating a satisfactory contract with the bus drivers’ union whose contract expired September 1.

Fifteen new faculty members, taking over duties at Chattanooga State Technical Institute at the start of the fall quarter, Director Edward Sessions announced. This represents a substantial increase in student enrollment and expanded courses called for more instructors at the Institute.

Where’s the Critics’ Corner?

The Herald’s film critic was last seen with a nursing a sore tooth and bemoaning the poor quality of movies released at this time of year. Expect David Lopez’s movie review to return Sept. 13.
**Foreclosure Notices**

**Continued from page 8**

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

Subject to any other easements, restrictions, covenants, conditions and limitations contained in

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 Freedom Mortgage Corporation, the current lending entity, and W&A, as Successor Trustee by Freedom Mortgage Corporation, have legally and properly executed by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

In addition, the following parties may claim 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 Freedom Mortgage Corporation, have legally and properly executed by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

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FOR RECORDING PURPOSES ONLY, NOT FOR SALE.

WHEREAS, default has occurred in the performance of the covenants, terms, and

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WHEREAS, the sale held pursuant to this Notice may be resold at any time. The right is reserved to adjourn the sale to another day, time, and place if necessary. Notice of the sale by mail to the Trustee of the premises might disclose.

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The Substitute Trustee, in order to acquire and sell the property described in the Deed of Trust to Mortgage Electronic Registration Systems, Inc., as nominee for First Tennessee Bank National Association, which was dated September 17, 2002, recorded on December 31, 2002, in Book GI 9208, at Page 661, in the Office of Hamilton County, Tennessee, will be sold to the highest bidder, in accordance with the terms and conditions of the Deed of Trust, as required by law.

The sale will be held at the West Front Door of the Hamilton County Courthouse, Chattanooga, Tennessee, on Wednesday, September 30, 2019, at 10:00 a.m., local time.

There will be no proration of taxes, rents or other income or liabilities, except that the Secretary of HUD will be responsible for the payment of any extension fee incurred in the case of a Federal Hud-Owner-Occupied property, or the State of Tennessee Department of Labor and Workforce Development, as Interested Parties in the advertisement, the notice of the foreclosure being given to them, and the Service will be subject to the applicable governmental entities’ right to pay the extension fee up to $26,000 U.S. 4725 and T.C.A. 67-1-143. This amount, like the bid deposits must be submitted in the form of a certified or cashier’s check made out or endorsed to the Secretary of HUD. If the Secretary is the highest bidder, the high bidder may be required to forfeit the bid deposit or, at the election of the foreclosure Commissioner, the Secretary of HUD, or the high bidder may be required to forfeit the bid deposit or, at the election of the Secretary of HUD, the highest price offered by that bidder.

The scheduled foreclosure sale shall be cancelled or adjourned only if the Secretary of HUD has declared the entire amount of the mortgage indebtedness due and payable is subject to any governmental zoning and subdivision ordinances or regulations in effect thereon.

Substitute Trustee’s Sale

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sion of the sale, or credit bid from a bank or
other lending entity pre-approved by the
successor trustee. The sale is free from all
encumbrances as well as any priority created
by a fixture filing; and to any matter that an
court of record might determine to be
relevant or material.

IN THE OCOEE DISTRICT, AND DESCRIBED AS
PROPERTY ADDRESS: The street address of the
property, the legal description shall control.

IN THE SECOND CIVIL DISTRICT, HAMILTON
COUNTY, TENNESSEE: Being LOCATED IN THE
SECOND CIVIL DISTRICT, HAMILTON COUNTY,
TENNESSEE: Being LOCATED IN THE SECOND
CIVIL DISTRICT, HAMILTON COUNTY, TENNESSEE:

WHEREAS, default has occurred in the
conditions of a Deed of Trust dated July 15,
2006, and the Deed of Trust at date of
recorded in Book G 5798, page 282, in the
Register’s Office of Hamilton County,
Tennessee. In the event of any discrepancy
between this notice and any applicable plat;
any statutory rights of redemption of any govern-
mental agency, state or federal; or any prior liens
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Opioid take back day
Parkridge Medical Center (2333 McCallie Ave.) will host an opioid take back event dubbed Crush the Crisis on Saturday. Law enforcement officers will be on site to assist with the collection and disposal of unused medications from 10 a.m.-1 p.m.

Chattanooga's Holistic Fall Festival
Chattanooga's Holistic Fall Festival will take place Saturday at Crabtree Farms from 11 a.m.-3 p.m. Admission to the festival is free. Tickets are available online on Eventbrite by searching for “Chattanooga’s Holistic Fall Festival.” The event will feature 18 holistic practitioners as well as beer from Hutton & Smith and cheese from Blue Fox Cheese Shop.

5th Annual Latin Festival is Sept. 14
Chattanooga State Community College is pleased to host the 5th Annual Latin Festival on Saturday, Sept. 14 from 10 a.m. to 3 p.m. The event will be held on the main campus of Chattanooga State, 4501 Amnicola Highway. The free festival kicks off Hispanic Heritage Month which officially starts the following day.

Visitors from across the region will enjoy local Latino culture with live music, Latin dancing, authentic food and hands-on activities for all ages. Performances include traditional dances from El Salvador and Puerto Rico, the East Lake Express Engine, the Chattanooga State Choir and Symphonic Band, traditional Latin American songs and Bauhaus dance instruction.

Food vendors will be selling empanadas, arepas, tamales, pollo loco, nachos, tamales, quesadillas, Mexican-style chargrilled chicken, street corn, Mexican-style paletas (natural Latin-style popsicles) and more. Operation Get Active, a program of the Chattanooga State Latino Scholarship, will have inflatable soccer fields for 3-on-3 play with CFC-themed prizes for the teams that win more than five games in a row.

Lily Sanchez of La Paz will serve as emcee for the day. Performances will feature traditional dances from El Salvador and Puerto Rico, the East Lake Express Engine, the Chattanooga State Choir and Symphonic Band, traditional Latin American songs and Bauhaus dance instruction.

Local education nonprofit The Chattery will host author Austin Channing Brown for an open-to-the-public racial justice workshop on Friday, Sept. 27 at The Camp House. The workshop will begin at 6 p.m. Tickets can be reserved at www.thechattery.org. Austin Channing Brown is the author of “Still Here: Black Dignity in a World Made for Whiteness.”

Tivoli Theatre Foundation's inaugural annual gala
The Tivoli Theatre Foundation will host a fund-raising gala featuring bluegrass singer Alison Krauss on Friday, Oct. 18 at The Tivoli Theatre. The event will support the foundation’s work to restore and promote the historic Tivoli Theatre, Soldiers and Sailors Memorial Auditorium and Walker Theatre. Tickets will access to a pre-show VIP reception area. The reception will include heavy hors d’oeuvres and cash bar, music and a themed photo booth. General admission tickets are $103, with $103 reserved seating and $103 VIP reserved seating. All proceeds will go toward the Tivoli’s capital campaign, “Reaching Great Heights,” which will bring giraffes to the city. Purchase tickets at www.tivoli.theatre/gala.

Hamilton County Zoo
The Chattanooga Zoo will host its annual Banana Ball on Saturday, Sept. 28 from 6-11 p.m. The evening will begin with an open bar. Lee Towery Catering will serve dinner at 6:30 p.m. Celebrity guest Jack Hanna will make a presentation from 7:30 p.m. Guests will then be welcome to spend the rest of the evening enjoying up-close animal encounters, live music and a themed photo booth. All proceeds will go toward the zoo’s capital campaign, “Growing Great Heights,” which will bring giraffes to the city. Purchase tickets at www.chattzoo.org/zooevents/banana-ball.

Go Fest at the Chattanooga Zoo on Saturday, Sept. 21 from 11 a.m.-3 p.m. Go Fest is a free event that celebrates people of all abilities. The zoo will be transformed into an adaptive space with sports, animal interactions, interactive exhibits and musical performances. Parking at the zoo will be limited, but a number of spaces will be reserved for people who use wheelchairs. The public is urged to use the free shuttle, which will run from Engel Stadium to the zoo.

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Events
**Stars will shine at MotorCar Festival**

Stars of the classic car and racing worlds will converge at the inaugural Chattanooga MotorCar Festival Oct. 11-13. Celebrities seen on TV, on the race track and in written pages will take part in the event.

Englishman Brian Redman is the grand marshal of the festival. The racing legend has claimed nine sports car road racing championships in his 60 years of competition.

Jim Pace is an overall winner at the 24 Hours of Daytona and the 12 Hours of Sebring. He’s serving as the chairman of the Time Trials at the festival. Formula 1 and endurance racers and TV commentator Alain de Cadenet will announce the Time Trials. He’s built his own racing cars and has hosted television and commentary shows on auto racing and classic cars, including “Victory by Design.”

Bill Rothermel will act as the Rendezvous of the Greats announcer. He’s emceed at the Boca Raton Concours and Concours d’Elegance in Hershey, Pennsylvania, and has judged at the Amelia Island Concours and the Classic Sports Sunday at the Mar-a-Lago Club in Palm Beach, Florida.

The chief judge for the festival’s Concours will be Mike Tillson, founder and chairman of the Radnor Hunt Concours d’Elegance and chief judge at the Carmel Concours on the Avenue. Tillson is a former race car driver in the World Endurance Championship. He’s owned a sales, service and restoration shop specializing in high-performance European cars for four decades.

Award-winning automotive journalist Ken Gross is serving as the Concours Committee chairman, a role which tasks him with helping to select the exotic and significant cars eligible for the Concours. Gross has written for Playboy, Popular Mechanics, The Robb Report, AutoWeek and Hemmings, authored two dozen books and written an historic car series for TV, “Behind the Headlights.”

Dorsey Schroeder will serve as the competition director for the Time Trials. He’s the 1989 SCCA Trans-Am champion and 1990 IMSA GTO Class Champion. He also won the 1985 Pro Sports Renault championship, raced IROC in the 1990s and is the current Trans-Am Series’ chief steward.

Other dignitaries lending their expertise include automotive consultant, historian and TV commentator Donald Osborne; Wayne Carini of “Chasing Classic Cars” TV fame; Keith Martin, TV commentator and founder of Sports Car Market magazine; Burt Levy, race car driver and author of “The Last Open Road” series of motoring novels; and Corky Coker, former CEO of Coker Tire Company.

Presented by DeFoor Brothers and sponsored by Volkswagen of America, the Chattanooga MotorCar Festival will take place in downtown Chattanooga on the Tennessee Riverfront and benefit Erlanger Neuroscience Institute.

**Art gallery opens at Erlanger Baroness**

Arts at Erlanger has opened the Food, Fun and Fellowship gallery at Erlanger Baroness Hospital in the gallery corridor.

The juried gallery consists of photographs submitted by Erlanger associates. The photographs include friends and families gathering for events, celebrations and sports as well as photos of associates’ pets.

The gallery will be available for public viewing until Jan. 2. The Arts at Erlanger committee is a volunteer organization that facilitates art-based therapy throughout the health system. The goal of the committee is to provide respite for hospital patients and visitors who might draw comfort from a variety of art forms including visual art, music and dance.

More at www.erlanger.org/artssaterlanger.

**Noontunes coming Fridays to Miller Park with music, food trucks**

The 2019 Noontunes concert series occurs Fridays this fall with food trucks and music beginning Sept. 13 in Miller Park. The eight-week all-local series will run until Nov. 1. The 2019 Noontunes lineup includes:

- **Carlos Colon and his Tropical Swing Band**
  - Latin Sept. 13
- **Barefoot Nellie & Co.**

The festival occurs Fridays this fall with food trucks and music beginning Sept. 13 in Miller Park. The eight-week all-local series will run until Nov. 1. The 2019 Noontunes lineup includes:

- **Bluegrass**
  - Sept. 20
- **Kimme J. Soul**
  - Neo soul Sept. 27
- **Fresh Mind**
  - Reggae-inspired rock and pop Oct. 4
- **The Trinity**
  - Jazz and blues Oct. 11

**Prince T R&B**

Urban adult contemporary Oct. 18

**The Briars**

American Oct. 25

**Lori Button**

Pop and folk Nov. 1

A host will discuss the artist’s background and song selection at each live performance. Food trucks and local vendors will be in Miller Park from 11 a.m.-2 p.m. Each performance will be open to the general public free of charge and live streamed by Tech Town on the Chattanooga Fun Facebook page operated by the Chattanooga Convention & Visitors Bureau. The performances will also air on WUTC. Noontunes is possible through a partnership of River City Company, Chattanooga Convention & Visitors Bureau, SoundCorps, R.L.S.E. Chattanooga, River City Sessions, City of Chattanooga’s Office of Multicultural Affairs, Gold Finger Productions, TechTown, WUTC and Innovation District Chattanooga.


Source: River City Company
United Way breaks ground on Guerry Hub for Social Innovation

The United Way of Greater Chattanooga has set aside a portion of its downtown office as a physical working and meeting space for a network of people and processes that will “drive innovation and collaboration among diverse sectors,” the organization says in a news release.

Called the John P. Guerry Hub for Social Innovation, the space will “move the needle on key indicators of education, health and wellbeing and family stability, create a culture shift in collaborative and collective impact and increase the effectiveness of the social sector,” the United Way added.

The goal of The Hub is to align community leaders, nonprofits and companies with each other and with the resources necessary to address the Chattanooga community’s most critical issues, says Lesley Scearce, CEO and president of the United Way of Greater Chattanooga.

“This space is meant to be a gift to the problem-solvers in our community – those who care about Greater Chattanooga and want to work with diverse people from various sectors in our community toward solutions that create collective impact.”

The Hub for Social Innovation is intended as a tribute to Guerry’s decades of United Way leadership, his dedication to his community and his work as a longtime philanthropist and advocate.

Donors who contributed to the Hub include the Guerry family, the Hamico Foundation, the Maclellan Foundation, Unum, Smart Furniture, Shaw, Coca-Cola, Helen Pregulan and the Decosimo family.

The United Way anticipates the space will open for use in the first quarter of 2020.

Source: United Way of Greater Chattanooga

No way but up? Vols reflect on how to bounce back

By Rhiannon Potkey

The day started with a Vol Navy boat catching fire and sinking into the Tennessee River before sunrise.

People joked it may be a sign of things to come for the Tennessee football team.

Little did they know.

Thoroughly outplayed in every facet of the game, the Vols opened the season with one of the worst losses in program history.

A Georgia State team that finished 2-10 last year and was a 26-point underdog showed no intimidation and pushed Tennessee around in a 38-30 victory at Neyland Stadium that could have been worse if not for a UT touchdown in the final seconds.

Tennessee paid Georgia State $950,000 to play, and the Panthers left with the money, a milestone win and invaluable national attention.

The victory was Georgia State’s first over a Power Five conference team in the program’s 10-year existence. In stark contrast, the loss was Tennessee’s first to a non-Power Five opponent since 2008 against Wyoming.

“To me, the best team out there won the game today,” Tennessee head coach Jeremy Pruitt said after opening his second season with a nightmare result. “That team that played the best, executed the best, out-coached us. It starts with that. Let’s start there.”

The victory was not a fluke.

Georgia State thoroughly outplayed the Vols in every facet of the game, and ran away from Tennessee in the second half.

The Panthers marched down the field with ease, rarely encountering much resistance when they needed a first down.

Tennessee’s offense largely sputtered. The Vols created a few big plays, but never sustained anything long enough to warrant much optimism.

Georgia State manhandled Tennessee in the trenches, something Panthers head coach Shawn Elliott largely expected after viewing game film of the Vols.

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