

# Legals

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 April 25, 2024, executed by TALISA P SMITH conveying certain real property therein described to TENNESSEE TITLE SERVICE, LLC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded April 30, 2024, at Instrument Number 20240430-0031182; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to WILMINGTON SAVINGS FUND SOCIETY, FSB, not in its individual capacity but solely in its capacity as owner trustee of FLIC Residential Mortgage Loan Trust 1 who is not the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on September 25, 2025 at or about 10:00 AM at the Davidson County Historic Courthouse, Nashville, 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 Davidson County, Tennessee, to wit: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 8 ON THE PLAN OF MAP OF W. R. CORNELIUS, JR. SUBDIVISION OF RECORD IN PLAT BOOK 57, PAGE 124, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY. BEING THE SAME PROPERTY CONVEYED TO TALISA P. SMITH, A MARRIED WOMAN, BY QUITCLAIM DEED FROM REAL ESTATE SOLUTIONS TODAY, LLC, A NEVADA LIMITED LIABILITY COMPANY AND FILED OF RECORD IN INSTRUMENT NO. 202404300031181. REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, Parcel ID: 083 10 0 176.00. PROPERTY ADDRESS: The street address of the property is believed to be 1604 FORREST AVE, NASHVILLE, TN 37206. 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): TALISA P SMITH OTHER INTERESTED PARTIES: THE ONYX GROUP, INC., A TENNESSEE CORPORATION, SUNFLOWER ASSET MANAGEMENT, LLC 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 redemption, 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, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 AD #259613 2025-08-28 2025-09-04 2025-09-11

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 August 29, 2024, executed by REAL ESTATE SOLUTIONS TODAY, LLC conveying certain real property therein described to TENNESSEE TITLE SERVICE LLC as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded September 9, 2024, at Instrument Number 20240909-0069238; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Chester Road Funding Trust who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on October 9, 2025 at or about 10:00 AM at the Davidson County Historic Courthouse, Nashville, 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 Davidson County, Tennessee, to wit: LAND IN DAVIDSON COUNTY, TENNESSEE BEING UNIT A OF 1510 BOSCOBEL STREET HOMES, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS, AS SHOWN ON THE PLAT

ATTACH AS EXHIBIT "B" TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR 1510 BOSCOBEL STREET HOMES, OF RECORD IN INSTRUMENT NUMBER 20220912-0101384 AND CORRECTED IN INSTRUMENT NUMBER 20220914-0102633, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF SAID PROPERTY, BEING PART OF THE SAME PROPERTY CONVEYED TO REAL ESTATE SOLUTIONS TODAY, LLC BY WARRANTY DEED FROM ROBERT M. TOPPING JR., UNMARRIED OF RECORD IN INSTRUMENT NO. 20220329-0035846, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, DATED MARCH 10, 2022 AND RECORDED ON MARCH 29, 2022. Parcel ID: 083 13 0 479.0 (PART OF) PROPERTY ADDRESS: The street address of the property is believed to be 1510 BOSCOBEL ST A, NASHVILLE, TN 37206. 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): REAL ESTATE SOLUTIONS TODAY, LLC OTHER INTERESTED PARTIES: 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 redemption, 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 Lubin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rtslaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 AD #259926 2025-09-04 2025-09-11 2025-09-18

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated September 5, 2024, executed by SALLY BERMAN conveying certain real property therein described to PRIORITY TITLE & ESCROW, LLC, as Trustee, as some appears of record in the Register's Office of Davidson County, Tennessee recorded September 10, 2024, at Instrument Number 20240910-0069448; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to EF MORTGAGE LBT who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on October 9, 2025 at or about 10:00 AM at the Davidson County Historic Courthouse, Nashville, 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 Davidson County, Tennessee, to wit: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS: A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. 3 OF WEST HILLS CONDOMINIUMS, A HORIZONTAL PROPERTY REGIME, CREATED UNDER TITLE 66, SECTION 27-101, ET SEQ. AS AMENDED, TENNESSEE CODE ANNOTATED AND AS ESTABLISHED BY A MASTER DEED OF WEST HILLS CONDOMINIUMS OF RECORD IN INSTRUMENT NO. 200012120122257, SUPPLEMENTS AND AMENDMENTS OF RECORD IN INSTRUMENT NO. 2000202150010757, 20002125010758, 200021201128687 AND 200401150006459, REGISTERS OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TOGETHER WITH THE UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT SET FORTH IN SAID MASTER DEED. BEING ALL AND THE SAME LANDS AND PREMISES CONVEYED TO SALLY BERMAN, UNMARRIED BY B AND B INVESTMENT PROPERTIES IN A DEED DATED 08/18/2006 AND RECORDED 09/18/2006 IN INSTRUMENT NO. 200609180115506, IN THE CLERK'S OFFICE OF THE CIRCUIT COURT OF DAVIDSON, TENNESSEE, Parcel ID: 114 11 0A 028.00 PROPERTY ADDRESS: The street address of the property is believed to be 7470 CHARLOTTE PIKE #3, NASHVILLE, TN 37209. 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): SALLY BERMAN OTHER INTERESTED PARTIES:

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 redemption, 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 Lubin Tan, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 [rselaw.com/property-listing](mailto:rselaw.com/property-listing) Tel: (877) 813-0992 Fax: (470) 508-9401 AD #260096 2025-09-04 2025-09-11 2025-09-18

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 10/16/2025 on or about 11:00 AM, at the Front Entrance, The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, Davidson County, Tennessee, conducted by the Co-Substitute Trustees as identified and set for the herein below, pursuant to Deed of Trust executed by RICHARD JOSEPH SOLOPERTO, A SINGLE MAN, to JUDY S. WELLS, Trustee, and recorded on 03/17/2006 as Instrument NO. 20060317-0031047, in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-QS4 The following real estate located in Davidson County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of records: LAND IN DAVIDSON COUNTY, TN, BEING LOT NO. 85, ON THE MAP OF IRVINGTON OF RECORD IN BOOK 843, PAGE 60, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TN, TO WHICH PLACE REFERENCE IS HEREBY MADE FOR A COMPLETE DESCRIPTION THEREOF. BEING THE SAME PROPERTY CONVEYED TO RICHARD JOSEPH SOLOPERTO, AN UNMARRIED PERSON, BY DEED FROM KENNETH M. HARMON, A MARRIED PERSON OF RECORD AS INSTRUMENT NO. 20060317-0031046, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TN. Tax ID: 072-09-0-291-00 / 072 09 0 291.00 / 07209021000 Current Owner(s) of Property: RICHARD JOSEPH SOLOPERTO, A SINGLE MAN The street address of the above described property is believed to be 2603 INGA AVENUE, NASHVILLE, TN 37216, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION. THE RIGHT IS RESERVED TO ADJOIN 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. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES. OTHER INTERESTED PARTIES: CAPITAL ONE, N.A.; THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A. AS INDENTURE TRUSTEE, ON BEHALF OF THE HOLDERS OF THE TERWIN MORTGAGE TRUST 2006-6, ASSET-BACKED SECURITIES, SERIES 2006-6; If applicable, the notice requirements of Tenn. Code Ann. 35-5-101 have been met. All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Substitute Trustee. If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them, and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and Tenn. Code Ann. §67-1-1433. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or co-trustees. For additional sale information visit <https://www.tnforeclosurenocices.com> Trust-ee File No. 2025-00239-TN Western Progressive - Tennessee, Inc., Co-Substitute Trustee Corporation Service Company, Registered Agent 2908 Poston Ave Nashville, TN 37203-1312 AVT Title Services LLC, Co-Substitute Trustee Park East 725 Cool Springs Blvd., Suite 140 Franklin, TN 37067 SALE INFORMATION: Sales Line: (866) 960-8299 Website: <https://www.allsource.com/loginpage.aspx> Ad #260404 2025-09-11 2025-09-18

**NOTICE TO CREDITORS #25P1554**  
**ESTATE OF MELVIN HAIT GOLD-**  
**MAN.** Notice is hereby given that on the 13th day of August, Letters of Authority in respect to the estate of, MELVIN HAIT GOLDMAN, who died on 07/04/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 04th day of AUGUST 2025. Personal Representative(s); RUSSELL S. GOLDMAN 6850 HEATHFIELD DRIVE ATLANTA, GA 30328; Attorney for Personal Representative(s); COHEN, LEE ALAN 4908 CHARLOTTE PIKE NASHVILLE, TN 37209; Publish dates September 11 and September 18

**NOTICE TO CREDITORS #25P1772**  
**ESTATE OF LINDA L HARRIS.** Notice is hereby given that on the 08th day of September, Letters of Authority in respect to the estate of, LINDA L HARRIS, who died on 06/01/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 01st day of JUNE 2025. Personal Representative(s): MICHAEL A HARRIS 1325 LOST COUNTRY DR SPRINGFIELD, TN 37172; Attorney for Personal Representative(s): WISCHHOF, DANIEL LOREN 124 LONG HOLLOW PIKE GOODLETTSVILLE, TN 37072; Publish dates September 11 and September 18

**NOTICE TO CREDITORS #25P1681**  
**ESTATE OF ODIE STOVALL.** Notice is hereby given that on the 05th day of September, Letters of Authority in respect to the estate of, **ODIE STOVALL**, who died on 07/24/2025 were issued to the undersigned by the Circuit Court Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 24th day of JULY 2025. Personal Representative(s): **BEVERLY STOVALL 608A MCFERRIN NASHVILLE, TN 37206; Attorney for Personal Representative(s): MANSON, RICHARD 1720 WEST END AVENUE SUITE 300 NASHVILLE, TN 37203; Publish dates September 11 and September 18**

**NOTICE TO CREDITORS #25P1634**  
ESTATE OF THOMAS JEFFERSON DRAKE JR. Notice is hereby given that on the 04th day of September, Letters of Authority in respect to the estate of, THOMAS JEFFERSON DRAKE JR., who died on 07/08/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 08th day of JULY 2025. Personal Representative(s): RUTH ANN DRAKE 7222 MARK DRIVE NASHVILLE, TN 37221; Attorney for Personal Representative(s): DUNCAN, JAD ANDREW 161 BELLE FOREST CIRCLE NASHVILLE, TN 37221; Publisher dates September 11 and September 18

**NOTICE TO CREDITORS #25P1773**  
ESTATE OF SANDRA BEALL CLARKE. Notice is hereby given that on the 04th day of September, Letters of Authority in respect to the estate of, SANDRA BEALL CLARKE who died on 08/02/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 02nd day of AUGUST 2025. Personal Representative(s): JOSHUA BEALL CLARKE 225 WELLS POINT ASHLAND CITY, TN 37015; Attorney for Personal Representative(s): DUNCAN, JAD ANDREW 161 BELLE FOREST CIRCLE NASHVILLE, TN 37221; Publish dates September 11 and September 18

**NOTICE TO CREDITORS #25P1742**  
ESTATE OF KAREN J NIKOLAI. Notice is hereby given that on the 02nd day of September, Letters of Authority in respect to the estate of, KAREN J NIKOLAI, who died on 08/10/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above named court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty (60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 02nd day of AUGUST 2025. Personal Representative(s): JEROME NIKOLAI 233444 COUNTRY RD. E. ATHENS, TN 34411; Attorney for Personal Representative(s): WISCHHOFF, DANIEL LOREN 124 LONG HOLLOW PIKE, GODETTSVILLE, TN 37072;

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