Legals

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 11/13/2025 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 Substitute Trustee as identified and set for the herein below, pursuant to Deed of Trust executed by CALVIN JONES, A MARRIED MAN AND DEBBIÉ RENEE JONES, to BUYERS TITLE & ESCROW LLC, Trustee, and recorded on 04/19/2006 as Instru-ment No. 20060419-0044890, in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: U.S. Bank National Association, as successor in interest to Bank of America National Association, successor by merger to LaSalle Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4 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, BEING LOT NO. 757 ON THE FINAL P.U.D. PLAN OF PHASE V-D SOMERSET, A PLANNED UNIT DEVELOPMENT, AS OF RECORD IN PLAT BOOK 7900, PAGE 670, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO SAME PROPERTY CONVEYED TO GRANTOR(S) BY DEED RECORD ED SIMULTANEOUSLY HEREWITH IN BOOK, PAGE OR INSTRUMENT NO 200604190044889, REGISTER'S OFFICE FOR SAID COUNTY. Tax ID: 150 12 0A 115.00 / 150120A11500CO 150-12-A-115 / 19150120A11500CO Current Owner(s) of Property: CAL-VIN JONES, A MARRIED MAN AND DEBBIE RENEE JONES The street address of the above described property is believed to be 3561 SEASONS DRIVE, ANTIOCH, TN 37013, 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 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. 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 TRUSTEE. OTHER INTER-ESTED PARTIES: BETTY J. BUT-LER; CROSSINGS BOULEVARD MF HOLDING D/B/A THE CROSS-INGS; CRP/ECG Cane Ridge, LLC 1801 Townhomes; METRO CODES (819); MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR OWNIT MORTGAGE SOLUTIONS, INC, A CALIFORNIA CORPORATION; NEW LYRIC I LLC; RESIDENCE AT MUSIC CITY FLATS LLC: SECURITY CREDIT SERVICES LLC; Somerset; SOMERSET HOME-OWNERS ASSOCIATION, INC; THE PARK AT HILLSIDE 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 trustee. For additional sale information visit: https://www.tnforeclosurenotices. comTrustee File No. 2025-00271-TN Western Progressive - Tennessee, Inc., Substitute Trustee Corporation Service Company, Registered Agent 2908 Poston Ave Nashville, TN 37203-

NOTICE OF SUBSTITUTE TRUST-EE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 28 2015, executed by ROBERTO RA-MOS TORRES conveying certain real property therein described to ROUSHI PAZOUKI, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded January 30, 2015, at Instru-ment Number 20150130-0008885; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PennyMac Loan Services, LLC 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 December 11, 2025 at or about 11:00 AM at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, proceed to sell at

SALE INFORMATION: Sales

Line: (866) 960-8299 Website:https://

www.altisource.com/loginpage.aspx

Ad #262767 2025-10-16 2025-10-23

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. 25 ON THE PLAN OF PRIMROSE ACRES OF RECORD IN BOOK 2663, PAGE 107, REGISTER'S OFFICE FOR SAID COUNTY. SAID LOT NO. 25 FRONTS 90 FEET ON THE SOUTHERLY SIDE OF WOODS LAKE DRIVE AND EXTENDS BACK 174.1 FEET ON THE EASTERLY LINE AND 188.3 FEET ON THE WESTERLY LINE TO A DEAD LINE MEASURING 108 FEET THEREON. BEING THE SAME PROPERTY CONVEYED TO ROBERTO RAMOS TORRES, HEREIN BY WARRANTY DEED DATED 28TH DAY OF JANUARY, 2015, OF RECORD AT INSTRUMENT NOS. 20150130-0008883 AND 20150130-0008884, IN SAID REGISTER'S OF-FICE, TENNESSEE. Parcel ID: 042 03 0 023.00 PROPERTY ADDRESS: The street address of the property is believed to be 918 WOODS LAKE DR. MADISON, TN 37115. In the event of any discrepancy between this street address and the legal description of address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ROBERTO RAMOS TORRES 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 setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, home-stead, and dower are expressly waived in said Deed of Trust, and the title is beieved 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 wariantes of a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COL-LECT 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 rlselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNo-tices.com Ad #263238 2025-10-23 2025-10-30 2025-11-06

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE WHEREAS, Edward M. Simmons, Jr. executed a Deed of Trust to MHPS Title & Escrow, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for Jet Mortgage a DBA of Home Mortgage Alliance Corporation (HMAC), on March 17, 2023 and recorded on March 28, 2023 and second on March 28, 2023 and potential of the March 28, 2023 and potential on Ma recorded on March 28, 2023, as Instrument Number 20230328-0022522 in the Office of the Register of Davidson County, Tennessee, WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust U.S. Bank Trust National Association, as Trustee for LB-Ranch Series V Trust (the "Holder"), appointed the undersigned, McMichael Taylor Gray LLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, McMichael Taylor Gray, LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on November 13, 2025, at 10:00 am at the Davidson County Courthouse 1 Public Square, Nashville, TN 37201, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, TN: Being Lot No. on the Map of Johnson Bransford's Subdivision of Three Parts of Judge McNairy's Mansion House Tract, as of record in Book 161. Page 146 Register's Office for Davidson County, Tennessee. Said Lot No. 1 fronts 35 feet on the Easterly side of Morrison Street, and rims back between parallel lines, along the North margin of Hamilton or Herman Street, 138.6 feet to an alley in the rear. Being the same property conveyed to Thurman E. Ball, et ux, Edith M. Ball, by deed dated July 28, 1982, and recorded July 29, 1982, from Alberta Leftwich, of record in Book 5916, Page 816. Said Edith M. Ball died on October 14, 2010, leaving Thurman E. Ball as the surviving tenant by the entirety. The said Thurman E. Ball having since died intestate on March 28, 2022, leaving his son, Kenneth E. Ball, as his sole surviving heirat-law, as evidenced by Affidavits of Heirship dated August 8, 2022, and re-corded August 17, 2022, of record in Instrument No. 202208170093 100 and Instrument No. 202208170093101. Further being the same property conveyed to Edward M. Simmons, Jr., by quitclaim deed dated August 8, 2022, and recorded August 17, 2022, from Kenneth E. Ball, of record in Instrument 202208170093102, Register's Office for Davidson County, Tennessee. Street Address: 900 Morrison St, Nashville, TN 37208 Parcel Number: 092-04-0-255.00 Current Owner: Edward M. Simmons, Jr. Other Interested Party(ies): Capital Fund REIT, LLC NOW, THEREFORE, in compliance with Tennessee Code § 35-5-104(a), a true and correct copy of this Notice is displayed online and available for public viewing at www.anchorpost-ing.com. If the United States or the

State of Tennessee have any liens or

claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/ or Tennessee Code § 67-1-1433. This sale is subject to all matters shown on any applicable recorded plat; any un-paid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose; any prior liens or encumbrances as well as any priority created by a fixture filing; any deed of trust; and any matter that an accurate survey of the premises might disclose; and All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust. The undersigned will sell and convey only as Substitute Trustee. 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. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time. This office is attempting to collect a debt. Any information obtained will be used for that purpose. McMichael Taylor Gray, LLC Substitute Trustee 3550 Engineering Drive, Suite 260 Peachtree Corners, GA 30092 Office: 404-474-7149 Fax: 404-745-8121 MTG File No.: 25-001580-02 Ad #263258 2025-10-

NOTICE OF SUBSTITUTE TRUST-EE'S SALE WHEREAS, default has

occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 23, 2020, executed by OLLIE COLE and MAR-GARET F. COLE A/K/A FRANCES BELL COLE conveying certain real property therein described to YALE RILEY, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded July 28, 2020, at Instrument Number 20200728-0082800; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Rocket Mortgage, LLC f/k/a Quicken Loans, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Sub-stitute 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 December 11, 2025 at or about 11:00 AM at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, 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 SITUATED IN THE COUN-DAVIDSON IN THE OF TN. SITUATE IN THE 2ND CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE EASTERLY LINE OF OLD ANDERSON ROAD, SAID POINT BEING THE NORTHWEST COR-NER OF THE PARCEL DESCRIBED IN DEED BOOK 11536, PAGE 885; THENCE NORTH 00° 26'50" WEST 80 FEET, MORE OR LESS, TO AN IRON PIN; THENCE SOUTH 88°7'46" EAST 273 FEET, MORE OR LESS, TO A STAKE; THENCE SOUTH 08°36`15" WEST 114.17 FEET, MORE OR LESS, TO A FENCE POST; THENCE NORTH 80°51'57" WEST 263.85 FEET, MORE OR LESS, TO THE TRUE POINT OF BEGINNING, SAID PARCEL CONTAINING .56 ACRES, MORE OR LESS. Parcel ID: 136 00 0 081.00 PROPERTY ADDRESS: The street address of the property is believed to be 3409 OLD ANDERSON RD, ANTIOCH, TN 37013. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CUR-RENT OWNER(S): ESTATE AND/OR HEIRS AT LAW OF MARGARET F. COLE A/K/A FRANCES BELL COLE ESTATE AND/OR HEIRS AT LAW OF OLLIE COLE OTHER INTERESTED PARTIES: REVAMPOPCO TRUST, ELIZABETH ROSS CRUSE 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 ac-curate 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,

GA 30071 rlselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #263305 2025-10-23 2025-10-30 2025-11-06

NOTICE OF SUBSTITUTE TRUST-EE'S SALE WHEREAS, default has

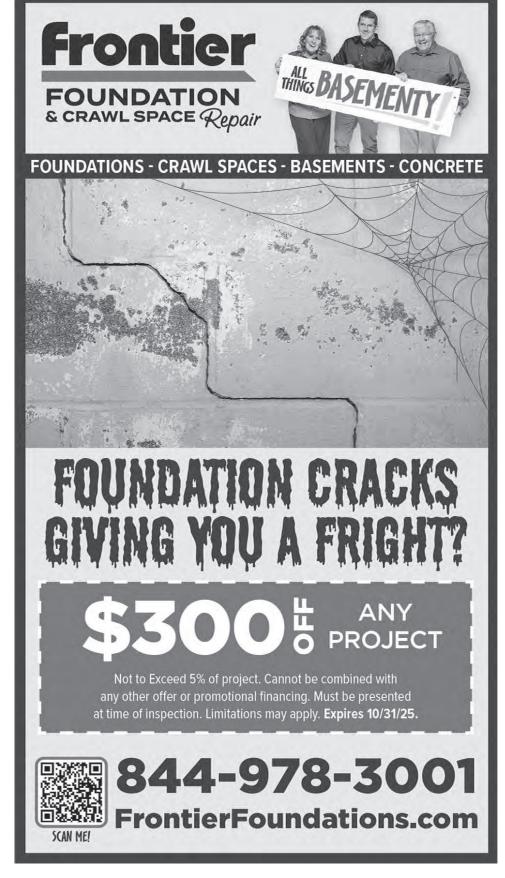
occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 5, 2007, executed by JANICE M SMITH and WILLIAM L SMITH, JR. and WILLIAM L SMITH, SR. conveying certain real property therein described to ROBERT M. WILSON, JR, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded October 11, 2007, at Instrument Number 20071011-0121120; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Towd Point Mortgage Trust 2017-4, U.S. Bank National Association, as Indenture Trustee who now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appoint-ed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennes-see. NOW, THEREFORE, notice is hereby given that the entire indebted-ness 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 November 20, 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(S) 156. AS SHOWN ON THE MAP ENTITLED FI-SHOWN ON THE MAP ENTITLED FINAL PLAT, PHASE II, CHATEAU VAL-LEY, OF RECORD IN PLAT BOOK 8250, PAGE 932, REGISTER'S OF-FICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND AC-CURATE LEGAL DESCRIPTION. BE-ING. THE SAME PROPERTY CON-ING THE SAME PROPERTY CON-VEYED TO WILLIAM L. SMITH SR. AND WIFE, JANICE M. SMITH AND WILLIAM L SMITH, JR, BY DEED FROM REGINALD L. RUCKER, SR. AND WIFE, NICOLE J. RUCKER OF RECORD AS INSTRUMENT NO. 2007/1011-0121119, DATED OCTO-BER 5, 2007, SAID REGISTER'S OF-FICE. Parcel ID: 059150A06600CO PROPERTY ADDRESS: The street address of the property is believed to be 3404 CHATEAU VALLEY LN, NASHVILLE, TN 37207-4231. In the event of any discrepancy between this street address and the legal deuns sueet address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): JANICE M SMITH, WILLIAM L SMITH, JR., WILLIAM L SMITH, SM. OTHER INTERESTED DADTIES. PARTIES: METRO CODES #824, GAZETTA ROBERTS, ANTHONY T.

KEITH. MIDLAND FUNDING LLC MARINER FINANCE, CHAUTEAU VALLEY HOMEOWNERS ASSO-CIATION INC., CGI HOME BUYERS 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 encum-brances 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 cer-tain 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 OB-TAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rlselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices. com Ad #263437 2025-10-23 2025-10-30 2025-11-06

NOTICE OF SUBSTITUTE TRUST-EE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 25, 2019, executed by BRIAN THOMP-SON and BROOKE DAINTY con-veying certain real property therein described to JONATHAN R. VINSON, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded November 26, 2019, at Instrument Number 20191126-0122221; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nationstar Mortgage LLC 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 December 11, 2025 at or about 11:00 AM at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, proceed to sell at public outcry

to the highest and best bidder for cash or certified funds ONLY, the following described property situated in David son County, Tennessee, to wit: THE LAND REFERRED TO HEREIN BE-LOW IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNES-SEE, AND IS DESCRIBED AS FOL-LOWS: BEING LOT NO. 46 AND THE SOUTH 40.7 FEET FRONT AND 49.5 REAR TO LOT NO. 47 ON THE MAP OF DALEWOOD, SECTION 1, AS OF RECORD IN BOOK 1424, PAGE 108, REGISTER'S OFFICE FOR SAID COUNTY, SAID LOT AND PART OF SAID LOT ADJOIN AND FRONT TOGETHER 134.4 FEET ON THE
WESTERLY SIDE OF PINEWOOD
ROAD AND RUNS BACK BETWEEN
LINES, 149.6 FEET, MORE OR LESS,
ON THE NORTHERLY LINE AND ON THE NORTHERLY LINE AND PART OF LOT NO. 47 AND 153.7 FEET ON THE SOUTHERLY LINE OF LOT NO. 46 TO A DEED LINE IN THE REAR, ON WHICH THEY MEASURE 151.5 FEET. BEING THE SAME PROPERTY HEREIN BY DEED OF RECORD IN INSTRUMENT # 201911260122220, REGISTER'S OFFICE, DAVIDSON COUNTY, STATE OF TENNESSEE. Parcel ID: 072 08 0 113.00 PROP-ERTY ADDRESS: The street address of the property is believed to be 2216 PINEWOOD RD, NASHVILLE, TN 37216. 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): BRIAN THOMPSON, BROOKE DAINTY OTHER INTER-ESTED PARTIES: TENNESSEE DEPARTMENT OF REVENUE 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. In addition this sale shall be subject to the right of redemption by the TENNESSEE DEPART-MENT OF REVENUE, pursuant to T.C.A. 67-1-1433C(1) by reason of the following tax lien(s) of record in: Instrument Number 20240708-0050872. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433b(1). THIS LAW FIRM IS ATTEMPTING TO **COLLECT**

CONTINUED TO PAGE B10



Substitute Trustee 3145 Avalon Ridge

Place, Suite 100 Peachtree Corners,

Legals

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A DEBT. ANY INFORMATION OB-TAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rlselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNo-tices.com Ad #263441 2025-10-23

2025-10-30 2025-11-06 SUBSTITUTE TRUSTEE'S NOTICE OF SALE Sale at public auction will be on December 11, 2025 at 11:00AM local time, at the south main door, Davidson County Courthouse, Metro Courthouse, 1 Public Square, Nash-ville, Tennessee pursuant to Deed of Trust executed by Darrell A. Thomas, to Susan Voss, Trustee, as trustee for Regions Bank d/b/a Regions Mort-gage on May 9, 2018 at Instrument No. 20180514-0046071; conducted by LLG Trustee TN LLC, having been appointed Substitute or Successor Trustee, all of record in the Davidson County Register's Office. Default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust and the entire indebtedness has been declared due and payable. Party Entitled to Enforce the Debt: Regions Bank dba Regions Mortgage, its successors and assigns. The real_estate located in Davidson County, Tennessee, and described in the said Deed of Trust will be sold to the highest call bidder. The terms of the said Deed of Trust may be modified by other instruments appearing in the public record. Additional identifying information regarding the collateral property is below and is believed to be accurate, but no representation or warrant is intended. Street Address: 1120 Greenfield Avenue, Nashville, Tennessee 37216 Parcel Number: 072 03 0 278.00 Current Owner(s) of Property: Darrell Thomas This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal, and any and all prior deeds of trust, liens, dues, assessments, encumbrances, including those created by a fixture filing or any applicable homeowners' association dues or assessments; any 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; all claims or other matters, whether recorded or not, which may encumber the purchaser's title and any matter that an accurate survey of the premises might disclose. The following parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subor-dinate to the said Deed of Trust or any party claiming by, though, or under any of the foregoing. Such parties known to the Substitute Trustee may include: Regions Bank d/b/a Regions Mortgage; All par-ties claiming by, through or under Darrell Thomas; Metropolitan Government of Nashville and Davidson County, Tennessee. Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower to the extent disclaimed or inapplicable, and the rights of Darrell A. Thomas, and those claiming through him/ her/it/them. Any right of equity of redemption, statutory and otherwise, and homestead are waived in accord with the terms of said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to postpone or adjourn the sale to another time certain or to another specified date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announcing on the date, time, and location of each sale set forth above or any subsequent postpone or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required. If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to LOGS Legal Group LLP. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, ex-

press or implied, including without

limitation, warranties regarding

limitation, warranties regarding condition of the property or marketability of title. THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY

OF TITLE. POSSESSION. QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. This Notice of Sale can be viewed online by Better Choice Notice Solutions at HYPER-LINK "HTTPS://BetterChoiceNotices. HTTPS://BetterChoiceNotices. com LLG Trustee TN LLC Substitute Trustee 8520 Cliff Cameron Dr., Suite 330 Charlotte, NC 28269 Phone (704) 333-8107 Fax (704) 333-8156 File No. 24-124952 Ad #263536 2025-10-23 2025-10-30

NOTICE OF SUBSTITUTE TRUST-EE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 25, 2021, executed by SUSAN H MUR-RELL conveying certain real property therein described to OLD REPUB-LIC NATIONAL TITLE INSURANCE COMPANY, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded November 1, 2021, at Instrument Number 20211101-0145832; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to FBC Mortgage, LLC 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, Tennes-see. 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 November 24, 2025 at or about 11:00 AM at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, 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. 105, SECTION 5, SUGAR VALLEY, AS SHOWN ON PLAT OF RECORD IN INSTRU-MENT NO. 20001204-0118880, IN THE REGISTERS OFFICE, DA-VIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT. BEING THE SAME PROPERTY CONVEYED TO SUSAN H. MUR-RELL, UNMARRIED FROM JASON J. CLARK, UNMARRIED BY WAR-RANTY DEED ON SEPTEMBER 30, 2014, OF RECORD IN INSTRU-MENT NUMBER 20141015-0095123, REGISTER'S OFFICE FOR DAVID-SON COUNTY, TENNESSEE. Parcel ID: 181010A184.00 PROPERTY ADDRESS: The street address of the property is believed to be 321 SPICEWOOD LANE, NASHVILLE, TN 37211. 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): SUSAN H MURRELL OTHER ÍNTERESTED 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 OB-TAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rlselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNo-

2025-10-30 2025-11-06 NOTICE TO CREDITORS #25P1705 ESTATE OF MERI ELIZABETH GIL-KESON. Notice is hereby given that on the 28TH day of August, Letters of Authority in respect to the estate of, MERI ELIZABETH GILKESON, who died on 07/31/2025 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 he first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the No-tice 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

death this 31st day of JULY 2025.

ces.com Ad #263564 2025-10-23

Personal Representative(s) STEVEN TRAVIS GILKESON 5343 SOUTH CATHERINE AVENUE LA GRANGE IL 60525; Attorney for Personal Representative(s); Published dates; October 23 and October 30

NOTICE TO CREDITORS #25P2054 ESTATE OF HELEN ELISABETH LACSAMANA. Notice is hereby given that on the 16th day of October, Letters of Authority in respect to the estate of, HELEN ELISABETH LACSAMANA, who died on 10/04/2025 were issued. who died on 10/04/2025 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 OCTOBER 2025. Personal Representative(s); ANGELA LACSA-MANA 8227 OLDE VILLAGE SAN ANTONIO, TX 78250; Attorney for Personal Representative(s); DUN-CAN, JAD ANDREW 161 BELLE FORÉST CIRCLE NASHVILLE, TN 37221; Published dates; October 23 and October 30

NOTICE TO CREDITORS #25P1991 ESTATE OF KARENE NETHERY WEST. Notice is hereby given that on the 7TH day of October, Letters of Authority in respect to the estate of, KARENE NETHERY WEST, who died on 08/28/2025 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 28th day of AUGUST 2025. Personal Representative(s) DORIAN PATRICK MCARDLE 1124 OLD CHAROTTE PIKE PEGRAM, TN 37143; Attorney for Personal Representative(s); DUN CAN, JAD ANDREW 161 BELLE FOREST CIRCLE NASHVILLE, TN 3/221; Publish dates: October 16 and October 23

NOTICE TO CREDITORS #25P1975 ESTATE OF MARY C BREEN. Notice is hereby given that on the 6TH day of October, Letters of Authority in respect to the estate of, MARY C BREEN, who died on 09/26/2025 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 publicátion (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 26th day of SEPTEMBER 2025. Personal Representative(s) MARIANNA B LANE 4616 WEYBRIDGE LANE WILMINGTON, NC 28409; Attorney for Personal Representative(s); MEYER, STEPHEN LEONARD 112 DRAUGHON AVE NASHVILLE, TN 37204; Publish dates: October 16 and

NOTICE TO CREDITORS #25P1890 ESTATE OF ELMER LYNN FREE MAN. Notice is hereby given that on the 6TH day of October, Letters of Authority in respect to the estate of, ELMER LYNN FREEMAN, who died on 05/07/2024 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 07th day of MAY 2024. Personal Representative(s) DIEDRA LYN-NETTE FREEMAN 4020 RED ROSE COURT NASHVILLE, TN 37218; Attorney for Personal Representative(s); DUNCAN, JAD ANDREW 161 BELLE FOREST CIRCLE NASHVILLE, TN 37221; Publish dates: October 16 and October 23

NOTICE TO CREDITORS #24P2380 ESTATE OF JIMMY LOUIS ADAMS JR. Notice is hereby given that on the 7TH day of October, Letters of Authority in respect to the estate of, JIMMY LOUIS ADAMS JR, who died on 09/15/2024 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 15th day of SEPTEMBER 2024. Personal Representative(s) CARLA ANN TRIPLETT 3706 GRIMES MARTINEZ CT. MURFREESBORO, TN 37128; Attorney for Personal Representative(s); MCINTEER, MATTHEW WILLIAM 713 MELPARK DRIVE NASHVILLE, TN 37204; Publish dates: October 16 and October 23

NOTICE TO CREDITORS #25P1624 ESTATE OF LAWRENCE CALVIN MAY JR. Notice is hereby given that on the 7TH day of October, Letters of Authority in respect to the estate of, LAWRENCE CALVIN MAY JR, 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 créditor rèceived 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) ANDRE-ANA SABRINA BASS 222 OWEN STREET LEBANON, TN 37087; Attorney for Personal Representative(s) BELOTE, JACQUELINE MIRANDA UPTON 365 W. MAIN ST HENDER-SONVILLE, TN 37075; Publish dates:

October 16 and October 23 NOTICE TO CREDITORS #25P1891 ESTATE OF KAREN SURBER. Notice is hereby given that on the 9TH day of October, Letters of Authority in respect to the estate of, KAREN SURBER, who died on 08/20/2025 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 20th day of AUGUST 2025. Personal Representative(s) ELIZA-BETH PALMER 313 COSTITUTION CT SMYRNA, TN 37167; Attorney for Personal Representative(s); CÁRT-WRIGHT, WILLIAM DAVID 1535 WEST NORTHFIELD BLVD SUITE 3 MURFRESSBORO, TN 37129; Publish dates: October 16 and October 23

NOTICE TO CREDITORS #25P1894 ESTATE OF ARTHUR HOWARD QUINN. Notice is hereby given that on the 9TH day of October, Letters of Authority in respect to the estate of, ARTHUR HOWARD QUINN, who died on 09/03/2025 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 créditor 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 03rd day of SEPTEMBER 2025. Personal Representative(s) PAIGE MOORE 847 NAPLETON TERRACE JACKSONVILLE, FL 32207; Attorney for Personal Representative(s); KOOPERMAN, MARTIN ALLEN 603 WOODLAND ST NASHVILLE, TN 37206; Publish dates: October 16 and October 23

ALMA DELIA VELAZQUEZ GILDO vs NESTOR VARGAS DIAZ

Docket #25D1175 In this cause it appearing to the satisfaction of the Court that the defendant is a non-resident of the State of Tennessee, therefore the ordinary process of law cannot be served upon NESTOR VARGAS DIAZ. It is ordered that said Defendant enter HIM appearance herein with thirty (30) days after October 30th, 2025 same being the date of the last publication of this notice to be held at Metropolitan Circuit Court located at 1 Public Square, Room 302, Nashville, Tennessee and defend or default will be taken on December 1st, 2025. It is therefore ordered that a copy of the Order be published for four (4) weeks succession in the TENNESSEE TRIBUNE, a newspaper published in Nashville. Oct 9th 16th, 23rd, 30th Attorney for Plantiff, Nathan Colburn; Joseph P. Day, Clerk; August 14th 2025; Deputy Clerk S. Razoarreola Publish dates October 9,

VERONICA ARELLANO vs JOSE LUIS CABRERA Docket #25D277

In this cause it appearing to the satisfaction of the Court that the defendant is a non-resident of the State of Tennessee, therefore the ordinary process of law cannot be served upon JOSE LUIS CABRERA. It is ordered that said Defendant enter HIM appearance herein with thirty (30) days after November 13th, 2025 same being the date of the last publication of this notice to be held at Metropolitan Circuit Court located at 1 Public Square, Room 302 Nashville, Tennessee and defend or default will be taken on December 15th , 2025. It is therefore ordered that a copy of the Order be published for four (4) weeks succession in the TENNESSEE TRIBUNE, a newspaper published in Nashville. Attorney for Plantiff, JILL K. CARPENTER, Jo-seph P. Day, Clerk, October 16th 2025, Deputy Clerk S. Razoarreola Publish Dates: October 23, 30, November 6,

DAVIDSON COUNTY, TENNESSEE EE'S SALE AND FORECLOSURE WHEREAS, default having been made in payment of the debts and obligation secured to be paid by that certăin Deed of Trust dated December 17, 2019, instrument 20191217-0130130 of record, in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"), Sabine Laporte and Jude Laporte, ("Grantor(s)") conveyed to Coeff Poet Trusto for Towar Com to Geoff Post, Trustee for Tower Community Bank, certain real property, described below, (the "Property") to secure the payment of a certain obligation described in the Deed of Trust including, without limitation, that evidenced by a certain, notice is hereby given that the entire indebtedness has been declared due and payable and that Buddy B. Presley, Jr., Successor Trustee pursuant to Notice of Substitution of Trustee recorded under instrument, and any successor trustee who may succeed it, pursuant to the power, duty and authority vested in and imposed upon it in the Deed of Trust will on Friday, October 31st, 2025, 12:00 PM at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, 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. 1 on the Plan of Oakwood Subdivision. Phase Five, of record in Book 7900 Page 400, Register's Office for Davidson County, Tennessee. Being the same property conveyed to Sabine Laporte and Jude Laporte, by Warranty Deed dated 12/2/2015 from Victor M. Garrido and Erin H. Maximillen, husband and wife, of record in instrument 20151210-0124319, Register's Office for Davidson County, Tennessee. This conveyance is subject to any and all existing easements and restrictions of record. This conveyance is subject to all matters as set forth per Plat Book 7900, Page 400, Agreement for Dedication of Easement for Sanitary Sewer and/or Storm Drainage, Water Main and Appurtenances of record in Book 6269, Page 197, and Agreement for Dedication of Easement for Sanitary Sewer and/or Storm Drainage, Water Main and Appurtenances of record in Book 6298, Page 582, said Register's Office. This conveyance is further subject to (1) all applicable zoning ordinances, (2) utility, sewer, drainage, and other easements of record, (3) all subdivision/condominium assessments covenants, bylaws, restrictions, declarations, and easements of record, (4) building restrictions, and (5) other mat ters of public record. Property Address 2576 Treetop Drive, Antioch, Tennessee 37013. Tax Map Parcel No. 149-05-0-254.00. The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announc-

es that the sale will be postponed and

that notices of said postponement for

inclement weather will be mailed to in-

terested parties of record. NOTICE OF

SALE TO PARTIES INTERESTED:

Sourcepoint Mortgage, 2330 Com-

merce Park Dr NE, Suite 2, Palm Bay, Florida 32905. Said sale will be subject to any and all unpaid ad valorem taxes (plus penalty and interest, if any) that may be a lien upon the Property; any and all liens, defects, encumbrances, adverse claims, and other matters which take priority over the Deed of Trust upon which this foreclosure sale is had; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, which might not have been waived by such governmental agency; all notes, stipulations, restrictions, easements, conditions and regulations as set out on recorded plat; any governmental zoning and subdivision ordinances or regulations in effect thereon; the accuracy of the Index Book of the said Register's Office; and any other matters which an accurate survey of the Property might disclose; all other matters which are prior in right to the lien of the Deed of Trust and all matters shown on any applicable plat. The Deed of Trust recites title to the property as unencumbered except as provided above, but Substitute Trustee will make no covenant of seisin or warranty of title, express or implied, and will sell and convey by Trustee's Quitclaim Deed as Substitute Trustee only subject to the above. Further, the transfer shall be "As Is" and without warranty of any kind, express or implied, as to the condition of such property and the improvements located thereon, including merchantability or fitness for particular purpose. The right is reserved to ad-journ the day of sale to another date and time without further publication upon announcement at the time set above and to sell to the second highest bidder in the event the highest bidder does not comply with the terms of the sale. THIS IS AN ATTEMPT TO COL-LECT A DEBT, AND ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PURPOSE. Dated this 3rd day of October, 2025. Presley Law Firm, 1384 Gunbarrel Road, Suite A, Chattanooga, Tennessee 37421 (423) 826-1800 Third Party Website: Fore-closureTennessee.com Publish dates: October 9, 16, 23

IN THE CHANCERY COURT FOR WILLIAMSON COUNTY, TENNESSEE AT FRANKLIN KATHRYN GINGLES VERNER, Plaintiff/ Wife, NO. 25CV-54582 v.

BENJAMIN DANIEL TURNER, De-

fendant/Husband.
ORDER FOR PUBLICATION
This matter came before the Court on the 19th day of August, 2025, upon the Motion of KATHRYN GINGLES VERNER, (hereinafter "Wife"). The Court finds that the Defendant, BEN-JAMIN DANIEL TURNER, cannot be located upon diligent search and inquiry, and that ordinary process of law cannot be served upon him. Therefore, the Court ORDERS service of process by publication and Defendant BEN-JAMIN DANIEL TURNER shall be required to appear and answer or otherwise defend against the Complaint filed by Plaintiff/Wife, whose attorney is Adam Zanetis, Fort, Holloway, & Saylor, LLC, 517 Cummins Street, Franklin, TN 37064, within thirty (30) days after the date of the last publication of this notice; otherwise, a Default Judgment shall be entered against Defendant in open court for the relief demanded in Wife's Complaint for Divorce. This notice shall be published in a newspaper of general circulation serving Nashville, Tennessee once weekly for four consecutive weeks. IT IS SO ORDERED, ADJUDGED, AND DECREED. APPROVED FOR ENTRY: Fort, Holloway & Saylor, LLC /s/ Adam Zanetis

Franklin, Tennessee 37064 Telephone: 615-791-7575 Email: azanetis@fhslegal.com Attorney for Wife CERTIFICATE OF SERVICE I hereby certify that a true and correct copy of the foregoing document was forwarded via the following method(s) to the following parties: Benjamin Turner 411 1st Ave SW Hamilton, AL 35570 on the 1st day of October, 2025. Publish Dates: October 23, 30, No-

ADAM ZANETIS, BPR No. 30901

517 Cummins Street

vember 6, 13

IN THE CIRCUIT COURT TWENTI-ETH JUDICIAL CIRCUIT ST. CLAIR COUNTY, ILLINOIS GINNIE DAW-SON, Individually and as the Special Administrator of the Estate of DALE THOMPSON, Deceased, Plaintiff, #21-L-0479 v. ASBESTOS LITIGA-TION CAMERON INTERNATIONAL CORPORATION f/k/a COOPER CAMERON CORPORATION, et al.,

Defendants.
NOTICE BY PUBLICATION
NOTICE IS GIVEN YOU, ASHLEY
THOMPSON and TRAVIS THOMP-SON that a Motion to Allocate Settlement Proceeds in this case, which involves a claim you may have as a relative of Dale Thompson to receive settlement funds, is pending before the Honorable Judge Andrew J. Gleeson, St. Clair County Circuit Court, Court-room 404, 10 Public Square, Belleville, Illinois 62220.

UNLESS YOU file your answer or otherwise file your appearance in this case in the office of the Clerk of this Court, within 30 days of the date of publication of this notice, A JUDG-MENT MAY BE ENTERED ADJUDI-CATING YOUR RIGHTS AND THIS HEARING MAY PROCEED IN YOUR ABSENCE Dated: Clerk of the Circuit Court Michael J. Hertz #6289731 Lucco Brown & Hertz LLC 224 St. Louis Street P.O. Box 539

Edwardsville, IL 62025 Phone: (618) 656-2321 Fax: (618) 656-2363 mhertz@lbdhlaw.com Publish Dates: October 23, 30, November 6, 13

REQUEST FOR PROPOSAL FOR CAD/RMS SYSTEMS REPLACE-**MENT**

ELECTRONIC PROPOSALS for completion of this project shall be received by the Metropolitan Nashville Airport Authority, not later than 2:00 p.m. (central), on Thursday, November 20, 2025.

CONTINUED TO PAGE B11

Wellness

Health care costs are soaring

By Maria Aspan

Some 154 million people in the United States get health care through their employer - and for many, their costs are about to go

The United States has the most expensive health care in the developed world. Now it's about to get even more expensive.

Some 154 million people get health insurance through their employer — and many could see their paycheck deductions surge next year, by 6 percent to 7 percent on average. Some will likely also see their out-ofpocket costs rise as employers pass along the spiking costs of care.

That's because employers will be paying a lot more — almost 9 percent more per employee on average, for the same level of coverage — to provide health benefits for their workers. Even after cutting or changing their health care benefits, employers are facing the biggest price increase in 15 years, according to a new survey of more than 1,700 organizations by Mercer, a benefits consultancy.

And 59 percent of those employers told Mercer they plan to pass those higher prices along to their workers in the form of "costcutting changes," such as higher deductibles, copays or other out-of-pocket costs, such as prices for filling prescriptions.

"It's almost a perfect storm that's hitting employers right now," says Larry Levitt, executive vice president for health policy at KFF, a health policy research nonprofit.

"The price of health care is going up faster than it has in a long time," he adds. "And typically when an employer is getting a big increase from an insurer, the employer is turning around and trying to pass on some or all of that to its workers.'



Photo by Monkey Business Images/Dreamstime.com

ing health benefit costs come at a time when consumers are still feeling the hangover of pandemic-era record inflation and are generally uneasy about the U.S. economy. Though inflation has cooled considerably in the past two years, prices are starting to tick up again, as many of President Trump's sweeping taxes on imports go into effect.

These soaring costs also underline a hidden-in-plain-sight truth about the broken U.S. health care system: For the majority of Americans under age 65, their employers ultimately decide how much they pay for health insurance and medical care.

Employers themselves are at the mercy of entities that have even more market power: Drug companies, pharmacy benefit managers, hospitals and others have collectively driven up the costs of accessing medical care in the United States. Health insurers, some owned by gigantic for-profit conglomerates. often draw the blame for the high costs of U.S. health care — as demonstrated by the national outpouring of rage and frustration against UnitedHealth Group, one of the world's largest companies, after the head of its health insurance business was shot and killed last December.

But when it comes down to determining how much most working Americans pay to stay healthy, the buck stops with employers. And now they're planning on charging a lot

"It's kind of hidden, because [premium] deductions are coming out of your paycheck and if you're not paying close attention, it may not be obvious," Levitt says. "But your take-home pay is going down."

The good and bad news about why prices

Some of the reasons for the rise in health care prices are actually good news. For example, pharmaceutical companies have developed more effective cancer treatments and weight-loss drugs — which they can also charge more for. And after several years when the COVID-19 pandemic and soaring inflation made many people reluctant to seek non-urgent care, more people are going to the doctor or other providers. But that surge in demand has also led to a surge in prices.

Other reasons have to do with a loss of competition. Some hospitals, doctors' offices, insurance companies and other businesses within the health care system have merged or consolidated, often allowing the remaining businesses to raise prices for their services.

'What's missing in health care is: It's not a traditional free market. You don't have those competitive forces," says Sunit Patel, Mercer's chief actuary for health and benefits in the United States.

This isn't the first time employers are facing this problem: The costs they pay to provide health care are steep, and those have been rising for years.

Last year, the average U.S. employer spent more than \$19,000 per employee to provide family coverage while the employee kicked in \$6,000, according to KFF. The total average family premium of \$25,572 has increased 52 percent in the past decade.

Beth Umland, Mercer's director of health and benefits research, says that employers have tried to avoid passing on all the recent cost increases to employees, in part to try to retain workers during a tight post-pandemic labor market. But after years of elevated costs, she says, "I think just something had to give."

Employers tend to consider health care benefits as part of the total compensation they pay workers — meaning that if they are spending more on health care, they will probably spend less on traditional salary increases.

And while workers have tried-and-true methods of asking for salary raises, they generally have less opportunity to bargain over the prices their employers set for health care.

"In general for workers, it's kind of take it or leave it," Levitt says. "And they really don't have much of a choice but to take it."

Legals/Classifieds

CONTINUED FROM PAGE B9

Copies of the Contract Documents (RFP and Attachments) will be available on Monday, October 20, 2025 and may be obtained electronically from B2GNow E-Bidding., an online tendering service. ELECTRONIC PROPOS-ALS will be submitted through this online platform, B2GNow E-Bidding. Further detail concerning this proposal may be obtained from the MNAA web site: https://flynashville.com/nashvilleairport-authority/business-opportuni-

REQUEST FOR PROPOSAL FOR **CUSTODIAL SERVICES, OUTLYING**

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ties. Publish Date: October 23

Authority, not later than 2:00 p.m. (central), on Thursday, November 20, 2025 A Pre-Proposal Meeting will be conducted at 11:00 a.m. (central), Tuesday, October 28, 2025, in the Joint-Information Conference Room at 815 Hangar Lane, Nashville, TN. Attendance at this meeting is MANDATORY Copies of the Contract Documents (RFP, Proposal Schedule, Attachments, etc.) will be available on Monday, October 20, 2025 and may be obtained electronically from B2GNow E-Bidding., an online tendering service. ELECTRONIC PROPOSALS for CUSTODIAL SERVICES, OUT-LYING BUILDING will be submitted through this online platform, B2GNow E-Bidding. Further detail concerning this proposal

may be obtained from the MNAA web site: https://flynashville.com/nashvilleairport-authority/business-opportunities. Publish Date: October 23

REQUEST FOR PROPOSAL FOR CUSTODIAL SERVICES, TERMI-NAL & CONCOURSES ELECTRONIC PROPOSALS for com-

pletion of this project shall be received by the Metropolitan Nashville Airport Authority, not later than 2:00 p.m. (central), on Monday, December 1, 2025. A Pre-Proposal Meeting will be conducted at 11:00 a.m. (central), Tuesday, November 4, 2025, in the Tennessee Boardroom at 140 BNA Drive, Suite 520, Nashville, TN. Attendance at this meeting is MANDATORY.

Copies of the Contract Documents (RFP, Proposal Schedule, Attachments, etc.) will be available on Monday, October 20, 2025 and may be obtained electronically from B2GNow E-Bidding., an online tendering service. ELECTRONIC PROPOSALS for CUSTODIAL SERVICES, TERMINAL & CONCOURSES will be submitted through this online platform, B2GNow

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GATES, continued from page B3

Flea. Gates told People in a previous interview how each season includes a "twin message" about humanity and the history of America. "The first is that, despite all of our apparent differences-differences in race, gender,

ethnicity, point of origin-at the genome, we're 99.9 percent the same," he said. "The second is that the greatness of our country was produced by the fact that we are a nation of immigrants, willing and unwilling. It includes evsexual preference, color, erybody in that message.

And that's why people respond to our series with such enthusiasm."

The 12th season of "Finding Your Roots" debuts January 5, 2026 on PBS (locally WNPT-TV).

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