

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 August 9, 2005, executed by RAUL GARCIA and CORINA VELASQUEZ conveying certain real property therein described to REMETT JAMES HOUSE OR BILL R. MCLAUGHLIN, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded August 11, 2005, at Instrument Number 20050811-0095389; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Towd Point Mortgage Trust 2015-1, by U.S. Bank National Association as Indenture Trustee 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 January 15, 2026 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 NORTHERLY PART OF LOT NUMBER FOURTEEN ON THE PLAN OF MADISON PARK SUBDIVISION IN THE ELEVENTH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, AS OF RECORD IN BOOK 421, PAGE 184, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SAID PART OF LOT NUMBER FOURTEEN IS DESCRIBED AS FOLLOWS: BEGINNING AT THE COMMON CORNER BETWEEN LOT NUMBER 14 AND 15 ON THE PLAN OF MADISON PARK SUBDIVISION AS RECORDED IN BOOK 421, PAGE 184, R.O.D.C. POINT BEING 200 FEET FROM THE EAST MARGIN OF MADISON BLVD.; THENCE WITH THE SOUTHERLY MARGIN OF NEELY'S BEND ROAD SOUTH 88° 45 MIN. E 200 FEET TO THE WEST MARGIN OF LANIER AVENUE; THENCE WITH THE WEST MARGIN OF LANIER AVENUE S 1° 15 MIN. W 210 FEET; THENCE N 88° 45 MIN. W 200 FEET TO A POINT IN THE EAST MARGIN OF LOT NO. 15; THENCE N 1° 15 MIN. E 210 FEET TO THE POINT OF BEGINNING. BEING ALL OF THE SAME PROPERTY CONVEYED TO RAUL GARCIA BY WARRANTY DEED FROM MARLENE REEDY AND JAMES REEDY, WIFE AND HUSBAND, DATED AUGUST 9, 2005 AND FILED OF RECORD IN INSTRUMENT NO. 20050811-0095388, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. CORINA VELASQUEZ IS EXECUTING THIS INSTRUMENT FOR THE PURPOSE OF CONSENTING TO THE WAIVER OF THE HOMESTEAD EXEMPTION. Parcel ID: 05201029001 PROPERTY ADDRESS: The street address of the property is believed to be 426 NEELY'S BEND ROAD, MADISON, TN 37115. 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): RAUL GARCIA, CORINA VELASQUEZ OTHER INTERESTED PARTIES: REGIONS BANK 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 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #265510 2025-12-04 2025-12-11 2025-12-18

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on January 8, 2026 on or about 12:00PM local time, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee, conducted by the Co-Substitute Trustees as identified and set forth herein below, pursuant to Deed of Trust executed by BRIANNA A NELSON, to John C. McDearman, III, Trustee, on September 26, 2023, as Instrument No. 20230926-0075512 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Wilson Bank & Trust 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 record: Land in Davidson County, Tennessee, being Unit No. 82 of the plan of Thornton Grove Phase 2B Horizontal Property Regime, filed as Exhibit to and established by First Supplement and Amendment to the Declaration

of Covenants, Conditions, and Restrictions for Thornton Grove and Declaration of Covenants, Conditions and Restrictions for Thornton Grove Townhomes, a Townhome Planned Unit Development (Horizontal Property Regime with Private Elements) (Annexing Phase 1B & 1C), of record in Instrument No. 20201209-0143747, having been amended by Third Supplement to the Declaration of Covenants, Conditions, and Restrictions for Thornton Grove and Declaration of Covenants, Conditions and Restrictions for Thornton Grove Townhomes, a Townhome Planned Unit Development (Horizontal Property Regime with Private Elements) (annexing Phase 2B Townhome Property) in Instrument No. 20220421-0046291, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description. Being the same property conveyed to NVR, Inc., a Virginia Corporation T/A Ryan Homes, by Special Warranty Deed from Thornton Grove Green, LLC, a Delaware Limited Liability Company, dated May 30, 2023 and recorded in Instrument No. 20230601-0041295 in the Register's Office for Davidson County, Tennessee. Being the same property conveyed to Brianna A. Nelson, an unmarried woman by deed from NVR, Inc., a Virginia corporation T/A Ryan Homes dated 9/26/2023 and recorded as Instrument # 202309260075511 in the Register's Office for Davidson County, Tennessee. Property Address: 2757 Thornton Grove Blvd, #158, Nashville, TN 37207 Parcel ID: 050020D08200CO Tax ID: 050202D08200 Current Owner(s) of Property: BRIANNA A NELSON The street address of the above described property is believed to be 2757 Thornton Grove Boulevard, Nashville, TN 37207, 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 ANNOUCEMENT 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: AFFORDABLE HOUSING RESOURCES, INC. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If applicable, the notice requirements of T.C.A. 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 Co-Substitute Trustee(s). 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 T.C.A. §67-1-1433. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or co-trustee(s). 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 Trustor, the Trustee or the Trustee's attorney. MWZM File No. 25-000095-391-1 For additional sale information visit: <https://www.tnforeclosurenices.com> Mackie Wolf Zientz & Mann, P.C., Co-Substitute Trustee PARK EAST 725 COOL SPRINGS BLVD, SUITE 140 FRANKLIN, TN 37067 AVT Title Services, LLC, Co-Substitute Trustee PARK EAST 725 COOL SPRINGS BLVD, SUITE 140 FRANKLIN, TN 37067 TN INVESTORS PAGE: http://mwzmlaw.com/tn_investors.php Ad #265683 2025-12-04 2025-12-11

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 March 27, 2009, executed by SIKEYA M THOMPSON conveying certain real property therein described to ROUSHANAK PAZOUKI BAGHAI-WILLIAMSON C, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded April 13, 2009, at Instrument Number 20090413-0032711; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Tennessee Housing Development Agency 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 January 8, 2026 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 FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE: BEING

LOT NO. 50, HALLMARK, A CLUSTER LOT SUBDIVISION, FINAL PLAT SECTION ONE, OF RECORD IN INSTRUMENT NO. 20050315-0028142, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETED AND ACCURATE LEGAL DESCRIPTION. SUBJECT TO ALL MATTERS OF RECORD IN PLAN IN INSTRUMENT NO. 20050315-0028142. REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. ROAD AGREEMENT AND SEWER EASEMENT OF RECORD AT INSTRUMENT NO. 20040416-0043248, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. INGRESS AND EGRESS EASEMENT OF RECORD IN BOOK 4706, PAGE 227, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. STOMA WATER DETENTION AGREEMENT OF RECORD IN INSTRUMENT NO. 20030519-0067720, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SUBJECT TO ANY EASEMENTS AND/OR RESTRICTIONS OF RECORD IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 164 08 0A 022.00 PROPERTY ADDRESS: The street address of the property is believed to be 860 PIN OAK DR, 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. CURRENT OWNER(S): SIKEYA M THOMPSON OTHER INTERESTED PARTIES: REPUBLIC FINANCE, SECRETARY OF HOUSING AND URBAN DEVELOPMENT, LVNV FUNDING 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 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #265724 2025-11-27 2025-12-04 2025-12-11

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, CHANDAN CHAUDHURI AND YOGESHWARI CHAUDHURI executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for U.S. BANK NATIONAL ASSOCIATION, Lender and U.S. Bank Trust Company, National Association, Trustee(s), which was dated May 28, 2015, and recorded on July 9, 2015 in Davidson County, Tennessee Register of Deeds. 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 National Association, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and 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, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on January 8, 2026, at 11:00 AM at the usual and customary location at the Davidson County Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, Tennessee, to wit: SITUATED IN DAVIDSON COUNTY, TENNESSEE: BEING LOT NO. 142 ON THE PLAN OF SECTION THREE, INDIAN CREEK ESTATES OF RECORD IN PLAT BOOK 9700 PAGE 817, REGISTERS OFFICE FOR DAVIDSON CO. TENNESSEE, TO WHICH IS HEREBY MADE FOR A COMPLETE AND ACCURATE DESCRIPTION THEREOF. SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE. BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN VOLUME 20051114, PAGE 0137049, OF THE DAVIDSON COUNTY, TENNESSEE RECORDS. Parcel ID Number: 181030A14200CO Address/Description: 7104 Calderwood Dr, Antioch, TN 37013 Current Owner(s): Chandan Chaudhuri Other Interested Party(ies): South Central

BankAce Contractors, LtdIndian Creek Estates Homeowners AssociationMiller Upshaw Family LawH&E Equipment Services, Inc. The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property 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; a deed of trust; and any matter than 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, and the title is believed to be good, but 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. The website of the third-party internet posting company that is posting this advertisement pursuant to §35-5-101(a)(2) is: WWW. BetterChoiceNotices.comThis office is attempting to collect a debt. Any information obtained will be used for that purpose. Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Suite 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 25-29712 FC01 Ad #265808 2025-12-04 2025-12-11

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 January 24, 2025, executed by PATRICK WADRI, A SINGLE MAN, to JERRY BRIDENBAUGH, ASSOCIATE, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE AND BENEFICIARY FOR XPERT HOME LENDING, INC., its successors and assigns, recorded on February 13, 2025 in Instrument Number: 20250213-0010967, in the Register of Deeds Office for Davidson County, Tennessee, to which reference is hereby made; and WHEREAS, OBX 2255-NQM13 TRUST, hereinafter "Creditor", the party entitled to enforce said security interest, having appointed Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as Substitute Trustee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as Substitute Trustee, or its agent, by virtue of the power, duty, and authority vested in and imposed upon said Substitute Trustee, will, on January 08, 2026, at 11:00 AM local time, at the Davidson County Courthouse, One Public Square, Nashville, TN 37201, in Davidson County, Tennessee, offer for sale certain property hereinafter described to the highest bidder for cash or certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the Substitute Trustee. The property to be sold is described as follows: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 2 ON THE PLAN OF CUMBERLAND GARDENS SECTIONS 7, AS OF RECORD IN BOOK 3106, PAGE 101, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION Commonly known as: 2609 JENKINS STREET NASHVILLE, TN 37208 Parcel number(s): 081 06 0 153.00 In the event of a discrepancy between the legal description, the street address, and/or the parcel number(s), the legal description shall control. The sale is subject to the following: tenant(s)/ occupant(s) rights in possession, if any; all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or set-back lines that may be applicable; any statutory rights of redemption of any state or federal governmental agency; any prior liens or encumbrances; any priority created by a fixture filing; and any matter that an accurate survey of the property might disclose. Additionally, the following parties might claim an interest in the property: PATRICK WADRI, If the United States, the State of Tennessee, or any agency thereof have any liens on the property and are named herein as interested parties, timely notice has been given to them in accordance with applicable law, and the sale will be subject to any applicable rights of redemption held by such entities, as required by 26 U.S.C. § 7425 and/or T.C.A. § 67-1-1433. The property will be sold AS IS, WHERE IS, WITH ALL FAULTS, and without warranty of any kind, express or implied, as to the condition of the property or any improvements thereon, including but not limited to merchantability or fitness for a particular purpose. The Substitute Trustee makes no covenant of seisin or warranty of title, express or implied, and will only convey the property by Substitute Trustee's Deed. Except as noted above, all right and equity of redemption, statutory or otherwise, homestead, and exemption are expressly waived in the Deed of Trust. The sale held pursuant to this notice is subject to the express reservation that it may be rescinded by the Substitute Trustee at any time. If the sale is rescinded for any reason, the purchaser shall only be entitled to a refund of funds tendered to purchase the subject property, and shall have no further or other recourse against Creditor, the Substitute Trustee, or their successor(s), assign(s), agent(s), and attorney(s). The right is reserved to adjourn 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. Notice of such adjournment will also be mailed to interested parties when required by applicable law.

If you have any questions or concerns, please contact: Robertson, Anschutz, Schneid, Crane & Partners, PLLC Attn: TN Foreclosure 13010 Morris Road, Suite 450 Alpharetta, GA 30004 (423) 498-7400 tnfc@raslg.com Please reference file number 25-338322 when contacting our office. Investors website: <https://www.rascranesalesinfo.com> and <https://BetterChoiceNotices.com> THIS OFFICE MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

----- PLEASE PUBLISH ALL INFORMATION ABOVE. Ad #265840 2025-12-04 2025-12-11

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, DAVIDSON COUNTY WHEREAS, LETHA M. SHROPSHIRE executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for REALTY MORTGAGE CORPORATION, Lender and RONALD M. HARKAVY, Trustee(s), which was dated January 11, 2008, and recorded on January 23, 2008 in Instrument Number 20080123-0007191 in Davidson County, Tennessee Register of Deeds. 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, Tennessee Housing Development Agency, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and 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, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on January 15, 2026, at 10:00 AM at the usual and customary location at the Davidson County Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, Tennessee, to wit: Land in Davidson, Tennessee, being Unit No. 939 on the Plan of Mill Park Commons, a Horizontal Property Regime as set forth in Exhibit "B" of the Master Deed Lot Layout, Phase VI, Mill Park Townhomes recorded as Instrument No. 20051128-0143120, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property. Being the same property conveyed to LETHA M SHROPSHIRE, A SINGLE WOMAN BY Warranty Deed from JAMES C. SPANGLER AND MACK H. MCCLUNG, GRANTORS of record as Instrument No. 20080123-0007190, dated January 10, 2008, Register's Office for Davidson County, Tennessee. Parcel ID Number: 163 05 0A 939.00 Address/Description: 5170 HICKORY HOLLOW #939, Antioch, TN 37013 Current Owner(s): Estate of Letha M. Shropshire Other Interested Party(ies): MILL PARK HOMEOWNERS ASSOCIATION, INC. The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property 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; a deed of trust; and any matter than 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, and the title is believed to be good, but 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. The website of the third-party internet posting company that is posting this advertisement pursuant to §35-5-101(a)(2) is: WWW. BetterChoiceNotices.comThis office is attempting to collect a debt. Any information obtained will be used for that purpose. Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Suite 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 25-27400 FC01 Ad #265844 2025-12-04 2025-12-11

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on January 8, 2026 on or about 11:00AM local time, at the Front Entrance, The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, conducted by the Co-Substitute Trustees as identified and set forth herein below, pursuant to Deed of Trust executed by JAYCEE C OKAFOR AND UGOCHUKWU N OKAFOR, to Charles E Tonkin, II, Trustee, on July 12, 2022, as Instrument No. 20220718-0082255 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: NewRez LLC d/b/a Shellpoint Mortgage Servicing 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 record: Land in Davidson County, Tennessee, being Unit No. 22, of Hydes Ferry Venture Townhomes, a Horizontal Property Regime with Private Elements as established by Declaration of Covenants, Conditions and Restrictions for Hydes Ferry Venture Townhomes, a Horizontal Property Regime with Private Elements, as shown on Declaration of record in Instrument No. 20171120-0119143 and revised by Scrivener's Affidavit in Instrument No. 20220215-0017654, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property. Being a portion of the same property conveyed

to Hydes Ferry Venture, LLC, a Tennessee Limited Liability Company by Warranty Deed from Brandon Mark Driver and Brigitte Nicole Brantley and Kristie Driver of record in Instrument No. 20180614-0057462 Register's Office for Davidson County, Tennessee, dated May 30, 2018 and on June 14, 2018. (Value or consideration as shown in aforementioned deed \$300,000.00.) Scrivener's Affidavit is recorded on February 12, 2020 of record in Instrument No. 20200212-0015939 Register's Office for Davidson County, Tennessee. Being the same property conveyed to Jaycee Okafor and Ugochukwu and Nnandi Okafor by deed from Hydes Ferry Venture, LLC, a Tennessee Limited Liability Company, dated July 12, 2022, of record Instrument Number 20220718-0082254, Register's Office for Davidson County, Tennessee. Subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record. Tax ID: 069 16 0A 022.00 Current Owner(s) of Property: JAYCEE C OKAFOR AND UGOCHUKWU N OKAFOR The street address of the above described property is believed to be 3605 Hydes Ferry Road, Nashville, TN 37218, 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 ANNOUCEMENT 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: None THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If applicable, the notice requirements of T.C.A. 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 Co-Substitute Trustee(s). 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 T.C.A. §67-1-1433.

CONTINUED TO PAGE B10

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or co-trustee(s). 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 Trustor, the Trustee or the Trustee's attorney. MWZM File No. 25-000591-505-1 For additional sale information visit: <https://www.tnforeclosurenices.com> Mackie Wolf Zientz & Mann, P.C., Co-Substitute Trustee PARK EAST 725 COOL SPRINGS BLVD, SUITE 140 FRANKLIN, TN 37067 AVT Title Services, LLC, Co-Substitute Trustee PARK EAST 725 COOL SPRINGS BLVD, SUITE 140 FRANKLIN, TN 37067 TN INVESTORS PAGE: http://mwzmlaw.com/tn_investors.php Ad #266043 2025-12-11 2025-12-18

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 01/08/2026 on or about 11:00 AM, at the Front Entrance, The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, conducted by the Co-Substitute Trustees as identified and set for the herein below, pursuant to Deed of Trust executed by SHIRLEY J. DANIEL, UNMARRIED, to SOUTHEAST TITLE, Trustee, and recorded on 02/05/2007 as Instrument No. 20070205-0015089in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Deutsche Bank National Trust Company, as Trustee for NovaStar Mortgage Funding Trust, Series 2007-1 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2007-1 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: Property commonly known as: 3173 Gwynnwood Drive, Nashville, TN 37207 and also known as: 3100 Ewingwood Drive, Nashville, TN 37207 (Its a corner lot) County of Davidson Certain property located and situated in Davidson County, Tennessee, and more particularly described as follows, to-wit: Land in Davidson County, Tennessee, being Lot No. 49 on the Plan of Golden Valley Estates, Section 1, as of record in Book 4175, page 142, Register's Office for Davidson County, Tennessee, reference to which plan is hereby made for a more complete description. Being the same property conveyed to Shirley J. Daniel by deed from Joseph Daniel dated 09/16/03 and filed of record in Instrument Number 200309250141958, said Register's Office. Tax ID: 060 01 0 102.00/ 06001010200/00 60 1 102.00 R 000/ 060-01-0-102.00/60-1-102/12 D 95552 Current Owner(s) of Property: SHIRLEY J. DANIEL, UNMARRIED The street address of the above described property is believed to be 3173 GWYNNWOOD DRIVE, NASHVILLE, TN 37207, but such address is not part of the legal descrip-

Legals

IT IS SO ORDERED, ADJUDGED, AND DECREED. APPROVED FOR ENTRY: Fort, Holloway & Saylor, LLC /s/ Adam Zanetis
ADAM ZANETIS, BPR No. 30901
517 Cummins Street 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 Hand Delivery on the 1st day of October, 2025 Publish dates: November 6, 13, 20, 27

CLARENCE DARBY vs MERCEDES RAFFERTY DARBY Docket #25D1069
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 MERCEDES RAFFERTY DARBY. It is ordered that said Defendant enter HER appearance herein with thirty (30) days after December 18th, 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 January 19th, 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 Plaintiff; JILL K. CARPENTER, Joseph P. Day, Clerk, November 20, 2025, Deputy Clerk K. BASS Publish dates: November 27, December 4, 11, 18
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE
South Carolina Department of Social Services, Plaintiff, vs. Maritza Saliya Rios and Jorge Avila, Defendants.
IN THE FAMILY COURT THIRTEENTH JUDICIAL CIRCUIT C.A. No.: 2025-DR-23-0173
PLAINTIFF'S MOTION REQUESTING ORDER CONFIRMING MINOR'S ELIGIBILITY FOR SPECIAL IMMIGRANT JUVENILE STATUS
IN THE INTERESTS OF: A Minor Child Born in 2008. Minor under the age of 18.
Plaintiff, South Carolina Department of Social Services ("DSS"), hereby moves the Court on behalf of the minor child for the entry of an order confirming the eligibility of the minor for special immigrant juvenile ("SIJ") status pursuant to INA § 101(a)(27)(J), 8 U.S.C. § 1101(a)(27)(J), TVPRA § 235(d)(1), an allowing the disclosure of such order to the U.S. Citizenship and Immigration Services ("USCIS") for purposes of applying for legal permanent residency for the minor child. Plaintiff alleges that this case has been previously before the Court and that the Court has jurisdiction of the parties and subject matter of the case. This hearing will take place on JANUARY 20, 2026, AT 10:30 A.M. at 350 Halton Road, Greenville, South Carolina.
1. In order for the minor child to submit a Form I-360, petition for SIJ status, and apply for legal permanent residency with USCIS, he requires current verification from this Court of his eligibility for SIJ status.
2. Under Section 101(a)(27)(J) of the Immigration and Nationality Act ("INA"), and as amended by Section 245(d)(1) of the William Wilberforce Trafficking Victims Protection Reauthorization Act ("TVPRA"), Congress enacted a mechanism for noncitizen children to obtain legal permanent resident status in the United States where

a family court has determined that reunification with one or both parents is not viable due to abuse, neglect, or abandonment. In short, the INA gives these children a way to gain or maintain lawful immigrant status and the right to work and live in the United States. Without this provision, these children would be unable to work and would otherwise be subject to removal from the United States. Pursuit of this benefit under the INA is in the best interest of the minor child.
3. To be considered a Special Immigrant Juvenile, the juvenile must establish (a) that he or she is unmarried and under age 21; see 8 C.F.R. § 204.11(c)(1)–(2); (b) that he or she has been "declared dependent on a juvenile court located in the United States or whom such a court has legally committed to, or placed under the custody of, an agency or department of a State or an individual or entity appointed by a State or juvenile court located in the United States;" INA § 101(a)(27)(J)(i); TVPRA § 235(d)(1); see also 8 C.F.R. § 204.11(c)(3); (c) that "reunification with one or both of the immigrant's parents is not viable due to abuse, neglect, abandonment or a similar basis found under State law;" INA § 101(a)(27)(J)(i); TVPRA § 235(d)(1); see also 8 C.F.R. § 204.11(c)(3); (d) that it has been determined in an administrative or judicial proceeding that it would "not be in the juvenile's best interest to be returned" to his or her home country. INA § 101(a)(27)(J)(ii); see also 8 C.F.R. § 204.11(c)(6).
4. The minor child is eligible for special immigrant juvenile status for the following reasons:
(a) the minor child is currently unmarried and under age 21; (b) the minor child was declared dependent in this Court on January 22, 2025, pursuant to the Probable Cause Removal order, which found probable cause to place the minor into emergency protective custody of DSS as a result of the allegations that the Defendant, Maritza Saliya Rios had failed to ensure and provide that basic needs were provided for the minor child. (c) Reunification with the minor child's biological mother, Maritza Saliya Rios, is not a viable option, based on the following:
(i) At the Merits Removal Hearing on June 4, 2025 and by Order issued June 25, 2025, the Court entered a finding of Physical Neglect. (ii) DSS was relieved of offering services to the Defendant mother at the Merits Removal Hearing by order issued June 25, 2025. (iii) This Court has determined that reunification would cause an unreasonable risk of harm to the child's life, physical health or safety and mental well-being. (iv) The court found that it was not in the best interests of the minor child for DSS to pursue termination of parental rights (d) Reunification with the minor child's biological father, Jorge Avila, is not a viable option because his whereabouts are unknown and cannot be determined after due diligence; and (e) the minor child continues to be dependent on this Court.
Further, it continues to be in the best interest of the minor child to remain in the United States and not to return to his home country of Honduras because no appropriate family members have been identified in Honduras and therapeutic and educational services provided to him now will end causing further trauma and hindering normal child development; danger or violence in home country.
WHEREFORE, the consenting parties respectfully pray for the Court to grant the following relief:
1. That the Court consider and approve the attached proposed Order confirming the minor child's eligibility

for SIJ status and granting permission to disclose the order to the USCIS for purposes of petitioning for SIJ status and legal permanent residency;
2. That the Court require the Plaintiff to provide any monetary or other support the minor child may necessarily require to submit the SIJ petition to USCIS, including the payment of any filing fees, medical exam fees and translation fees; and
3. For any and all further relief which the Court deems necessary for the best interests of the minor child.
Respectfully Submitted: Amanda Stiles, S.C. Bar # 101380 Attorney for Plaintiff 352 Halton Road, Greenville, SC 29607 864-467-7700. Dec. 4, 11, 18, 25
DAVIDSON COUNTY, TENNESSEE NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND FORECLOSURE
WHEREAS, default having been made in payment of the debts and obligation secured to be paid by that certain 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 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 20250923-0075836, 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 Wednesday, December 31, 2025 10:00 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. 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 12/22/2015 from Victor M. Garrido and Erin H. Maximilien, 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 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 matters 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 Trust-

ee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. NOTICE OF SALE TO PARTIES INTERESTED: Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019. 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; 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 adjourn 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 COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Dated this 4th day of December, 2025, Presley Law Firm, 1384 Gunbarrel Road, Suite A, Chattanooga, Tennessee 37421 (423) 826-1800 Third Party Website: ForeclosureTennessee.com Publication Dates: December 11, 18, 23

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MT ZION, continued from page B8

“The event started at 10 am, and we had cars lined up at 7:30 am, right?” Williams said. “So, what we know just looking at things on the news, that food insecurity is a big issue. I know we had the government shut down, where people weren’t getting SNAP benefits. So, we know that’s one area that needs to be addressed.” Williams said that in addition to donations such as gently used clothes and

non-perishable items, Mt. Zion is also always looking for volunteers as it gears up for more outreach throughout the holiday season. She said that events are spaced out throughout the season for people who are interested in volunteering, and that people who are interested can text “MTZION” to the phone number 78228. Williams said that after doing so, people will then be opted in to Mt. Zion’s text

messages and will then be able to receive information regarding volunteer opportunities.

Williams said that people can also receive updates regarding volunteer opportunities and general updates on Mt Zion’s website, mtzionnashville.org, as well as @mtzionnashville on Instagram, Facebook, and X formerly known as Twitter.

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