

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 July 21, 2004, executed by ALFRED A. AWONUGA and DEBORAH AWONUGA conveying certain real property therein described to RICHMOND TITLE, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded August 6, 2004, at Instrument Number 20040806-0095077; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Wells Fargo Bank, N.A., as Trustee, on behalf of the registered holders of First Franklin Mortgage Loan Trust 2004-FF8, Mortgage Pass-Through Certificates, Series 2004-FF8 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: BEING UNIT NO. 133 ON THE PLAN OF MILL PARK, PHASE III, AS OF RECORD AT INSTRUMENT NO. 20021015-0126630. REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. BEING THE SAME PROPERTY CONVEYED HEREIN BY DEED OF RECORD AT INSTRUMENT NO. 20040806-0095076. IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 163 05 0B 133.00 PROPERTY ADDRESS: The street address of the property is believed to be 5170 HICKORY HOLLOW PKWY, UNIT 503, 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): ALFRED A. AWONUGA, DEBORAH AWONUGA OTHER INTERESTED PARTIES: MILL PARK HOMEOWNERS ASSOCIATION, INC. 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 #266823 2025-12-18 2025-12-25 2026-01-01

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 February 21, 2003, executed by MOHAMMED RASRAS, UNMARRIED, to DANIEL W. SMALL, as Trustee for GUARANTY TRUST COMPANY, its successors and assigns, recorded on March 11, 2003 in Instrument Number: 20030311-0031825, in the Register of Deeds Office for Davidson County, Tennessee, to which reference is hereby made; and WHEREAS, U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION 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 22, 2026, at 10:00 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: BEING LOT 209 ON THE PLAN OF BOONE TRACE AT BILTMORE, SECTION FIVE OF RECORD IN INSTRUMENT NO. 20010319-0025933, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS

HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO MOHAMMAD S. RASRAS, MARRIED, BY WARRANTY DEED FROM NVR, INC., T/A RYAN HOMES DATED SEPTEMBER 5, 2001 AND FILED FOR RECORD IN INSTRUMENT NO. 20010911-0098635, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Commonly known as: 8216 CANOE COURT NASHVILLE, TN 37221 Parcel number(s): 126-15-0-A23. 10000 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: MOHAMMED S. RASRAS; THE ADMINISTRATOR OF THE U.S. SMALL BUSINESS ADMINISTRATION, AN AGENCY OF THE GOVERNMENT OF THE UNITED STATES OF AMERICA; THE INTERNAL REVENUE SERVICE, BOONE TRACE HOMEOWNERS ASSOCIATION; DISCOVER BANK; REGIONS BANK; TENNESSEE DEPARTMENT OF REVENUE. 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), 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 25-370632 when contacting our office. Investors website: <https://www.rasrcranesalesinfo.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 #267441 2025-12-25 2026-01-01

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, DAVIDSON COUNTY WHEREAS, Marco Williams executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SWBC Mortgage Corp, Lender and Edward Kershner, Trustee(s), which was dated August 18, 2020, and recorded on August 20, 2020, in Instrument Number 20200820-0093882 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, Provident Funding Associates, L.P., (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 February 5, 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: Land in Davidson County, Tennessee, being Units No. 39, Lot 158, of the TOWNHOMES OF CLOVER GLEN, PHASE 1B, a Horizontal Property Regime With Private Elements, as established by Declaration Of Covenants, Conditions and Restrictions of record in Instrument No. 20180813-0079686, as amended in Instrument No. 20191030-0111394, Register's Office for Davidson County, Tennessee, and further shown on the Major Subdivision Final Plat, CLOVER GLEN, PHASE 1B, of record in Instrument No. 20191015-0105301, said Register's Office, reference to which is hereby made for a more complete

description. Being the same property conveyed to the Grantor(s) by deed of even date of record in Instrument Number 20200820-0093881 or Book _____ Page _____, Registers Office for Davidson County, Tennessee. Parcel ID Number: 182 15 0C 039 Address/Description: 1535 White Tip Lane, Antioch, TN 37013 Current Owner(s): Marco Williams Other Interested Party(ies): Clover Glen 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.com This 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.: 25-33486 FC01 Ad #267577 2025-12-25 2026-01-01

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 15, 2023, executed by KRISTINA M WARREN conveying certain real property therein described to RUJY TITLE & ESCROW LLC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded May 18, 2023, at Instrument Number 20230518-0037348; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to CMG Mortgage, Inc. 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 February 19, 2026 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 UNIT NO. 213, BUILDING 295, ON THE PLAN OF BRADFORD FLATS CONDOMINIUM, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS OF RECORD IN EXHIBIT "B" IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS IN INSTRUMENT NO. 20220222-0019981, AMENDED IN INSTRUMENT NO. 20220606-0064634, AS FURTHER AMENDED AND RE-STATED IN INSTRUMENT NO. 20220815-0082382 AND CORRECTED IN INSTRUMENT NO. 20220901-0098691, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY. BEING THE SAME PROPERTY CONVEYED HEREIN BY DEED OF RECORD AT INSTRUMENT NO. 20230518-0037347, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 119030B06100CO PROPERTY ADDRESS: The street address of the property is believed to be 295 PLUS PARK BLVD #213, NASHVILLE, TN 37217. 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): KRISTINA M WARREN OTHER INTERESTED PARTIES: BRADFORD FLATS CONDOMINIUM ASSOCIATION, INC., SECRETARY OF HOUSING AND URBAN DEVELOPMENT 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 #268008 2026-01-01 2026-01-08 2026-01-15

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on February 5, 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 WILLIE GATES, to Robert M. Wilson, Jr., Trustee, on December 14, 2007, as Instrument No. 20071226-0146887 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: Property known as 3113 Albion Street, Nashville, TN 37209, Davidson County. A certain tract or parcel of land in Davidson County, in the State of Tennessee, described as follows: Land in Davidson County, Tennessee, being Unit A on the plan of Collier Commons, a Horizontal Property Regime, created under Title 66, Section 27-101, et. seq., as amended, Tennessee, Code Annotated, and as established by a Master Deed and By-Laws of record as Instrument No. 20061010-0125858, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements Appurtenant to said unit as set forth in said Master Deed. Reference is hereby made to the plat of Collier Commons as shown as an attachment to Exhibit "B" of the Master Deed, of record as aforementioned, said Register's Office, for a more complete identification and description of such unit. Being a portion of the same property conveyed to Kevin Hemphill and wife, Crylia L. West-Hemphill, by deed from Linda George, dated 10/24/05 and filed of record in Instrument No. 200510310131038 said Register's Office. Being the same property conveyed to Willie Gates, unmarried by deed from Kevin Hemphill and wife, Crylia L. West-Hemphill, dated 12/14/2007 and filed of record as Instrument Number 20071226-0146886, said Register's Office. Tax ID: 092 05 0B 001.00 Current Owner(s) of Property: WILLIE GATES The street address of the above described property is believed to be 3113 Albion Street, Nashville, TN 37209, 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 AN-

NOUNCEMENT 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. 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. 25-000625-505-1 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 #268012 2026-01-01 2026-01-08

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 6, 2022, executed by AARON SMITH and JERRY SMITH and LINDA SMITH AKA LINDA SMITHRLEW and COURTNEY CORLEW 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 April 12, 2022, at Instrument Number 20220412-0042380; 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 March 5, 2026 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. 18 ON THE PLAN OF SECTION 2, WARNER PARK VALLEY, OF RECORD IN BOOK 3600, PAGE 20, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY. SAID LOT NO. 18 FRONTS 102.0 FEET ON THE WESTERLY MARGIN OF VAUGHN'S GAP ROAD AND EXTENDS BACK BETWEEN PARALLEL LINES 150.0 FEET TO A DEAD LINE. Parcel ID: 143 03 0 008.00 PROPERTY ADDRESS: The street address of the property is believed to be 25 VAUGHNS GAP RD, NASHVILLE, TN 37205. 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): AARON SMITH, JERRY SMITH, LINDA SMITH AKA LINDA SMITHRLEW, COURTNEY CORLEW OTHER INTERESTED PARTIES: VELOCITY INVESTMENTS LLC ASSIGNEE OF SANTANDER CONSUMER USA , SYNCHRONY BANK , HARPETH FINANCIAL SERVICES LLC DBA ADVANCE FINANCIAL , THE TENNESSEE CREDIT UNION 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

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particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Ruben 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 #268067 2026-01-01 2026-01-08 2026-01-15

NOTICE TO CREDITORS #25P2225

ESTATE OF HELEN RUTH HOUSTON. Notice is hereby given that on the 19th day of December, Letters of Authority in respect to the estate of HELEN RUTH HOUSTON, who died on 10/09/2025 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 09th day of OCTOBER 2025. Personal Representative(s): FRANK SEALES JR. 8142 EASTERN AVENUE, NW WASHINGTON, DC 20012; Attorney for Personal Representative(s): HOLDEN, TRAVENIA A. 229 WEST MAIN STREET LEBANON, TN 37087; Publish dates: January 1 and January 8

NOTICE TO CREDITORS #25P2400

ESTATE OF RICHARD KENT KELTON JR. Notice is hereby given that on the 19th day of December, Letters of Authority in respect to the estate of RICHARD KENT KELTON JR., who died on 11/19/2025 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 19th day of NOVEMBER 2025. Personal Representative(s): KIMBERLI JOAN FISHER 6021 BROWNS MILL RD LASCASSAS, TN 37085; Attorney for Personal Representative(s): STEARNS, ASHLEY DESABETINO 107 NORTH MAPLE STREET MURFREESBORO, TN 37130; Publish dates: January 1 and January 8

PUBLIC NOTICE FOR JANUARY 2026

Notice of Regular Public Meetings and Public Comment Opportunities related to the Greater Nashville Regional Council (GNRC) and its Boards and Committees Public Meetings Notice is hereby given that the following will meet during regular sessions for the purpose of considering and transacting business on behalf of GNRC and its membership.

- Transportation Coordinating Committee – The committee will meet at GNRC offices, 44 Vantage Way, Suite 450, Nashville, TN 37228 on January 7 at 10:30 a.m. to develop recommendations for the Transportation Policy Board.
- Transportation Policy Board – The board will meet at GNRC offices, 44 Vantage Way, Suite 450, Nashville, TN 37228 on January 21 at 10:15 a.m. to conduct business related to regional transportation plans of the Nashville Area Metropolitan Planning Organization.

Further notice is given that the most up-to-date information about these and other public meetings, including

those scheduled after the date of this notice, is posted online at www.gnrc.org. Please check the website or call 615-862-8828 for the latest information about public meeting times and locations or other items of public notice. Opportunities for Public Comment GNRC provides an opportunity for public comment as part of the regular agenda for in-person meetings of public bodies. Those wishing to provide comments must be in attendance and will be asked to approach the podium by the chair of applicable boards or committees as listed on meeting agendas. Comments may also be submitted in writing at any time to comments@gnrc.org. Emailed comments will be reviewed by staff but will not be read or distributed at the public meeting. GNRC posts items available for public review and comment at <https://www.gnrc.org/PublicNotices>. Public comment is being requested for the following item.

• Transportation Improvement Program (TIP) – A public hearing to consider amendments to the TIP is scheduled in conjunction with the TPB meeting on January 21. The TIP is a federally required document that includes all regionally significant and federally funded transportation projects planned for Davidson, Maury, Robertson, Rutherford, Sumner, Williamson, and Wilson counties through September 30, 2026. In addition, the TIP satisfies the public participation requirements for the program of projects for WeGo Public Transit, the Franklin Transit Authority, and Murfreesboro Transit (formerly known as Rover).

About GNRC GNRC was established by the TN General Assembly as an association of local governments empowered to convene local and state leaders for the purposes of planning and programming state and federal investments into a range of social services and public infrastructure. GNRC serves as the region's federally recognized Area Agency on Aging and Disability (AAAD) and Economic Development District (EDD) and administers the Metropolitan Planning Organization (MPO) on behalf of the Nashville Area MPO Transportation Policy Board.

Non-Discrimination Policy GNRC does not discriminate on the basis of race, creed, color, religion, sex (including pregnancy, gender identity, and sexual orientation), family status, national origin, age, disability, genetic information (including family medical history), political affiliation, military service, limited English proficiency, any other class protected by applicable law in admission to, access to, or operations of its programs, services, or activities, and GNRC does not permit retaliation in response to engaging in protected activities. This policy applies to applicants for employment and current employees as well as sub-recipients and subcontractors of the GNRC that receive federal funding. A copy of the Non-Discrimination Policy is available at GNRC.org/Legal. Complaints or requests for accommodation should be directed to Grant Kehler, Non-Discrimination Coordinator, 44 Vantage Way, Ste. 450, Nashville, TN 37228, or by calling 615-862-8828. GNRC meetings may be audio and video recorded. Publish date: January 1

HITESH RAVINDRA MHATRE vs SOPHIA ERICKA BLOCKEN Docket #25D1114

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 SOPHIA ERICKA BLOCKEN. It is ordered that said Defendant enter HER appearance herein with thirty (30) days after January 01st, 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 February 02nd, 2026. 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, PAUL W. MOSER Joseph P. Day, Clerk Deputy Clerk S. Razoarreaola December 04th 2025 Publish Dates: December 11, 18, 25, January 1

ELSA VERONICA SANDOVAL-ROSALES vs HERIBERTO RAMIRO SICAIROS Docket #24D1312

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 HERIBERTO RAMIRO SICAIROS. It is ordered that said Defendant enter HIS appearance herein with thirty (30) days after January 01st, 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 February 02nd, 2026. It is therefore ordered that a copy of the Order be published for four (4) weeks succes-

sion in the TENNESSEE TRIBUNE, a newspaper published in Nashville. Attorney for Plaintiff, GEORGE FREY COSTON Joseph P. Day, Clerk December 4th 2025 Deputy Clerk S. Razoarreaola Publish Dates: December 11, 18, 25, January 1

FABIAN MAURIUS FORMOSA vs SHAREEFAH GANDY FORMOSA Docket #25D573

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 SHAREEFAH GANDY FORMOSA. It is ordered that said Defendant enter HER appearance herein with thirty (30) days after DECEMBER 11th, 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 12th, 2026. 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, PAUL D. RANDOLPH III Joseph P. Day, Clerk November 13th 2025 Deputy Clerk S. Razoarreaola Publish dates: December 18, 25, January 1, 8

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United Way of Tennessee names new leaders

NASHVILLE, TN — United Ways of Tennessee (UWTN), the statewide association supporting and strengthening local United Ways across the Volunteer State, announced today the appointment of Matt Marshall as its next President and Chief Executive Officer, effective February 1, 2026.

Marshall, who currently serves as President & CEO of United Way of West Tennessee, will assume statewide leadership following a highly impactful six-year tenure marked by organizational transformation, innovative community partnerships, and significant expansion of both revenue and reach. In his new role, Marshall will guide the collective strategy of Tennessee's United Way network, representing local United Ways at the state and national levels, advancing public policy priorities, and strengthening collaboration among member organizations to help improve the lives of residents across Tennessee.

“United Ways of Tennessee plays a critical role in bringing together community leaders, policymakers, and partners to tackle our state’s most urgent challenges,” said Richard Kennedy, Chair of the UWTN Board of Directors. “Matt’s track record of visionary leadership, coalition building, and results-oriented innovation made him the clear choice to lead our statewide network into its next chapter. We are thrilled to welcome him into this role.”

During his leadership in West Tennessee, the organization significantly expanded its regional impact across its 15-county footprint, launching several transformative community initiatives — including United Way’s Annual ALICE Report, the Greater Jackson Financial Empowerment Center, the Pathways2Possibilities Career Expo,



Matt Marshall

All Star Readers, the West Tennessee Non-profit Network, the 211 Hub, and the Ford Community Center — and strengthened partnerships between business, education, and nonprofit sectors to drive measurable change for working families. In 2022, he was recognized with the United Way Southeast Region Exemplary Leader Award.

“I am deeply honored to serve as the next President and CEO of United Ways of Tennessee,” said Marshall. “Working alongside remarkable leaders across our state, I believe we can and will build an even stronger, more aligned, and more resilient United Way network—one that helps every community move forward and upward. Tennessee’s best days are still ahead, and I am grateful for the opportunity to continue this work on behalf of families and communities across the state.”

Free streaming service Tubi is rivaling major players for viewership

Tubi hit profitability this year doing what other streaming services are trying to: attract younger audiences who are willing to sit through ads.

The Fox Corp.-owned free streaming platform has long been among a sort of second tier of streaming services alongside lower-budget and less popular offerings like Pluto and The Roku Channel. But the free service is gaining traction and finding its footing in conversations with the big players.

“Our fans come in, and they behave like [subscription streaming] viewers. The only difference is they don’t pay for it,” said Tubi’s chief marketing officer, Nicole Parlapiano, in an interview.

Netflix’s dominance in streaming has led many media companies to chase the same success, spending billions of dollars on original content to attract subscribers and strive for profitability.

In response, the cost of streaming has risen, with nearly every subscription platform instituting multiple price hikes in recent years and pushing consumers toward cheaper, ad-supported options. A crackdown on password sharing by some of the biggest players has also shaken up the space.

Nearly 60 percent of Tubi’s audience is made up of millennials or members of Generation Z, and nearly half are multicultural, Tubi said, citing an MRI-Simmons Cord Evolution Study of its audience.

In total, Tubi boasts more than 300,000 titles on its platform.

In October, Fox reported that Tubi had reached profitability for the first time for the fiscal quarter ended Sept. 30, with Fox CEO Lachlan Murdoch adding that it reached that milestone “earlier than expected.” Tubi reported 27 percent revenue growth for the quarter, which was driven by an 18 percent increase in total view time.

Executives say that selection process makes Tubi viewers more inclined to watch ads than those tuning into other free, ad-supported channels for more of a laid-back experience — or simply to have something on in the background. That’s a strong sales pitch for advertisers.

“We’re 100 percent ad-supported, which other streamers are not. Yes, they have ad-supported tiers, but it’s unclear on each platform how big those tiers are and how much viewing is happening in an ad-supported environment,” Parlapiano said.

On Fox’s most recent earnings call, CFO Steve Tomsic said the company’s overall TV advertising revenue was up 6 percent, primarily driven by Tubi’s growth.

With 58 percent of its viewers skewing young, Tubi has invested a lot of work into appealing to younger generations, according to company executives.

In June, Tubi launched Tubi for Creators, part of a broader push from the company into incorporating content creators into Hollywood.

“The idea behind it is to give creators a pathway to Hollywood that really allows them to maintain their authenticity that made them popular in the first place and maintain a lot of creative control,” said Rich Bloom, head of Tubi for Creators.

“We launched with six creators and about 500 episodes of content, and we’re now up to well over 100 creators and over 10,000 episodes of content.”

Gen Z is also leaning into nostalgia, with older shows like “Columbo” and “Murder, She Wrote” popular on Tubi, too.

Tubi executives note its growing Gen Z and millennial audience is another selling point for advertisers.

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