

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 March 25, 2022, executed by UGOCHUKWU N OKAFOR conveying certain real property therein described to CHARLES E TONKIN, II, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded April 1, 2022, at Instrument Number 20220401-0037798; 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 February 3, 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: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 475 ON THE PLAN OF HAYNES, MANOR SECTION 4 OF RECORD IN BOOK 4175, PAGE 90, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY. BEING THE SAME PROPERTY CONVEYED TO UGOCHUKWU N. OKAFORBY DEED FROM LISA H. TAYLOR, TRUSTEE OF THE RANDY HILLIN 2016 TURST AND AN EQUAL UNDIVIDED TENANT-IN-COMMON INTEREST TO LISA H. TAYLOR TRUSTEE FO THE LISA H. TAYLOR 2016 TRUST, BEING A ONE-HALF (1/2) TENANT-IN-COMMON INTEREST, DATED MARCH 21, 2022, RECORDED IN INSTRUMENT NUBMER 202204010037777, REGISTER'S OFFICER 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. Parcel ID: 059 11 0 151.00 PROPERTY ADDRESS: The street address of the property is believed to be 640 ROWAN DR, NASHVILLE, TN 37207. 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): UGOCHUKWU N OKAFOR OTHER INTERESTED PARTIES: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE INVESTORS GROUP 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 #267723 2026-01-08 2026-01-15 2026-01-22

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 11, 2012, executed by CHARLENE ROSS SPENCER and RODERICK C SPENCER conveying certain real property therein described to MICHAEL J MILLS, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded July 17, 2012, at Instrument Number 20120717-0062714; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PHH Mortgage Corporation 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 5, 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 ALL OF THAT CERTAIN LAND OR LOT AS DESCRIBED IN DAVIDSON COUNTY, TENNESSEE AS FOLLOWS TO-WIT: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 127 ON THE PLAN OF RAYNES MANOR, SECTION I, AS OF RECORD IN PLAT BOOK 3600, PAGE 85, REGISTER'S OFFICE FOR SAID COUNTY, SAID LOT FRONTS 65 FEET ON THE NORTHWESTERLY SIDE OF VANDERHORST DRIVE AND RUNS BACK BETWEEN PARALLEL LINES, 135 FEET TO A DEAD LINE. Parcel ID: 059-15-0-073.00 PROPERTY ADDRESS: The street address of the property is believed to be 718 VANDERHORST DRIVE, NASHVILLE, TN 37207. 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): ESTATE AND/OR HEIRS AT LAW OF CHARLENE ROSS SPENCER, ESTATE AND/OR HEIRS AT LAW OF RODERICK C SPENCER OTHER INTERESTED PARTIES: 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 #267723 2026-01-08 2026-01-15 2026-01-22

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 RUDY 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-STATE 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 reserva-

tion 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 ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES. OTHER INTERESTED PARTIES: 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: [\[mwzmlaw.com/tn_investors.php\]\(http://mwzmlaw.com/tn_investors.php\) Ad #268012 2026-01-01 2026-01-08](http://</p>
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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 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 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 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 #268067 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 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 NOVA CONSTRUCTION, LLC, to Mary Beth Hagan, Esq., Trustee, on October 8, 2024, as Instrument No. 20241008-0078236 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Dominion Financial Services, LLC 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 Lot No. 120, on the Plan of BROOKLYN HEIGHTS, E.C. SCRUGGS SUBDIVISION OF LOTS NO. 18-19-20-21-29-11 & 12, as of record in Plat Book 332, Page 140, in the Register's Office of Davidson County, Tennessee, to which Plan reference is hereby made for a more complete and accurate legal description. Being the same property conveyed to Sherri Thomas, an unmarried person, by Quitclaim Deed from Charlette Watson, an unmarried person, of record in Instrument No. 20101105-0089076, in the Register's Office of Davidson County, Tennessee, dated November 02, 2010 and recorded on November 05, 2010. Being the same property conveyed to Charlette Watson, by Special Warranty Deed from Nashville Area Habitat for Humanity, Inc., a Tennessee nonprofit corporation, of record in Book 11543, Page 545, in the Register's Office of Davidson County, Tennessee, dated

June 24, 1999 and recorded on June 25, 1999. Being further conveyed to Nova Construction, LLC, from Sherri Thomas, by Deed dated 10/08/2024, of record in Deed Book *, Page *, *202410080078235 in the Davidson County Register of Deeds. Map/Parcel No.: 071 09 0 139.00 This property is more commonly referred to as follows: 1802-B Seminary Street, Nashville, TN 37207 Tax ID: 071 09 0 139.00 Current Owner(s) of Property: NOVA CONSTRUCTION, LLC The street address of the above described property is believed to be 1802-B Seminary Street, 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 ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES. OTHER INTERESTED PARTIES: THE OAKLEY LUMBER COMPANY, LLC 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. 25-000004-636-1 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

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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 #268338 2026-01-08 2026-01-15

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 31, 2001, executed by VIRGIL L. SHERROD and CONSTANCE PINKSTON conveying certain real property therein described to ROUSHANAK PAZOUKI BAGHAI, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded June 6, 2001, at Instrument Number 20010606-0059352, and re-recorded September 11, 2001, at Instrument Number 20010911-0098527; 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 February 19, 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: LAND SITUATED IN DAVIDSON COUNTY, TENNESSEE, TO-WIT: BEING PART OF LOT D, ON THE CORRECTED MAP OF THE W.P. READY SUBDIVISION OF E.H. THORNTON TRACT, OF RECORD IN BOOK 332, PAGE 110, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE; AND FURTHER DESCRIBED ACCORDING TO A MORTGAGE LOAN INSPECTION MADE BY CAMPBELL SURVEYING CO., INC., 2424 21ST AVENUE S., SUITE 201, NASHVILLE, TN 37212, LICENSE NO. 665, DATED NOVEMBER 18, 1993, AS FOLLOWS: BEGINNING AT A POINT IN THE SOUTHERLY MARGIN OF SARVER AVENUE, SAID POINT BEING THE NORTHWEST CORNER OF LOT E AND THE NORTHEAST CORNER OF SAID PART OF LOT D; THENCE SOUTHERLY 235.9 FEET TO A POINT; THENCE WESTERLY 60 FEET TO A POINT; THENCE NORTHERLY 238.8 FEET TO A POINT IN THE SOUTHERLY MARGIN OF SARVER AVENUE; THENCE ALONG SAID MARGIN OF SARVER AVENUE 60 FEET TO THE POINT OF BEGINNING. BEING THE SAME PROPERTY CONVEYED HEREIN BY DEED OF RECORD AT INSTRUMENT NO. 20010606-0059351, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 043 01 0 126.00 PROPERTY ADDRESS: The street address of the property is believed to be 304 SARVER AVE, 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): ESTATE AND/OR HEIRS-AT-LAW OF CONSTANCE PINKSTON, ESTATE AND/OR HEIRS-AT-LAW OF VIRGIL L. SHERROD OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 riselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #268543 2026-01-08 2026-01-15 2026-01-22

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, 2024, executed by JOHN KACHEL conveying certain real property therein described to FOUNDATION TITLE & ESCROW SERIES LLC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded April 3, 2024, at Instrument Number 20240403-0023536, and re-recorded December 8, 2025, at Instrument Number 20251208-0097548; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to RELIABLE HOLD-

INGS MANAGER LLC DBA LENDZ FINANCIAL 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 5, 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: LAND IN DAVIDSON COUNTY, TENNESSEE. BEING LOT NO. 19 ON THE FINAL SUBDIVISION PLAT OF HARBOR VILLAGE PHASE III, AS SHOWN OF RECORD IN INSTRUMENT NO. 20050331-0034862, AS AMENDED BY SURVEYOR'S CERTIFICATE OF CORRECTION OF RECORD IN INSTRUMENT NO. 20050406-0038091, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE BEING THE SAME PROPERTY CONVEYED TO JOHN A. KACHEL FROM WESTVIEW HOMES LLC BY WARRANTY DEED DATED JANUARY 28, 2008 RECORDED ON FEBRUARY 1, 2008 IN INSTRUMENT NO. 20080201-0010371, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE Parcel ID: 034 07 0A 165.00 PROPERTY ADDRESS: The street address of the property is believed to be 2029 SPRING BRANCH DR, 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): JOHN KACHEL OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 riselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #268561 2026-01-08 2026-01-15 2026-01-22

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on March 5, 2026 at 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 BELINDA J. SCOTT, to Stewart Guaranty Title Company, Trustee, on June 23, 2020, as Instrument No. 20200701-0071187 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Carrington Mortgage Services LLC 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 the North 50 feet of the South 100 feet of the East 150 feet of Block 47 on the Plan of Midway, as of record in Book 421, Page 11, Register's Office for said County. Said part of said Block No. 47 fronts 50 feet on the West side of 34th Avenue North, and runs back between parallel lines, parallel to and 50 feet North of Clare Avenue, 150 feet to an alley. Being the same property conveyed to Belinda J. Scott by a Quit Claim Deed recorded on October 20, 2017 as Instrument No. 20171020-0107718. Tax ID: 092 05 0 109.00 Current Owner(s) of Property: BELINDA J. SCOTT The street address of the above described property is believed to be 923 34th Avenue North, 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 ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE,

OR THE CO-TRUSTEES. OTHER INTERESTED PARTIES: SECRETARY OF HOUSING & URBAN DEVELOPMENT 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. 25-000215-210-1 For additional sale information visit: <https://www.infoclosurenotices.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 #268651 2026-01-08 2026-01-15 2026-01-22

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); 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); or (2) (A) or Twelve (12) 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

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

ISSAC KWADWO (BOATENG) NKANSAH vs ROBIN MARIA REID Docket #19D1201

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 ROBIN MARIA REID. It is ordered that said Defendant enter HER appearance herein with thirty (30) days after JANUARY 22nd, 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 23rd, 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: JEFFREY POWELL, Joseph P. Day, Clerk, December 23rd 2025, Deputy Clerk S. Razoarreaola Publish dates: January 8, 15, 22, 29

NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated 08/13/2023, and the Deed of Trust of even date securing the same, recorded 08/29/2023, in 20230829-0067723, in Office of the Register of Deeds for Davidson County, Tennessee, executed by Joseph Ledoux, conveying certain property therein described to Joseph B. Pitt, Jr. as Trustee for Figure Lending LLC and the undersigned, The Sayer Law Group, P.C., having been appointed Successor Trustee to Joseph B. Pitt, Jr., as trustee for current beneficiary Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2023-FIG4.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of The Sayer Law Group, P.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee to Joseph B. Pitt, Jr., as trustee for Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2023-FIG4, will, on 02/11/2026 at or about 10:00 AM, at the main entrance to the Davidson County Courthouse, 1 Public Square, Nashville, TN, offer for sale certain property herein after described to the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Davidson County, Tennessee, and being more particularly described as follows:

THE FOLLOWING REAL PROPERTY IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND DESCRIBED FURTHER AS FOLLOWS: BEING LOT NO. 60 ON THE PLAN OF ROSEBANK PARK SUBDIVISION, OF RECORD IN BOOK 1835, PAGE 26, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. SAID LOT NO. 60 FRONTS 95 FEET ON THE NORTHERLY SIDE OF CARTER STREET, AND EXTENDS BACK 214 FEET ON THE EASTERLY LINE AND 200.6 FEET ON THE WESTERLY LINE TO A DEAD LINE, MEASURING 95.9 FEET THEREON. ALSO KNOWN AS: 2411 Carter Ave., Nashville, TN 37206 Parcel ID:083-04-0-067

This sale is subject to all matters shown on any applicable recorded plat; any unpaid 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; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: Current Occupant, 2411 Carter Avenue, Nashville, TN 37206 Joseph Ledoux, 2411 Carter Avenue, Nashville, TN 37206 American Express c/o Zwicker & Associates 5409 Maryland Way, Suite 310, Brentwood, TN 37027 JPMorgan Chase Bank c/o Brock & Scott, PLLC 1315 Westbrook Plaza Drive, Winston-Salem, NC 27103 Bank of America c/o Javitch Block LLC 1100 Superior Avenue, 19th Floor, Cleveland, OH 44114-2521 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. TRUSTEE IS SELLING THE PROPERTY AS IS. BUYER BEWARE. TRUSTEE MAKES NO REPRESENTATIONS AS TO THE CONDITION OF THE PROPERTY, THE STATUS OF TITLE, OR ANY LIENS OR ENCUMBRANCES ON THE PROPERTY. DATED December 9, 2025 THE SAYER LAW GROUP, P.C., AS SUCCESSOR TRUSTEE This Notice will run for two (2) weeks in The Tennessee Tribune newspaper, and will be posted online at www.tnpublicnotice.com and also posted online at foreclosurestn.com. Publish dates: January 8, 15

The Metropolitan Nashville Airport Authority

is updating the Nashville International Airport, BNA® Master Plan, a long-term planning document that guides responsible growth, and Noise Exposure Maps (NEMs), which show the levels and areas of noise around BNA. As part of this process, we invite all interested parties to attend an upcoming Open House where we will share information and gather community feedback: Thursday, January 22, 2026 2 p.m. - 5 p.m. FiftyForward Donelson Station 108 Donelson Pike Nashville, TN 37214 This is an informal, drop-in session and is the first of two community Open Houses. Comments can be made online at www.BNAMasterPlan.com. Accessibility accommodations are available upon request. 615-275-1441. Publish date: January 8

REQUEST FOR PROPOSAL FOR WEBSITE DESIGN, DEVELOPMENT AND MANAGEMENT PROJECT NO 26-021ELECTRONIC PROPOSALS

for completion of this project shall be received by the Metropolitan Nashville Airport Authority, not later than 2:00 p.m. (central), on Tuesday, February 10, 2026. Copies of the Contract Documents (RFP, Proposal Schedule, Attachments, etc.) will be available on Monday, January 5, 2026 and may be obtained electronically from B2GNow E-Bidding, an online tendering service. ELECTRONIC PROPOSALS for WEBSITE DEVELOPMENT and MANAGEMENT SERVICES will be submitted through this online platform, B2GNow E-Bidding. Microsoft Teams Meeting help? Join the meeting now Meeting ID: 251 845 093 137 68 Passcode: MR69MV9H Dial in by phone +1 615-270-8936.45917938# United States, All locations Find a local number Phone conference ID: 459 179 38# For organizers: Meeting options | Reset dial-in PIN Further details concerning this proposal may be obtained from the MNAA web site: <https://flynashville.com/nashville-airport-authority/business-opportunities>. Publish date: January 8

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