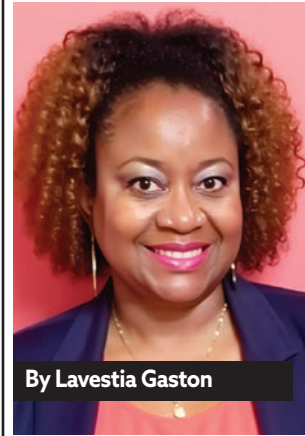


Finance

FINANCIAL LITERACY AND THE BLACK COMMUNITY

Would you rather write a check to yourself or the government?



By Lavestia Gaston

Tax planning is very important when you are self-employed. Most business owners are left with owing federal income taxes based on their net profit. Many don't know that they can set up a SEP-IRA which the contributions are completely deductible as a business expense.

A SEP IRA might be a great way to slash your tax bill. That is assuming you are self-employed or at least have some 1099 NEC, 1099K or 1099 MISC income. This could be your last-minute strategy, for a big tax savings.

The Simplified Employee Pension Plan aka SEP IRA is a type of retirement account for people who are self-employed or those who own their own business. This is more like a 401(k) than a pension. One of the best features of this retirement account is that it can be set up and funded between year-end and filing your taxes. Other plans like a 401(k), profit sharing plan or defined benefit pension plan would need to have been established before the year ended.

The SEP IRA allows flexibility as for when you need to make your contribution. Being able to make large or small deposits over time or having the ability to make a one-time deposit, when you have a huge tax bill.

The SEP IRA is just another retirement account option that is specifically for business owners. It is like an IRA – you will get a tax deduction when you

contribute but you will pay taxes when you take out the money. A SEP IRA gives you the ability to potentially invest a significantly larger amount of money compared to an IRA which has a yearly capped amount for contributions per year.

For more information on establishing a SEP IRA, see a Financial Advisor.

Lavestia Gaston-Harper is a Tax Accountant and Registered Investment Representative with over 25 years of distinguished experience. A respected tax writer and columnist she brings authoritative and practical expertise to readers across Tennessee and beyond. Gaston-Harper earned her Master of Accountancy from Stetson University and Bachelor of Business Administration in Accounting/Finance from Le Moyne-Owen College and Financial Planning Concepts through American Express University.



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Legals/Classifieds

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 September 3, 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. This sale is subject to purchaser's tendering to Ruben Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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. 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 #284308 2026-08-06 2026-08-13 2026-08-20

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 9, 2023, executed by MOHAMMAD ISLAM and SAIMA CHOWDHURY conveying certain real property therein described to MARINOSCI LAW GROUP, PC., RENEE KAMMER, ESQ., as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded May 16, 2023, at Instrument Number 20230516-0036416; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on September 3, 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: BEING LOT NO. 161, ON THE PLAN OF PHASE II, SECTION I, LONG HUNTER CHASE, OF RECORD IN BOOK 7900, PAGE 763 AND 764; AS CORRECTED BY SURVEYORS CERTIFICATE OF CORRECTION IN BOOK 9473, PAGE 43, REGISTERS OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS

HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. BEING THE SAME PROPERTY AS CONVEYED TO THE SECRETARY OF VETERANS AFFAIRS BY DEED RECORDED AT INSTRUMENT NO. 20200507-0047728 IN THE LAND RECORDS OF DAVIDSON COUNTY, TENNESSEE. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. BEING PREVIOUSLY CONVEYED BY WARRANTY DEED FROM THE SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA TO MOHAMMAD ISLAM, A MARRIED MAN, DATED 06/29/2020, AND RECORDED ON 07/07/2020 AT DOCUMENT REFERENCE 20200707-0072659 IN DAVIDSON COUNTY, TENNESSEE. Parcel ID: 151090A16100CO PROPERTY ADDRESS: The street address of the property is believed to be 108 CAMBRIDGE CLOSE, 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): MOHAMMAD ISLAM, SAIMA CHOWDHURY OTHER INTERESTED PARTIES: REPUBLIC BANK & TRUST COMPANY 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. This sale is subject to purchaser's tendering to Ruben Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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. 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 #285150 2026-08-06 2026-08-13 2026-08-20

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 15, 2025, executed by TIMOTHY HALL AKA

TIMOTHY G. HALL conveying certain real property therein described to SCOTT TANSIL, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded August 15, 2025, at Instrument Number 20250815-0065298; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to FIRSTBANK who is now the owner of said debt; and WHEREAS, the undersigned, Ruben 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, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on October 1, 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: A CERTAIN CONDOMINIUM IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS: UNIT NO.D-4 OF LAKE CHATEAU CONDOMINIUMS AND DESCRIBED IN A MASTER DEED RECORDED IN BOOK 4756 PAGE 743 AND AMENDED IN BOOK 5819 PAGE 432; BOOK 6639 PAGE 468; BOOK 6691 PAGE 308; BOOK 7025 PAGE 380; BOOK 7367 PAGE 272; BOOK 10322 PAGE 682 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE AND FURTHER DESCRIBED ON THE PLAT OF RECORD OF RECORD IN BOOK 6250 PAGE 602 AND AMENDED IN BOOK 7025, PAGE 380, AND BOOK 7367, PAGE 272 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 097-08-0A-022.00-C PROPERTY ADDRESS: The street address of the property is believed to be 119 LAKE CHATEAU DR, HERMITAGE, TN 37076. 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): TIMOTHY HALL AKA TIMOTHY G. HALL OTHER INTERESTED PARTIES: LAKE CHATEAU HOMEOWNERS' ASSOCIATION, PHASES I, II AND III 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. This sale is subject to purchaser's tendering to Ruben Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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. 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 #285169 2026-08-06 2026-08-13 2026-08-20

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 2, 2021, executed by BROOKE ARIEL LITS conveying certain real property therein described to MATTHEW ELLIS, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded July 19, 2021, at Instrument Number 20210719-0096251; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to SELECT PORTFOLIO SERVICING, INC who is now the owner of said debt; and WHEREAS, the undersigned, Ruben 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, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on September 3, 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 219A, TOGETHER WITH COMMON AREAS, AS ESTABLISHED BY DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HOMES AT 219 PRINCE AVENUE, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS, OF RECORD AS INSTRUMENT NO. 20161123-0124011 AND FIRST AMENDMENT OF RECORD AS INSTRUMENT NO. 20170606-0056470, AND BEING SHOWN ON MAP ATTACHED THERETO AS EXHIBIT "B". 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 BROOKE ARIEL LITS, SINGLE BY WARRANTY DEED FROM RYAN LYNCH, AN

UNMARRIED MAN, OF RECORD IN INSTRUMENT 202107190096250, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 071 07 0C 001.00 PROPERTY ADDRESS: The street address of the property is believed to be 219 A PRINCE AVE, 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): BROOKE ARIEL LITS 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. This sale is subject to purchaser's tendering to Ruben Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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. 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 #285239 2026-08-06 2026-08-13 2026-08-20

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 11, 2024, executed by DOWLING CAPITAL INVESTMENTS LLC conveying certain real property therein described as same appears of record in the Register's Office of Davidson County, Tennessee recorded April 16, 2024, at Instrument Number 20240416-0027110; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nvestor Funding Inc. who is now the owner of said debt; and WHEREAS, the undersigned, Ruben 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

CONTINUED TO PAGE B9

Legals

CONTINUED FROM PAGE B8

undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on September 10, 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 LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS: SITUATE IN THE CITY OF NASHVILLE, THE 24TH COUNCIL DISTRICT OF DAVIDSON COUNTY AND THE STATE OF TENNESSEE AND BEING PART OF PART OF LOT 20 OF C.C. VERNON FARM PLAT, IN THE NAME OF HOLLY & PAUL GRAY, AS RECORDED IN DB-20200921-0108039 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING ON THE SOUTHWEST CORNER OF LOT 1 OF THE RE-SUBDIVISION OF PART OF LOT NO. 20 OF C.C. VERNON FARM PLAT AS RECORDED IN PLAT BOOK 161, PAGE 194, IN THE NAME OF IDA A OUDOMSOUK, AS RECORDED IN DB-20200921-0108039, AND ALSO BEING ON THE WESTERLY RIGHT-OF-WAY OF ORLANDO AVENUE; THENCE ALONG EASTERLY LINE OF SAID IDA A OUDOMSOUK LANDS, AND IN PART ALONG THE EASTERLY LINE OF A 0.2029 ACRE PART OF PART OF LOT 20 OF C.C. VERNON FARM PLAT, IN THE NAME OF HOLLY & PAUL GRAY, AS RECORDED IN DB-20200921-0108039, AND ALSO BEING ON THE WESTERLY RIGHT-OF-WAY OF ORLANDO AVENUE, SOUTH 10°07'07" EAST, A DISTANCE OF 130.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING ALONG THE WESTERLY RIGHT-OF-WAY OF ORLANDO AVENUE, SOUTH 10°07'07" EAST, A DISTANCE OF 60.00 FEET TO A POINT ON THE NORTHEAST CORNER OF PART OF PART OF LOT 20 OF C.C. VERNON FARM PLAT, IN THE NAME OF JEON INVESTMENT INC., AS RECORDED IN DC-20150409-0031087; THENCE ALONG SAID JEON INVESTMENT INC. LANDS, NORTH 21°26'09" WEST, A DISTANCE OF 64.16 FEET TO A POINT AT THE SOUTHWEST CORNER OF THE AFOREMENTIONED 0.2029 ACRE LANDS OF HOLLY & PAUL GRAY; THENCE ALONG SOUTHERLY LINE OF SAID 0.2029 ACRE LANDS OF HOLLY & PAUL GRAY, NORTH 81°41'56" EAST, A DISTANCE OF 158.00 FEET TO THE TRUE POINT OF BEGINNING CONTAINING a 0.2134 ACRES (9.296 SQFT) OF LAND AND BEING SUBJECT TO ALL OTHER EASEMENTS, ENCUMBRANCES, RIGHTS, RESERVATIONS OR MATTER OF TITLE THAT MAY AFFECT THE SUBJECT PARCEL. NORTH AND BEARING SYSTEM BASED UPON THE SOUTH LINE OF LOT 1 OF THE RE-SUBDIVISION OF PART OF LOT NO. 20 OF C.C. VERNON FARM PLAT AS RECORDED IN BOOK 5190, PAGE 147, AND A FIELD SURVEY CONDUCTED BY B. A. LAND PROFESSIONALS, LLC, ON DECEMBER 10, 2018. THIS LEGAL DESCRIPTION WAS PREPARED BY OR UNDER THE DIRECT SUPERVISION OF DONOVAN P. BENSON, TENNESSEE RLS #3046. EASEMENT "A" CONTAINING a 0.0337 ACRES SITUATE IN THE CITY OF NASHVILLE, THE 24TH COUNCIL DISTRICT OF DAVIDSON COUNTY AND THE STATE OF TENNESSEE AND BEING PART OF PART OF LOT 20 OF C.C. VERNON FARM PLAT, AS RECORDED IN PLAT BOOK 161, PAGE 194, IN THE NAME OF IDA A OUDOMSOUK, AS RECORDED IN DB-20200921-0108039 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING ON THE SOUTHWEST CORNER OF LOT 1 OF THE LOT 1 OF THE RE-SUBDIVISION OF PART OF LOT 20 OF C.C. VERNON FARM PLAT AS RECORD-ED IN BOOK 5190, PAGE 147, IN THE NAME OF LYNWOOD PARTNERS., AS RECORDED IN DB-20030925-0142306, ALSO BEING ON THE WESTERLY RIGHT-OF-WAY OF ORLANDO AVENUE; THENCE ALONG EASTERLY LINE OF AFOREMENTIONED IDA A OUDOMSOUK LANDS, AND WESTERLY RIGHT-OF-WAY OF ORLANDO AVENUE, SOUTH 10°07'07" EAST, A DISTANCE OF 20.79 FEET TO THE TRUE POINT OF BEGINNING; THENCE ALONG THE NORTHERLY LINE PART OF LOT NO. 20 OF C.C. VERNON FARM PLAT, IN THE NAME OF HOLLY & PAUL GRAY, AS RECORDED IN DB-20200921-0108039; BEING THE SAME PROPERTY CONVEYED TO HOLLY GRAY AND PAUL GRAY, WIFE AND HUSBAND, BY WARRANTY DEED FROM REGAL HOMES CO., A TENNESSEE CORPORATION, OF RECORD IN INSTRUMENT NO. 20230828-0066874, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, DATED AUGUST 21, 2023 AND RECORDED ON AUGUST 28, 2023. ALSO SEE AFFIDAVIT OF SCRIVENER'S ERROR RECORD IN INSTRUMENT NO. 20231117-0089781. BEING THE SAME PROPERTY CONVEYED TO HOLLY GRAY AND PAUL GRAY, WIFE AND HUSBAND, BY WARRANTY DEED FROM REGAL HOMES CO., A TENNESSEE CORPORATION, OF RECORD IN INSTRUMENT NO. 20230828-0066874, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, DATED SEPTEMBER 15, 2020 AND RECORDED ON SEPTEMBER 16, 2020. PROPERTY ADDRESS IS COMMONLY KNOWN AS: 233 ORLANDO AVENUE, NASHVILLE, TN 37209. DERIVATION CLAUSE: THE INSTRUMENT CONSTITUTING THE SOURCE OF THE BORROWER'S INTEREST IN THE FOREGOING DESCRIBED PROPERTY WAS A WARRANTY DEED RECORDED UNDER INSTRUMENT # 20240416-0026908 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. Parcel ID: 09114019700 PROPERTY ADDRESS: The street address of the property is believed to be 233 ORLANDO AVENUE, NASHVILLE, TN 37209. In the event of any discrepancy between this street address and the legal description of the property, the legal

DISTANCE OF 17.73 FEET TO A POINT; NORTH 73°21'32" EAST, A DISTANCE OF 25.63 FEET TO A POINT ON THE AFOREMENTIONED WESTERLY RIGHT-OF-WAY OF ORLANDO AVENUE; THENCE ALONG THE SAID WESTERLY RIGHT-OF-WAY OF ORLANDO AVENUE, NORTH 10°07'07" WEST, A DISTANCE OF 11.87 FEET TO THE TRUE POINT OF BEGINNING. CONTAINING - 0.0337 ACRES (1,468 SQFT) OF LAND AND BEING SUBJECT TO ALL OTHER EASEMENTS, ENCUMBRANCES, RIGHTS, RESERVATIONS OR MATTER OF TITLE THAT MAY AFFECT THE SUBJECT PARCEL. NORTH AND BEARING SYSTEM BASED UPON THE SOUTH LINE OF LOT NO. 1 OF THE RE-SUBDIVISION OF PART OF LOT NO. 20 OF C.C. VERNON FARM PLAT AS RECORDED IN BOOK 5190, PAGE 147, AND A FIELD SURVEY CONDUCTED BY B.A. LAND PROFESSIONALS, LLC, ON DECEMBER 10, 2018. THIS SURVEY AND DESCRIPTION WAS PREPARED BY OR UNDER THE DIRECT SUPERVISION OF DONOVAN P. BENSON, TENNESSEE RLS# 3046. EASEMENT "B" CONTAINING --- 0.0149 ACRES SITUATE IN THE CITY OF NASHVILLE, THE 24TH COUNCIL DISTRICT OF DAVIDSON COUNTY AND THE STATE OF TENNESSEE AND BEING PART OF PART OF LOT 20 OF C.C. VERNON FARM PLAT, AS RECORDED IN PLAT BOOK 161, PAGE 194, IN THE NAME OF HOLLY & PAUL GRAY, AS RECORDED IN DB-20200921-0108039; AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING ON THE SOUTHWEST CORNER OF LOT NO. 1 OF THE LOT NO. 1 OF THE RE-SUBDIVISION OF PART OF LOT NO. 20 OF C.C. VERNON FARM PLAT AS RECORDED IN BOOK 5190, PAGE 147, IN THE NAME OF LYNWOOD PARTNERS., AS RECORDED IN DB-20030925-0142306, ALSO BEING ON THE WESTERLY RIGHT-OF-WAY OF ORLANDO AVENUE; THENCE ALONG EASTERLY LINE OF THE LANDS OF IDA A OUDOMSOUK, AS RECORDED IN DB-20200921-0108039, AND WESTERLY RIGHT-OF-WAY OF ORLANDO AVENUE, SOUTH 10°07'07" EAST, A DISTANCE OF 20.79 FEET TO A POINT; THENCE ALONG A LINE THROUGH THE SAID OUDOMSOUK LANDS THE FOLLOWING 3 (THREE) COURSES: SOUTH 73°45'16" WEST, A DISTANCE OF 64.86 FEET TO A POINT; SOUTH 16°14'44" EAST, A DISTANCE OF 35.97 FEET TO A POINT; SOUTH 12°56'25" EAST, A DISTANCE OF 9.41 FEET TO A POINT ON THE NORTHERLY LINE OF THE AFOREMENTIONED HOLLY & PAUL GRAY LANDS, SAID POINT ALSO BEING THE TRUE POINT OF BEGINNING; THENCE ALONG A LINE THROUGH THE SAID GRAY LANDS, SOUTH 12°56' 25" EAST A DISTANCE OF 59.86 FEET TO A POINT ON THE SOUTHERLY LINE OF THE AFOREMENTIONED HOLLY & PAUL GRAY LANDS AND THE NORTHERLY LINE OF A SEPARATE PARCEL IN THE NAME OF HOLLY & PAUL GRAY, AS RECORDED IN DB-20200921-0108039; THENCE ALONG THE NORTHERLY LINE OF SAID GRAY LANDS, NORTH 81°41'56" EAST, A DISTANCE OF 9.88 FEET TO A POINT; THENCE ALONG A LINE THROUGH THE SAID GRAY LANDS, NORTH 15°48'17" EAST, A DISTANCE OF 62.09 FEET TO A POINT ON THE SOUTHERLY LINE OF THE AFOREMENTIONED OUDOMSOUK LANDS; THENCE ALONG SOUTHERLY LINE OF THE SAID OUDOMSOUK LANDS SOUTH 77°58'42" WEST, A DISTANCE OF 13.58 FEET TO THE TRUE POINT OF BEGINNING. CONTAINING - 0.0149 ACRES (648 SQFT) OF LAND AND BEING SUBJECT TO ALL OTHER EASEMENTS, ENCUMBRANCES, RIGHTS, RESERVATIONS AND MATTER OF TITLE THAT MAY AFFECT THE SUBJECT PARCEL. NORTH AND BEARING SYSTEM BASED UPON THE SOUTH LINE OF LOT NO. 1 OF THE RE-SUBDIVISION OF PART OF LOT NO. 20 OF C.C. VERNON FARM PLAT AS RECORDED IN BOOK 5190, PAGE 147, AND A FIELD SURVEY CONDUCTED BY B. A. LAND PROFESSIONALS, LLC, ON DECEMBER 10, 2018. THIS SURVEY AND DESCRIPTION WAS PREPARED BY OR UNDER THE DIRECT SUPERVISION OF DONOVAN P. BENSON, TENNESSEE RLS # 3046. BEING THE SAME PROPERTY CONVEYED TO LEROY WOLFORD, MARRIED, BY WARRANTY DEED FROM HOLLY GRAY AND PAUL GRAY, WIFE AND HUSBAND, OF RECORD IN INSTRUMENT NO. 20230828-0066874, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, DATED AUGUST 21, 2023 AND RECORDED ON AUGUST 28, 2023. ALSO SEE AFFIDAVIT OF SCRIVENER'S ERROR RECORD IN INSTRUMENT NO. 20231117-0089781. BEING THE SAME PROPERTY CONVEYED TO HOLLY GRAY AND PAUL GRAY, WIFE AND HUSBAND, BY WARRANTY DEED FROM REGAL HOMES CO., A TENNESSEE CORPORATION, OF RECORD IN INSTRUMENT NO. 20230828-0066874, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, DATED SEPTEMBER 15, 2020 AND RECORDED ON SEPTEMBER 16, 2020. PROPERTY ADDRESS IS COMMONLY KNOWN AS: 233 ORLANDO AVENUE, NASHVILLE, TN 37209. DERIVATION CLAUSE: THE INSTRUMENT CONSTITUTING THE SOURCE OF THE BORROWER'S INTEREST IN THE FOREGOING DESCRIBED PROPERTY WAS A WARRANTY DEED RECORDED UNDER INSTRUMENT # 20240416-0026908 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. Parcel ID: 09114019700 PROPERTY ADDRESS: The street address of the property is believed to be 233 ORLANDO AVENUE, NASHVILLE, TN 37209. In the event of any discrepancy between this street address and the legal description of the property, the legal

description shall control. CURRENT OWNER(S): DOWLING CAPITAL INVESTMENTS LLC OTHER INTERESTED PARTIES: BUILDERS FIRSTSOURCE , EXPERIENCED CONSTRUCTION, LLC , DOUGLAS COOMER, HAILEE LONG COOMER, MARIA LEON, CLAUDIA P. HILE, BRIGETTE DIAZ, FRANCISCO J DIAZ ORTEGEL, DANIEL RAMIREZ PINA, AND EXPERIENCED CONSTRUCTION, LLC , ANDRES GONZALEZ AND EXPERIENCED CONSTRUCTION, LLC , TIMOTHY W. BURROW, BFS GROUP, LLC , TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE 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. This sale is subject to purchaser's tendering to Rubin Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. In addition this sale shall be subject to the right of redemption by the TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT, pursuant to T.C.A. 67-1-1433C(1) by reason of the following tax lien(s) of record in: Instrument Number 20260427-0036064. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433b(1). THIS LAW FIRM IS ATTEMPTING TO COLLECT 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 #285379 2026-08-06 2026-08-13 2026-08-20

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 09/09/2026 on or about 10:00 AM, at the At the main entrance to the Davidson County Courthouse located at 1 Public Square, Nashville, TN, Davidson County, Tennessee, conducted by the Co-Substitute Trustees as identified and set for the herein below, pursuant to Deed of Trust executed by Anisha Barbee a married person, to R. Rick Hart, Trustee, and recorded on 06/28/2023 as Instrument No. 20230628-0049382, in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Renasant Bank The following real estate located in Davidson County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of records: Land in Davidson County, Tennessee, being Lot No. 11 on the Final Plat of Phase 4, 5 and 6 of Brookview Subdivision, of record as Instrument No. 20060303-0025044, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a complete and accurate description thereof. Being the same property conveyed to ANISHA BARBEE, A MARRIED PERSON by deed from CHERRY CONWAY-CARTER AND DERRICK CONNER, A MARRIED COUPLE, of record in Instrument No. 202306280049381, said Register's Office. Tax ID: 059-04-0A-231.00 / 059-04 0A 231.00 / 059040A23100CO / 059 040A 231.00 / 059-040A-231.00- CO Current Owner(s) of Property: Anisha Barbee a married person The street address of the above described property is believed to be 2941 Vista Lane, 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: Brookview Homeowners Association Inc; If applicable, the notice requirements of Tenn. Code Ann. 35-5-101 have been met. All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Substitute Trustee. If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them, and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by

26 U.S.C. 7425 and Tenn. Code Ann. §67-1-1433. Please be advised that the trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/irre-faqs#d_5This property is being sold with the express reservation that the sale is subject to confirmation by the lender or co-trustees. For additional sale information visit: <https://www.tn-foreclosurenoticies.com> Trustee File No. 2026-00182-TN Western Progressive - Tennessee, Inc., Co-Substitute Trustee Corporation Service Company, Registered Agent 2908 Poston Ave Nashville, TN 37203-1312 AVT Title Services LLC, Co-Substitute Trustee Park East 725 Cool Springs Blvd., Suite 140 Franklin, TN 37067 SALE INFORMATION: Sales Line: (866) 960-8299 Website:<https://www.allsource.com/loginpage.aspx> Ad #285389 2026-08-13 2026-08-20

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 December 27, 2023, executed by FAITHFUL AND TRUE, LLC conveying certain real property therein described to T.D. SERVICE COMPANY, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded December 28, 2023, at Instrument Number 20231228-0099807; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-2 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 September 10, 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: REAL PROPERTY IN DAVIDSON COUNTY, TENNESSEE BEING UNIT NO. D-3, ON THE PLAN OF HARDING GLEN CONDOMINIUMS (FORMERLY KNOWN AS BARCELONA CONDOMINIUMS), CREATED UNDER TITLE 66, CHAPTER 27, SECTIONS 101, ET.SEQ., AS AMENDED, TENNESSEE CODE ANNOTATED, AND AS ESTABLISHED BY A MASTER DEED OF RECORD IN BOOK 6400, PAGE 801; AS AMENDED IN BOOK 9397, PAGE 814; BOOK 11509, PAGE 965; 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 EXHIBIT A-1 OF SAID MASTER DEED. REFERENCE IS HEREBY MADE TO THE PLAT OF BARCELONA CONDOMINIUM OF RECORD IN BOOK 6400, PAGE 839, AS SET FORTH IN EXHIBIT A-2 OF THIS MASTER DEED FOR A MORE COMPLETE IDENTIFICATION AND DESCRIPTION OF SUCH UNIT.BEING THE SAME PROPERTY CONVEYED TO FAITHFUL AND TRUE, LLC, A TENNESSEE LIMITED LIABILITY COMPANY, BY QUITCLAIM DEED FROM HOUSING QUICK FIX ASSOCIATES, LLC, A TENNESSEE LIMITED LIABILITY COMPANY, OF RECORD IN INSTRUMENT NO. 202312280099806, SAID REGISTERS OFFICE. AND BEING PART OF THE SAME PROPERTY CONVEYED TO HOUSING QUICK FIX ASSOCIATES, LLC, A TENNESSEE LIMITED LIABILITY COMPANY, BY QUITCLAIM DEED FROM JERRY WIMBERLY, OF RECORD IN INSTRUMENT NO. 20141124-0108334, DATED NOVEMBER 24, 2014, REGISTER'S OFFICE FOR SAID COUNTY. SEE ALSO DEED OF RECORD IN BOOK 10926, PAGE 12, SAID REGISTER'S OFFICE. Parcel ID: 133 16 0A 032.00 PROPERTY ADDRESS: The street address of the property is believed to be 270 TAMPA DRIVE, # D-3, NASHVILLE, TN 37211. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): FAITHFUL AND TRUE, LLC OTHER INTERESTED PARTIES: HARDING GLEN CONDOMINIUM 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. This sale is subject to purchaser's tendering to Rubin Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide infor-

mation, could result in rescission of the sale. 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 #285512 2026-08-13 2026-08-20 2026-08-27

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 27, 2018, executed by JOHN C BAKER and ELEANOR K BAKER and TIFFANY A MAXWELL conveying certain real property therein described to MARI-NOSCI LAW GROUP, PC, RENEE KAMMER, ESQ., as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded October 2, 2018, at Instrument Number 20181002-0097910; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. 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 September 3, 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: A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO 14 ON THE PLAN OF BESS ESTATES, SECTION 1, OF RECORD IN BOOK 4460, PAGE 154, REGISTERS OFFICE FOR SAID COUNTY. SAID LOT NO 14 FRONTS 44.42 FEET ON THE EASTERLY MARGIN OF DELVIN DRIVE AND EXTENDS BACK 129.58 FEET ON THE SOUTHERLY LINE AND 142.51 FEET ON THE NORTHERLY LINE TO A BROKEN LINE IN THE REAR, MEASURING 160.57 FEET THEREON. THIS CONVEYANCE IS SUBJECT TO ANY AND ALL EXISTING EASEMENTS OF RECORD. Parcel ID: 16206033000 PROPERTY ADDRESS: The street address of the property is believed to be 174 DELVIN 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): JOHN C BAKER, ELEANOR K BAKER, TIFFANY A MAXWELL 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. This sale is subject to purchaser's tendering to Rubin Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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 #285572 2026-08-06 2026-08-13 2026-08-20

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 October 29, 2007, executed by MARCELA CASTELAN AND INOCENTE QUEVEDO, to Tonya Esquivel, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CTX MORTGAGE COMPANY, LLC, its successors and assigns, recorded on November 5, 2007, in Instrument Number: 20071105-0129966, 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 RCAF 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 September 18, 2026, at 11:00 AM local time, at The Historic 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: A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 251 ON THE PLAN OF CRIEVE HALL ESTATES, SECTION THREE, OF RECORD IN PLAT BOOK 2133, PAGE 59, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE. BEGINNING AT A POINT IN THE WESTERLY MARGIN OF TROUSDALE DRIVE AT THE CORNER OF LOTS 251 AND 252; THENCE WITH THE LINE BETWEEN SAID LOTS WESTERLY 189.3 FEET TO A POINT; THENCE NORTHERLY 141.3 FEET TO THE SOUTH MAR-

ber 4, 2025, at Instrument Number 20251104-0087767; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Lakeview Loan Servicing, 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 September 17, 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. 40 ON THE FINAL PLAT OF HUNTER'S RUN, SECTION FOUR, AS SHOWN ON PLAT OF RECORD IN INSTRUMENT NO. 20011207-0135040, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION. Parcel ID: 14910012900 PROPERTY ADDRESS: The street address of the property is believed to be 1928 STREAMFIELD CT, 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): ARLENE BOYD, KEITH ALLEN BOYD OTHER INTERESTED PARTIES: GOODLEAP, 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. This sale is subject to purchaser's tendering to Rubin Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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 #285588 2026-08-06 2026-08-13 2026-08-20

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 October 29, 2007, executed by MARCELA CASTELAN AND INOCENTE QUEVEDO, to Tonya Esquivel, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CTX MORTGAGE COMPANY, LLC, its successors and assigns, recorded on November 5, 2007, in Instrument Number: 20071105-0129966, 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 RCAF 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 September 18, 2026, at 11:00 AM local time, at The Historic 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: A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 251 ON THE PLAN OF CRIEVE HALL ESTATES, SECTION THREE, OF RECORD IN PLAT BOOK 2133, PAGE 59, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE. BEGINNING AT A POINT IN THE WESTERLY MARGIN OF TROUSDALE DRIVE AT THE CORNER OF LOTS 251 AND 252; THENCE WITH THE LINE BETWEEN SAID LOTS WESTERLY 189.3 FEET TO A POINT; THENCE NORTHERLY 141.3 FEET TO THE SOUTH MAR-

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Legals

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GIN OF BRAMBLEWOOD DRIVE; THENCE WITH THE MARGIN OF THE SAME EASTERLY 122.95 FEET TO THE BEGINNING OF A CURVE; THENCE AROUND SAID CURVE SOUTHEASTERLY 39.27 FEET TO THE WEST MARGIN OF TROUSDALE DRIVE; THENCE WITH THE MARGIN OF THE SAME, SOUTHERLY 91.5 FEET TO THE BEGINNING. Commonly known as: 4913 TROUSDALE DR NASHVILLE, TN 37220 Parcel number(s): 146-8-109, 146 08 0 109.00 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 setback 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: MARCELA WARREN; ALAN SCOTT WARREN; GIANNA QUEVEDO. AS PERSONAL REPRESENTATIVE OF INOCENTE: GIANNA QUEVEDO; RUBEN QUEVEDO; ANGEL QUEVEDO; ISABELLA QUEVEDO . 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 Rd, Ste 450 Alpharetta, GA 30004 (423) 498-7400 trnf@raslg.com Please reference file number 26-437404 when contacting our office. Investors website: <https://www.rascranesalesinfo.com> and <https://www.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 #285745 2026-08-13 2026-08-20

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 12, 2024, executed by DOWLING CAPITAL INVESTMENTS LLC conveying certain real property therein described to TRACT TITLE, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded April 16, 2024, at Instrument Number 20240416-0027037; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nvestor Funding 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 September 10, 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: A CERTAIN UNIT LOCATED IN DAVIDSON COUNTY, TENNESSEE, BEING KNOWN AND DESIGNATED AS UNIT B OF HOMES AT 1808 14TH AVE N, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS, ESTABLISHED PURSUANT TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS ESTABLISHING HOMES AT 1808 14TH AVE N, A HORIZONTAL PROPERTY REGIME, OF RECORD IN INSTRUMENT NUMBER 20240105-0001093, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, AND WITH SAID UNIT BEING DEPICTED ON EXHIBIT "B" TO SAID DECLARATION; TOGETHER WITH A PERCENTAGE INTEREST IN THE COMMON ELEMENTS AS SET FORTH

IN SAID DECLARATION. Parcel ID: 081070R00201CO PROPERTY ADDRESS: The street address of the property is believed to be 1808 14TH AVENUE UNIT B, NASHVILLE, TN 37208. 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): DOWLING CAPITAL INVESTMENTS LLC OTHER INTERESTED PARTIES: DOUGLAS COOMER, HAILEE LONG COOMER, MARIA LEON, CLAUDIA P. HILE, BRIGETTE DIAZ, FRANCISCO J DIAZ ORTEGEL, DANIEL RAMIREZ PINA, AND EXPERIENCED CONSTRUCTION, LLC , CLAUDIA P. HILE, TIMOTHY W. BURROW, BFS GROUP, LLC , TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE 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. This sale is subject to purchaser's tendering to Rubin Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. In addition this sale shall be subject to the right of redemption by the TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT, pursuant to T.C.A. 67-1-1433C(1) by reason of the following tax lien(s) of record in: Instrument Number 20260427-0036064. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433B(1). THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 1545 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 #285783 2026-08-13 2026-08-20 2026-08-27

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 09/10/2026 on or about 12:00 PM, at the At the main entrance to the Davidson County Courthouse located at 1 Public Square, Nashville, TN, Davidson, Tennessee, conducted by the Substitute Trustee as identified and set for the herein below, pursuant to Deed of Trust executed by RYAN CARTER UNMARRIED, to SIGNATURE TITLE SERVICES LLC, Trustee, and recorded on 03/14/2023 as Instrument No. 20230314-0018457, in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Pacific Asset Holding 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 records: Land in Davidson County, Tennessee, being Lot No. 60, on the map entitled the Plan of GP Rose's Property on Nolensville Pike, of record in Plat Book 547, Page 74, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate legal description of said property. Being the same property conveyed to John Ramsey, a single man, and Molly Trenkamp, a single woman, as tenants in common with the right of survivorship, by Warranty Deed from FEN RE Holdings, a Tennessee limited liability company, dated October 5, 2018, of record in Instrument No. 20181005-0099264, in the Register's Office of Davidson County, Tennessee. Oath is hereby made that Molly Trenkamp is now known as and is one and the same person as Molly Ramsey. Being the same property conveyed to Ryan Scott Carter from John Ramsey and Molly Trenkamp, now Ramsey by Warranty Deed dated 03/16/23 and recorded on _____ in Instrument #202303140018456 _____, Book _____, Page _____,

in the Register's Office of Davidson County, Tennessee. Tax ID: 119-01-0-133.00/ 119 01 0 133.00/11901013300 Current Owner(s) of Property: RYAN CARTER UNMARRIED The street address of the above described property is believed to be 2211 WICKSON AVE, NASHVILLE, TN 37210-4921, 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 TRUSTEE. OTHER INTERESTED PARTIES: N/A If applicable, the notice requirements of Tenn. Code Ann. 35-5-101 have been met. All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Substitute Trustee. If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them, and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and Tenn. Code Ann. §67-1-1433. NOTICE TO POTENTIAL BIDDERS: Please be advised that the trustee may require equity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/re-faqs#d_5 This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. For additional sale information visit: <https://www.inforeclosurenatives.com/Trustee%20File%20No.%2000218-TN-SPS%20Western%20Progressive%20-Tennessee,%20Inc.,%20Substitute%20Trustee%20Corporation%20Service%20Company,%20Registered%20Agent%202908%20Poston%20Ave%20Nashville,%20TN%2037203-1312> SALE INFORMATION: Sales Line: (866) 960-8299 Website:<https://www.altsource.com/> loginpage.aspx Ad #286068 2026-08-13 2026-08-20

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on September 17, 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 ERIC SCHELL, to Steven Green, Trustee, on May 18, 2022, as Instrument No. 20220527-0061698 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Pentagon Federal Credit Union 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: The Following Described Property: Land in Davidson County, Tennessee, Being Unit No. 166 on the Plan of Phase One, Provincetown, A Horizontal Property Regime with Private Elements, Of Record in Instrument Number 20031119-0168785 - Exhibit "A-1" in the Register's Office for Davidson County, Tennessee, to which Plan Reference is Lumpy Made for a more complete and accurate description. Being The Same Property Conveyed to Eric Schell, An Unmarried Man from Sonja Latrese Jack, Unmarried, dated 04/26/2021, Recorded 04/28/2021, Deed Instrument # 20210428-0056793, County of Davidson, State of Tennessee. Assessor's Parcel No: 163 16 0A 066.00 Tax ID: 163 16 0A 066.00 Current Owner(s) of Property: ERIC SCHELL The street address of the above described property is believed to be 1002 Halifax Ln, Antioch, TN 37013, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON 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: CURRENT SPOUSE OF ERIC SCHELL AND MERS AND LEGACY HOME LOANS 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. 26-000027-285-1 For additional sale information visit: <https://www.inforeclosurenatives.com> Mackie Wolf Zientz & Mann, P.C., Co-Substitute Trustee PARK EAST 725 COOL SPRINGS BLVD, SUITE 140 FRANKLIN, TN 37067 TN INVESTORS PAGE: http://mwzmlaw.com/tn_investors.php Ad #286382 2026-08-20 2026-08-27

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 November 30, 2023, executed by FAITHFUL AND TRUE, LLC, to Metropolitan Escrow, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERITRUST MORTGAGE CORPORATION, its successors and assigns, recorded on December 1, 2023, in Instrument Number: 20231201-0092775, in the Register of Deeds Office for Davidson County, Tennessee, to which reference is hereby made; and WHEREAS, COMPUTERSHARE TRUST COMPANY, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS THE OWNER TRUSTEE OF DEEPAVEN RESIDENTIAL MORTGAGETRUST 2024-1, 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 September 17, 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 UNIT NO. M-14, ON THE PLAN OF HARDING GLEN CONDOMINIUMS (FORMERLY KNOWN AS BARCELONA CONDOMINIUMS), CREATED UNDER TITLE 66, CHAPTER 27, SECTIONS 101, ET. SEQ., AS AMENDED, TENNESSEE CODE ANNOTATED, AND AS ESTABLISHED BY A MASTER DEED OF RECORD IN BOOK 6400, PAGE 801; AS AMENDED IN BOOK 9397, PAGE 814; BOOK 11509, PAGE 965; 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 EXHIBIT A-1 OF SAID MASTER DEED. REFERENCE IS HEREBY MADE TO THE PLAT OF BARCELONA CONDOMINIUM OF RECORD IN BOOK 6400, PAGE 839, AS SET FORTH IN EXHIBIT A-2 OF THIS MASTER DEED FOR A MORE COMPLETE IDENTIFICATION AND DESCRIPTION OF SUCH UNIT. BEING THE SAME PROPERTY CONVEYED TO FAITHFUL AND TRUE, LLC BY QUITCLAIM DEED FROM HOUSING QUICK FIX ASSOCIATES, LLC, OF RECORD IN INSTRUMENT NO. 202312010092774, IN SAID REGISTER'S OFFICE. AND BEING THE SAME PROPERTY CONVEYED TO HOUSING QUICK FIX ASSOCIATES, LLC, BY DEED FROM JERRY WIMBERLY, OF RECORD IN INSTRUMENT NO. 20141124-0108334, DATED NOVEMBER 24, 2014, REGISTER'S OFFICE FOR SAID COUNTY. Commonly known as: 270 TAMPA DR M-14 NASHVILLE, TN 37211 Parcel number(s): 133-16-0A-157.00-CO 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 setback 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: FAITHFUL TRUE, LLC; JERRY WIMBERLY, AS MANAGER OF FAITHFUL AND TRUE LLC; HARDING GLEN CONDOMINIUM HOMEOWNERS' ASSOCIATION, INC. . 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 trnf@raslg.com Please reference file number 26-423309 when contacting our office. Investors website: <https://www.rascranesalesinfo.com> and <https://www.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 #286583 2026-08-20 2026-08-27

NOTICE TO CREDITORS #26P1506 ESTATE OF STEPHEN EDWIN STOLL. Notice is hereby given that on the 12th day of August, Letters of Authority in respect to the estate of, STEPHEN EDWIN STOLL, who died on 07/18/2026 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) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 18th day of JULY 2026. Personal Representative; RICHARD STEVEN STOLL 5035 MONTCLAIR DRIVE NASHVILLE, TN 37211; Attorney Representative; GRIFFITH, CHARLES BENARD 108 HARDING PLACE SUITE 203 NASHVILLE, TN 37205; Publish dates: August 20 and August 27

NOTICE TO CREDITORS #26P1287 ESTATE OF HOLLY LAJEANA SMITH. Notice is hereby given that on the 03rd day of August, Letters of Authority in respect to the estate of, HOLLY LAJEANA SMITH, who died on 05/29/2026 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) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 03rd day of MAY 2026. Personal Representative; KOTE SMITH 1001 CEDAR CREEK VILLAGE DR MT. JULIET, TN 37211; Attorney Representative; HEDGEPAITH JR., RICHARD RAY 810 DOMINICAN DR NASHVILLE, TN 37228; Publish dates: August 13 and August 20

NOTICE TO CREDITORS #26P1322 ESTATE OF WILLIAM E. MCDONALD JR. Notice is hereby given that on the 30th day of July, Letters of Authority in respect to the estate of, WILLIAM E. MCDONALD JR., who died on 07/02/2026 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting), as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 02nd day of JULY 2026. Personal Representative; ROBERT L. MCDONALD 5254 RUSTIC WAY OLD HICKORY, TN 37138; Attorney Representative; FREEMAN, JOHN BLAKE 114 BENSON RD NASHVILLE, TN 37214; Publish dates: August 13 and August 20

NOTICE TO CREDITORS #26P1399 ESTATE OF JACQUELINE MARIANNE PRATHER. Notice is hereby given that on the 05th day of August, Letters of Authority in respect to the estate of, JACQUELINE MARIANNE PRATHER, who died on 02/07/2026 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All per-

sons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting), as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 07th day of FEBRUARY 2026. Personal Representative; JOHN STUART 701 VANOKE DRIVE MADISON, TN 37115; Attorney Representative; FOX, ERIC KENDALL 103 HAZEL PATH CT HENDERSONVILLE, TN 37075; Publish dates: August 13 and August 20

NOTICE TO CREDITORS #26P851 ESTATE OF MICHAEL EDWARD PITT. Notice is hereby given that on the 04th day of August, Letters of Authority in respect to the estate of, MICHAEL EDWARD PITT, who died on 04/10/2026 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 10th day of APRIL 2026. Personal Representative; BOYD RUSSELL PITT 101 PORTLAND COURTYARD PRIVATE ROAD, APARTMENT 144 PORTLAND, TN 37148; Attorney Representative; SHIFFLETT, GEORGE CLARK III 704 SOUTH BROADWAY, SUITE 2 PORTLAND, TN 37148; Publish dates: August 13 and August 20

NOTICE TO: MACEY MCMINTON The State of Tennessee, Department of Children's Services, has filed a Petition to Declare Child Dependent and Neglected as to Denver Tompkins DOB: 12/11/2024. It appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby ORDERED to serve upon Lee McDougal, Attorney for the Tennessee Department of Children's Services, 393 Maple Street, Suite 201 Gallatin, TN 37066, an Answer to the Petition to Declare Child Dependent and Neglected filed by the Tennessee Department of Children's Services, within thirty (30) days of the last day of publication of this notice, and pursuant to Rule 39(e)(1) of the Tenn. R. Juv. P. you must also appear in the Juvenile Court of Sumner County, Tennessee at Gallatin, Tennessee on the 29th day of September 2026, at 9:00AM for the Hearing on the Petition to Declare Child Dependent and Neglected by the State of Tennessee, Department of Children's Services. If you fail to do so, a default judgment will be taken against you pursuant to Tenn. Code Ann. § 36-1-117(n) and Rule 55 of the Tenn. R. of Civ. P. for the relief demanded in the Petition. You may view and obtain a copy of the Petition and any other subsequently filed legal documents at the Juvenile Court Clerk's Office, Gallatin, Tennessee. Publish date: August 6, 13, 20, 27

NES Committee/Board Meeting Notice: All NES regular board and committee meetings will be held onsite and streamed online until further notice. Board and committee meetings are open to the general public with social distancing measures in place. Committee meetings will begin at 8 a.m. with board meetings to follow immediately unless otherwise noted. The Electric Power Board of the Metropolitan Government of Nashville and Davidson County, will hold their regular meeting on Wednesday, August 26, 2026 starting at 8:00 a.m. Please visit www.nespower.com for details. A Nashville Electric Service customer who wishes to address the board must contact the Board Secretary by email at dfrakenberg@nespower.com to make a request and learn more about providing comment. Publish dates: August 13, 20

REQUEST FOR PROPOSAL FOR ON-CALL GATE INSTALLATION AND REPAIR SERVICES ELECTRONIC PROPOSALS for completion of this project shall be received by the Metropolitan Nashville Airport Authority, not later than 2:00 P.M. p.m. (central), on Tuesday, September 15, 2026. A Pre-Proposal Meeting will be conducted at 10:00 a.m. (central), Monday, August 24, 2026, in the Consolidated Service Facility Building (CSF) Conference Room at Consolidated Service Facility Building (CSF), 815 Hanger Lane, Nashville TN 37217. Attendance at this meeting is MANDATORY. Copies of the Contract Documents (RFP, Proposal Schedule, Attachments, etc.) will be available on Monday, August 17, 2026 and may be obtained electronically from B2GNow E-Bidding, an online tendering service. ELECTRONIC PROPOSALS for On-call Gate Installation and Repair Services will be submitted through this online platform, B2GNow E-Bidding.

CONTINUED TO PAGE B11

Religion

After arrest, Bishop shifts movement to voter mobilazation nationwide

By Rev. Dorothy S. Boulware

After weeks of praying, protesting, and getting arrested in the shadow of the U.S. Capitol, Bishop William J. Barber II says the next battle for America's democracy won't be fought in Washington.

Instead, the Moral Mondays campaign will shift from confronting Congress to mobilizing millions of infrequent voters on the streets, in church basements, on neighborhood sidewalks, and at polling places across the country.

The new phase of the campaign, however, began Monday with Barber and several clergy members arrested inside the Hart Senate Office Building. They were detained after Senate Majority Leader John Thune declined to meet with Barber and other faith leaders who wanted to discuss the SAVE America Act and other legislation they say disproportionately harms poor and low-income Americans.

The demonstration and arrests officially launched 100 Days; 1,000 Marches to the Polls, a nationwide vot-



Bishop William J. Barber II
Photo courtesy of wordinblack.com

er mobilization effort that moves Moral Monday into communities across the country ahead of the Nov. 3 midterm elections.

In a statement, Barber said the movement's demonstration in Thune's

"We don't need a march on Washington. We need to march to the polls in the states to change Washington."

— Bishop William J. Barber II

office was about confronting injustice, not instigating a spectacle.

"We are not supposed to turn a deaf ear and look the other way," Barber said. "We are called to be in the public square, as it says in scripture, to go down to the leader's house and offer a vision of justice and love not rooted in what's left and right but what is right and wrong."

We don't need a march on Washington. We need to march to the polls in the states to change Washington.

The demonstration followed weeks of Moral Monday gatherings in Washington led by Repairers of the Breach, the social justice organization Barber founded. Since early summer, clergy, labor leaders, voting-rights advocates and directly impacted people have gathered weekly to challenge what they describe as policies harming poor and working-class families.

Those concerns have included voting rights, affordable health care, living wages, immigration, poverty and military spending — issues organizers consistently frame as moral rather than partisan questions.

Rather than continuing weekly demonstrations in Washington, organizers are calling on participants to return to their home states and build local grassroots movements leading up to Election Day.

According to Repairers of the Breach, organizers hope to mobilize 5 million low-wage voters, including at least 1 million Black men, particularly in Southern and battleground states. The effort will rely on peer-to-peer texting, phone banking, neighborhood canvassing, voter education and more than 1,000 locally organized Marches to the Polls.

For Black churches, the initiative recalls a familiar role.

Historically, congregations have functioned as centers of worship, community organizing and civic participation, from the Civil Rights Movement through contemporary voting-rights campaigns. Organizers say pastors, lay leaders and congregations will again become essential partners in educating voters and encouraging participation in communities where turnout has often lagged despite significant need.

The coalition backing the effort reflects that broad strategy.

In addition to Repairers of the Breach, participating organizations include the African Methodist Episcopal Church, African Methodist Episcopal Zion Church, Christian Church (Disciples of Christ), National Council of Churches, Common Cause, Sojourners, United Church of Christ, Washington Interfaith Network and numerous other faith-based and advocacy organizations.

The coalition plans to build a movement that extends beyond election season by connecting voting to issues that directly affect everyday life in Black communities.

BARBER, continued on B12

Does your faith have amnesia?



By Dr. Ron W. Parham



THE PASTOR'S POUR

with it. We nod, we feel something for a minute, and then it's gone.

Faith with amnesia.

We can fool ourselves into thinking we're growing because we listen to sermons, attend Bible studies, and highlight verses. But listening isn't the same as obeying. James says the blessing comes when we do what God says.

What happens? First, we surround ourselves with people who rarely challenge us. Second, we're just busy. Not rebelling, not doubting, just busy. And Scripture slowly turns into something we know about instead of something we live.

So, here are a few ways to make that real this week.

- Protect the Ten. Pick a specific time this week and protect it like an appointment you can't cancel.

- Read It. Do It. Before you finish reading, ask, "What's one thing I'm supposed to do because of this?"

- Invite Pushback. Ask one person this week, "Where do you see me not living out what I say I believe?" Then let them answer without getting defensive.

Michael Jackson had it right when he sang about starting with the man in the mirror. James was saying the same thing centuries earlier. Change doesn't start with your spouse, your coworker, or your kids. It starts with you, looking honestly at what you just read, and deciding to do something about it.

Dr. Ron W. Parham is the Senior Pastor of Edmondson Chapel Church in Antioch.

Legals/Classifieds

CONTINUED FROM PAGE B11

Further detail concerning this proposal may be obtained from the MNAA web site: <https://tynashville.com/nashville-airport-authority/business-opportunities>. Publish date: August 20

REQUEST FOR PROPOSAL FOR ON-CALL FENCE INSTALLATION AND REPAIR SERVICES PROJECT NO 27-002

ELECTRONIC PROPOSALS for completion of this project shall be received by the Metropolitan Nashville Airport Authority, not later than 2:00 p.m. (Central), on Wednesday, September 16, 2026.

A Pre-Proposal Meeting will be conducted at 10:00 a.m. (Central), Tuesday, August 25, 2026, in the Consolidated Service Facility Building (CSF) Conference Room at Consolidated Service Facility Building (CSF), 815 Hangar Lane, Nashville, TN 37217. Attendance at this meeting is MANDATORY.

Copies of the Contract Documents (RFP, Proposal Schedule, Attachments, etc.) will be available on Tuesday, August 18, 2026 and may be obtained electronically from B2GNow E-Bidding, an online tendering service. ELECTRONIC PROPOSALS for On-Call Fence Installation and Repair Services will be submitted through this online platform, B2GNow E-Bidding.

Further details concerning this proposal may be obtained from the MNAA website: <https://tynashville.com/nashville-airport-authority/business-opportunities>. Publish date: August 20

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