Finance

Financial Literacy and the Black Community

What is net worth?



By Lavestia Gaston

The mission of financial literacy is to empower you into making smart financial decisions. Optimize your spending and achieving financial goals by staying consistent with your budget, making sacrifices, staying away from nonproductive trend spending and sticking to your created financial plan. These strategies will help increase your net worth.

Net worth is the value of all your assets you own minus the total of all your liabilities. It is important because it gives you a snapshot of your finances that can help you evaluate your financial health and measure your progress toward financial goals.

The components of assets include cash, investments, real estate, vehicles, and other possessions with monetary value and liabilities consist of debts like mortgages and loans that can shrink your net worth.

A positive net worth indicates good financial health, whereas a negative net worth suggests debt issues that need addressing. Understanding net worth is crucial for assessing one's financial situation and tracking progress toward financial goals.

Also, net worth is a good complement for measuring your financial health for investors, lenders, and financial institutions to evaluate creditworthiness and make informed decisions.

Achieving financial independence involves a series of strategic steps aimed at gaining control over your finances and reducing reliance on employment income. You must maintain some key strategies to achieve this positive net worth goal. We will visit those strategies in the next article.

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.

VANDERBILT, continued from page B7

They also will develop validated diagnostic tools to identify the drug causing the reaction and assess its severity, which will be shared across consortium sites.

Defin-SCAR, led by Phillips, will follow more than 400 DRESS patients to understand relapse and long-term autoimmune complications. It also will develop an integrated testing approach, combining genetic and skin testing and laboratory assay, for all SCARs to reliably identify culprit drugs so patients know which medicines are safe.

Other sites in the consortium include Cincinnati Children's Hospital Medical Center, Mayo Clinic, the University of Illinois Chicago, University of Pennsylvania, Duke University, Memorial Sloan Kettering, and Children's Mercy Kansas City.

By the end of the five-year funding period, the consortium expects to have long-term outcome data and biological samples from more than 500 patients, representing the country's first comprehensive SCAR biobank and data resource.

Patient advocacy partners, including the Stevens-Johnson Syndrome Foundation and DRESS Syndrome Foundation, helped shape the research aims and will take part in consortium activities, including launching a public website for patients, families and clinicians.

The consortium also will support the next generation of researchers through dedicated SCAR fellowships, mentorship across institutions, and pilot grants for early-career investigators.





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 March 28, 2022, executed by RODERICK GADDY, II conveying certain real property therein described to SCOTT BROWN, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded March 29, 2022, at Instrument Number 20220329-0035933; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to SWBC Mortgage Corporation who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on October 29, 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. 52 ON THE PLAN OF FLEETWOOD SUBDIVISION, PHASE TWO OF RECORD IN PLAT BOOK 6900, PAGE(S) 738 AND 739, 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 RODERICK GADDY, II, AN UNMARRIED MAN, BY WARRANTY DEED FROM ALLAN SMITH AND ANN SMITH, MARRIED, OF RECORD IN INSTRUMENT 20220329-0035932, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 086 14 0B 102.00 PROPERTY ADDRESS: The street address of the property is believed to be 208 WOODLAND CT, 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): RODERICK GADDY, II OTHER INTERESTED PARTIES: FOURTH CAPITAL BANK, A DIVISION OF VOLUNTEER STATE BANK , FLEETWOOD HOMEOWNERS ASSOCIATION 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 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 #287647 2026-10-01 2026-10-08 2026-10-15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated September 27, 2023, executed by JENNIFER OSWALD conveying certain real property therein described to YALE RILEY, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded September 28, 2023, at Instrument Number 20230928-0076131; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Rocket Mortgage, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on November 17, 2026 at or about 10:00 AM at the Davidson County Historic Courthouse, 1 Public Square, Nashville, TN, 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 A, ALPINE & SUMMIT AVENUE, AS SHOWN ON PLAT OF RECORD IN DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED AT INSTRUMENT NO. 202112070162372, IN THE REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY. Parcel ID: 070093D001.00 PROPERTY ADDRESS: The street address of the property is believed to be 2216 SUMMITT AVE, NASHVILLE, TN 37218. 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): JENNIFER OSWALD 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 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 #289711 2026-10-01 2026-10-08 2026-10-15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 17, 2022, executed by CASANDRA STANLEY AKA CASANDRA MCNEESE-STANLEY conveying certain real property therein described to MOMENTUM TITLE, LLC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded June 27, 2022, at Instrument Number 20220627-0073640; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PennyMac Loan Services, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on November 12, 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 11 ON THE PLAN OF CALEB CHASE, A PLANNED UNIT DEVELOPMENT OF RECORD IN BOOK 6250, PAGE 821, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE LEGAL DESCRIPTION THEREOF. BEING THE SAME PROPERTY CONVEYED TO CASANDRA STANLEY, MARRIED WOMAN, BY WARRANTY DEED FROM L. PAUL THOMPSON, JR., UNMARRIED, AND BARBARA J. THOMPSON, UNMARRIED, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, DATED JUNE 17, 2022, OF RECORD IN INSTRUMENT NO. 202206270073639, IN THE REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 064 11 0A 011.00 PROPERTY ADDRESS: The street address of the property is believed to be 204 CAMERON CT, 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): CASANDRA STANLEY AKA CASANDRA MCNEESE-STANLEY OTHER INTERESTED PARTIES: TANDEM REALTY, LLC , SECRETARY OF HOUSING AND URBAN DEVELOPMENT , CALEB CHASE 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 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 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 #289814 2026-10-01 2026-10-08 2026-10-15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 27, 2009, executed by SIKEYA M THOMPSON conveying certain real property therein described to ROUSHANAK PAZOUKI BAGHAII-WILLIAMSON C, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded April 13, 2009, at Instrument Number 20090413-0032711; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Tennessee Housing Development Agency who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on November 17, 2026 at or about 10:00 AM at the Davidson County Historic Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Davidson County, Tennessee, to wit: THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE: BEING LOT NO. 50, HALLMARK, A CLUSTER LOT SUBDIVISION, FINAL PLAT SECTION ONE, OF RECORD IN INSTRUMENT NO. 20050315-0028142, REGISTER`S OFFICE FOR DAVISON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETED AND ACCURATE LEGAL DESCRIPTION. SUBJECT TO ALL MATTERS OF RECORD IN PLAN IN INSTRUMENT NO. 20050315-0028142, REGISTER`S OFFICE FOR DAVIDSON. COUNTY, TENNESSEE. SUBJECT TO RESTRICTIONS OF RECORD IN INSTRUMENT NO. 200511160138367, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. ROAD AGREEMENT AND SEWER EASEMENT OF RECORD AT INSTRUMENT NO. 20040416-0043248, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. INGRESS AND EGRESS EASEMENT OF RECORD IN BOOK 4706, PAGE 227, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. STOMA WATER DETENTION AGREEMENT OF RECORD IN INSTRUMENT NO. 20030519-0067720, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SUBJECT TO ANY EASEMENTS AND/OR RESTRICTIONS OF RECORD IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 164 08 0A 022.00 PROPERTY ADDRESS: The street address of the property is believed to be 860 PIN OAK DR, ANTIOCH, TN 37013. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): SIKEYA M THOMPSON OTHER INTERESTED PARTIES: REPUBLIC FINANCE , SECRETARY OF HOUSING AND URBAN DEVELOPMENT , LVNV FUNDING LLC The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. 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.

INDEX Black History...A9 | Business...A5 | Classifieds...B8 | Education...A7 | Entertainment...B1 | Op-Ed...A4 | Religion...B11 | Sports...B4 | Wellness...B6 | Women...A6

Legals

CONTINUED FROM PAGE B8

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 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 #290141 2026-10-01 2026-10-08 2026-10-15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 7, 2024, executed by ALBERT CHRISTINE INVESTMENTS, LLC conveying certain real property therein described to SPENCER FANE LLC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded August 8, 2025, at Instrument Number 20250808-0063108; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to CAFL 2024-RTL1 ISSUER, LP 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 November 5, 2026 at or about 10:00 AM at the Davidson County Historic Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Davidson County, Tennessee, to wit: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT(S) 117, AS SHOWN ON THE MAP ENTITLED PLAN OF BROOK MEADE SECTION II, OF RECORD IN PLAT BOOK 2133, PAGE 76, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE PROPERTY DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO ALBERT CHRISTINE INVESTMENTS, LLC, BY DEED, FROM FRANK STANTON DEVELOPERS, LLC, OF RECORD IN 20250807-0062912 SAID REGISTER`S OFFICE. Parcel ID: 102 15 0 099.00 PROPERTY ADDRESS: The street address of the property is believed to be 793 BROOK HOLLOW ROAD, NASHVILLE, TN 37205. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ALBERT CHRISTINE INVESTMENTS, LLC OTHER INTERESTED PARTIES: THE SECAL GROUP, 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 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 #290203 2026-10-01 2026-10-08 2026-10-15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated 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: 20231201-0092750, in the Register of Deeds Office for Davidson County, Tennessee, to which reference is hereby made; and WHEREAS, ATHENE ANNUITY & LIFE CO, 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 November 12, 2026, at 10:00 AM local time, at the Main entrance of 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. A-6, 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 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. BEING THE SAME PROPERTY CONVEYED TO FAITHFUL AND TRUE, LLC, BY QUITCLAIM DEED FROM HOUSING QUICK FIX ASSOCIATES, LLC, OR RECORD IN INSTRUMENT NO. 20231201-0092749 DATED NOVEMBER 30, 2023, REGISTER'S OFFICE FOR SAID COUNTY. Commonly known as: 270 TAMPA DR A-06 NASHVILLE, TN 37211 Parcel number(s): 133-16-0A-006.00-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: JERRY WIMBERLY; FAITHFUL TRUE LLC; HARDING GLEN CONDOMINIUM HOMEOWNER'S 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 tnfc@raslg.com Please reference file number 26-424070 when contacting our office. Investors website: https://www.rascranesalesinfo.com and https://BetterChoiceNotices.com THIS OFFICE MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

---------- PLEASE PUBLISH ALL INFORMATION ABOVE. Ad #290372 2026-10-08 2026-10-15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 14, 2010, executed by APRIL K. LEE conveying certain real property therein described to SCOTT K HAYNES, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded May 17, 2010, at Instrument Number 20100517-0037784; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Tennessee Housing Development Agency who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on November 5, 2026 at or about 10:00 AM at the Davidson County Historic Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Davidson County, Tennessee, to wit: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. I-12 AS SET FORTH IN FIRST SUPPLEMENT TO THE MASTER DEED ESTABLISHING LENOX CREEKSIDE, PHASE II, A CONDOMINIUM FORM OF OWNERSHIP AND USE IN THE MANNER PROVIDED UNDER THE PROVISIONS OF TENNESSEE CODE ANNOTATED, TITLE 66, CHAPTER 27, SECTION 101, ET SEQ., AS AMENDED, OF RECORD AS INSTRUMENT NO. 20070801-0091466 IN THE REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, SUBJECTING THE PROPERTY TO THE MASTER DEED OF RECORD AS INSTRUMENT NO. 20060306-0025686, AS AMENDED BY INSTRUMENT NO. 20060606-0066938 IN SAID REGISTER`S OFFICE; SAID UNITS ALSO BEING SHOWN AS PART OF EXHIBIT "A" TO SAID FIRST SUPPLEMENT. BEING THE SAME PROPERTY CONVEYED TO APRIL K. LEE, AN UNMARRIED WOMAN BY WARRANTY DEED FROM REGENT HOMES, LLC, A TENNESSEE LIMITED LIABILITY COMPANY OF RECORD AS INSTRUMENT # 201005170037783, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 181 02 0A 157.00 PROPERTY ADDRESS: The street address of the property is believed to be 8501 BURNHAM LN UNIT I-12, CANE RIDGE, 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): APRIL K. LEE OTHER INTERESTED PARTIES: VELOCITY INVESTMENTS, LLC , LENOX CREEKSIDE CONDOMINIUM OWNERS ASSOCIATION, INC. , CACH, LLC ORIGINAL CREDITOR BANK OF AMERICA NA , 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 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 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 #290384 2026-10-08 2026-10-15 2026-10-22

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 11/13/2026 on or about 10:00 AM, 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 OTTIE L WEST, SR. AND DEBORAH WEST, to LEON SHARBER, Trustee, and recorded on 06/16/1999 as Instrument No. 0600348, Book 11529 Page 687 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association, f/k/a Norwest Bank Minnesota, National Association, solely in its capacity as Trustee for Provident Bank Home Equity Loan Asset-Backed Certificates, Series 1999-3 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: BEING LOT NO. 23 ON THE FINAL PLAT OF OAKWOOD SUBDIVISION, SECTION ONE, PHASE SIX, OF RECORD IN BOOK 7900, PAGE 419, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND DETAILED DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO THE GRANTOR (S) BY DEED OF EVEN DATE BEING RECORDED SIMULTANEOUSLY HEREWITH. Tax ID: 14906012300/ 203442 / 149 06 0 123.00 / MAP 149.06 PARCEL 123.00 Current Owner(s) of Property: OTTIE L WEST, SR. AND DEBORAH WEST The street address of the above described property is believed to be 905 JOHNSON PASS COURT, ANTIOCH, TN 37013, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES. OTHER INTERESTED PARTIES: ESTATE OF OTTIE L WEST,SR; HEIRS AND DEVISEES OF OTTIE L WEST,SR; DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICE; OAKWOOD HOMEOWNERS ASSOCIATION; PARKWAY FINANCIAL, 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/rre-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-foreclosurenotices.com Trustee File No. 2026-00163-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.altisource.com/loginpage.aspx Ad #290585 2026-10-08 2026-10-15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated June 2, 2022, executed by KAREN VAN WINKLE, to Biltmore Title, LLC, as Trustee for NEXTRES, LLC, its successors and assigns, recorded on June 3, 2022 in Instrument Number: 20220603-0064242, in the Register of Deeds Office for Davidson County, Tennessee, to which reference is hereby made; and WHEREAS, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF III 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 November 13, 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: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT A OF 1830 5TH AVENUE NORTH A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS AS ESTABLISHED BY DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR 1830 5TH AVENUE NORTH, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS, AS SHOWN ON DECLARATION OF RECORD IN INSTRUMENT NO. 20210521-0069349, IN THE REGISTER' S OFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY. Commonly known as: 1830 5TH AVE N NASHVILLE, TN 37208 Parcel number(s): 081081P00100CO 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: KAREN VAN WINKLE . If the United States, the State of Tennessee, or any agency thereof have any liens on the property and are named herein as interested parties, timely notice has been given to them in accordance with applicable law, and the sale will be subject to any applicable rights of redemption held by such entities, as required by 26 U.S.C. § 7425 and/or T.C.A. § 67-1-1433. The property will be sold AS IS, WHERE IS, WITH ALL FAULTS, and without warranty of any kind, express or implied, as to the condition of the property or any improvements thereon, including but not limited to merchantability or fitness for a particular purpose. The Substitute Trustee makes no covenant of seisin or warranty of title, express or implied, and will only convey the property by Substitute Trustee's Deed. Except as noted above, all right and equity of redemption, statutory or otherwise, homestead, and exemption are expressly waived in the Deed of Trust. The sale held pursuant to this notice is subject to the express reservation that it may be rescinded by the Substitute Trustee at any time. If the sale is rescinded for any reason, the purchaser shall only be entitled to a refund of funds tendered to purchase the subject property, and shall have no further or other recourse against Creditor, the Substitute Trustee, or their successor(s), assign(s), agent(s), and attorney(s). The right is reserved to adjourn the sale to another day, time, and place certain, without further publication, upon announcement at the time and place for the sale set forth above. Notice of such adjournment will also be mailed to interested parties when required by applicable law. If you have any questions or concerns, please contact: Robertson, Anschutz, Schneid, Crane & Partners, PLLC Attn: TN Foreclosure 13010 Morris Road, Suite 450 Alpharetta, GA 30004 (423) 498-7400 tnfc@raslg.com Please reference file number 26-455848 when contacting our office. Investors website: https://www.rascranesalesinfo.com and https://BetterChoiceNotices.com THIS OFFICE MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

---------- PLEASE PUBLISH ALL INFORMATION ABOVE. Ad #291120 2026-10-15 2026-10-22

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated September 24, 2021, executed by SHAWN KEITH CRUZE conveying certain real property therein described to ADVANTAGE TITLE, LLC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded December 1, 2021, at Instrument Number 20211201-0159081; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to NEWREZ 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 November 12, 2026 at or about 10:00 AM at the Davidson County Historic Courthouse, 1 Public Square, Nashville, TN, 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: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 286 ON THE PLAN OF GATEWOOD SUBDIVISION, SECTION 3 OF RECORD IN PLAT BOOK 4175, PAGE 50, 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 WARRANTY DEED OF RECORD AT INSTRUMENT NO. 20180725-0072505, IN THE REGISTER`S OFFICE OF DAVIDSON COUNTY, TENNESSEE. Parcel ID: 033 08 0 144.00 PROPERTY ADDRESS: The street address of the property is believed to be 339 JANETTE AVENUE, GOODLETTSVILLE, TN 37072. 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): SHAWN KEITH CRUZE OTHER INTERESTED PARTIES: MIDLAND CREDIT MANAGEMENT, 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 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 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 #291187 2026-10-15 2026-10-22 2026-10-29

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 11/24/2026 on or about 10:00 AM, at the Front Entrance of the Davidson County Historic Courthouse, 1 Public Square, Nashville, TN 37201, Davidson County, Tennessee, conducted by the Substitute Trustee as identified and set for the herein below, pursuant to Deed of Trust executed by FAITHFUL AND TRUE, LLC, to METROPOLITAN ESCROW INC, Trustee, and recorded on 09/06/2023 as Instrument No. 20230906-0069697, in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt:Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust 1 The following real estate located in Davidson County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of records: BEING Unit No. N-4, 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 Housing Quick Fix Associates, LLC, by deed from Dien Nguyen, unmarried, of record in Instrument No. 20190607-0054955, dated June 13, 2019, Register`s Office for said County. Being the same property conveyed to Faithful and True, LLC by Quitclaim Deed from Housing Quick Fix Associates, LLC, dated September 5, 2023, of record in Instrument No. 202309060069696 Register`s Office for said County. Tax ID: 133-16-0A-182.00-CO / 133160A18200CO / 133 16 0A 182.00 / 133-16- A-182.00 Current Owner(s) of Property: FAITHFUL AND TRUE, LLC The street address of the above described property is believed to be 270 TAMPA DRIVE# #N-04, NASHVILLE, TN 37211, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE. OTHER INTERESTED PARTIES: Harding Glen Condominium Homeowners Association, Inc; JERRY WIMBERLY, MEMBER OF FAITHFUL AND TRUE LLC; JERRY WIMBERLY. 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

CONTINUED TO PAGE B10

INDEX Black History...A9 | Business...A5 | Classifieds...B8 | Education...A7 | Entertainment...B1 | Op-Ed...A4 | Religion...B11 | Sports...B4 | Wellness...B6 | Women...A6

Legals

CONTINUED FROM PAGE B9

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 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/rre-faqs#d_5 This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This notice has been submitted and posted to https://www.foreclosure-postings.com for third-party website posting pursuant to Tennessee Code Annotated §35-5-101. Trustee File No. 2026-00221-TN-SPS Western Progressive - Tennessee, Inc., Substitute Trustee Corporation Service Company, Registered Agent 2908 Poston Ave Nashville, TN 37203-1312 SALE INFORMATION: Sales Line: (866) 960-8299 Website: https://www.altisource.com/loginpage.aspx Ad #291230 2026-10-15 2026-10-22

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 11/24/2026 on or about 10:00 AM, at the Front Entrance of the Davidson County Historic Courthouse, 1 Public Square, Nashville, TN 37201, Davidson County, Tennessee, conducted by the Substitute Trustee as identified and set for the herein below, pursuant to Deed of Trust executed by FAITHFUL AND TRUE LLC, JERRY WIMBERLY, to METROPOLITAN ESCROW INC, Trustee, and recorded on 09/06/2023 as Instrument No. 20230906-0069675, in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of Angel Oak Mortgage Trust 2024-7, Mortgage-Backed Certificates, Series 2024-7 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: BEING Unit No. P-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, by Quitclaim Deed from Housing Quick Fix Associates, LLC, of record in Instrument No. 202309060096974, said Register`s Office. And being the same property conveyed to Housing Quick Fix Associates, LLC, by deed from Maximillian Cikerle, unmarried, of record in Instrument No. 20190607-0054956, dated May 31, 2019, Register`s Office for said County Tax ID: 133-16-0A-203.00/133160A20300CO/133 16 0A 203.00 and 133 16 0A 088.00/113 16 0A 088.00/133-16-0A-203.00-CO Current Owner(s) of Property: FAITHFUL AND TRUE LLC, JERRY WIMBERLY The street address of the above described property is believed to be 270 TAMPA DRIVE #P03, NASHVILLE, TN 37211, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE. OTHER INTERESTED PARTIES: Harding Glen Condominium Homeowners' Association, Inc; JERRY WIMBERLY, MEMBER OF FAITHFUL AND TRUE LLC 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 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/rre-faqs#d_5 This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This notice has been submitted and posted to https://www.foreclosure-postings.com for third-party website posting pursuant to Tennessee Code Annotated §35-5-101. Trustee File No. 2026-00216-TN-SPS Western Progressive - Tennessee, Inc., Substitute Trustee Corporation Service Company, Registered Agent 2908 Poston Ave Nashville, TN 37203-1312 SALE INFORMATION: Sales Line: (866) 960-8299 Website:https://www.altisource.com/loginpage.aspx Ad #291401 2026-10-15 2026-10-22

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 11/24/2026 on or about 10:00 AM, at the Front Entrance of the Davidson County Historic Courthouse, 1 Public Square, Nashville, TN 37201, Davidson County, Tennessee, conducted by the Substitute Trustee as identified and set for the herein below, pursuant to Deed of Trust executed by JAMIE L. BECKHAM, A SINGLE PERSON AND PAUL R HARRISON, A SINGLE PERSON, to I. DYKE TATUM, Trustee, and recorded on 04/04/2002 as Instrument No. 20020404-0041292, in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt:FirstKey Master Funding 2021-A Collateral Trust The following real estate located in Davidson County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of records: LAND IN THE 4TH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 30 ON THE MAP OF SCENIC VIEW SUBDIVISION, NOT OF RECORD AND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE NORTHEASTERLY MARGIN OF KEETON AVENUE, THE COMMON CORNER OF LOTS NOS. 29 AND 30; THENCE WITH THE LINE BETWEEN SAID LOTS, NORTHEASTERLY 286.3 FEET TO A POINT; THENCE SOUTHEASTERLY 100 FEET TO THE CORNER OF LOTS NOS. 30 AND 31; THENCE WITH THE LINE BETWEEN SAID LOTS, SOUTHWESTERLY 286.9 FEET TO THE MARGIN OF KEETON AVENUE; THENCE WITH THE MARGIN OF SAID AVENUE, NORTHWESTERLY 100 FEET TO THE BEGINNING. BEING THE SAME PROPERTY CONVEYED TO PAUL R. HARRISON, A SINGLE PERSON AND JAMIE L. BECKHAM, A SINGLE PERSON BY DEED FORM FEDERAL NATIONAL MORTGAGE ASSOCIATION OF RECORD AS INSTRUMENT NO. 20020404-0041291, SAID REGISTER`S OFFICE. Tax ID: 044 01 0 016.00/044-01-0 016.00 Current Owner(s) of Property: JAMIE L. BECKHAM, A SINGLE PERSON AND PAUL R HARRISON, A SINGLE PERSON The street address of the above described property is believed to be 331 KEETON AVE, OLD HICKORY, TN 37138, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE. OTHER INTERESTED PARTIES: ESTATE OF PAUL R HARRISON; HEIRS AND DEVISEES OF PAUL R HARRISON; The Lofts at Werthan Mills Condominium 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. NOTICE TO POTENTIAL BIDDERS: 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/rre-faqs#d_5 This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This notice has been submitted and posted to https://www.foreclosure-postings.com for third-party website posting pursuant to Tennessee Code Annotated $35-5-101. Trustee File No. 2026-00310-TN-SPS Western Progressive - Tennessee, Inc., Substitute Trustee Corporation Service Company, Registered Agent 2908 Poston Ave Nashville, TN 37203-1312 SALE INFORMATION: Sales Line: (866) 960-8299 Website:https://www.altisource.com/loginpage.aspx Ad #291433 2026-10-15 2026-10-22

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on November 19, 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 TAMARON LYSHON CLARK-SIMMONS AND TOM ANTHONY DANTA SIMMONS III, to John C. McDearman, III, Trustee, on July 30, 2024, as Instrument No. 20240801-0058325 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Wilson Bank & Trust The following real estate located in Davidson County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record: Land in Davidson County, Tennessee, being Lot No. 49 on the Plan of Cumberland Station at Wilson Camp, Section Three of record in Plat at Instrument No. 20031006-0146888, in the Register`s Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of property. Being the same property conveyed to Linda Claybrooks by Warranty Deed from Randall Phillips Homes, LLC of record in Instrument No. 20040519-0058802 Register`s Office for Davidson County, Tennessee, dated May 14,2004 and recorded on May 19, 2004. The said Linda Claybrooks died interstate on or about December 30, 2023. Reference is made to the affidavits of heirship for Linda Claybrooks in which James Montrell Dobbins, also known as James M. Dobbins, is named as her sole heir, of record in Instrument No. 20240130-0006319 and 20240130-0006320, in said Register`s Office. Being the same property conveyed to James M. Dobbins by Quitclaim Deed from James M. Dobbins of record in Instrument No. 20240202-0007645 Register`s Office for Davidson County, Tennessee, dated January 25,2024 and recorded on February 02,2024. BEING the same property conveyed by deed of record under Instrument# 202408010058324 Register`s Office for Davidson County, TN. Tax ID: 053 09 0B 078.00 Current Owner(s) of Property: TAMARON LYSHON CLARK-SIMMONS AND TOM ANTHONY DANTA SIMMONS III The street address of the above described property is believed to be 1908 Grants Pass, Madison, TN 37115, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES. OTHER INTERESTED PARTIES: None THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If applicable, the notice requirements of T.C.A. 35-5-101 have been met. All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Co-Substitute Trustee(s). If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or co-trustee(s). If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Trustor, the Trustee or the Trustee's attorney. MWZM File No. 25-000094-391-2 For additional sale information visit: https://www.tnforeclosurenotices.com Mackie Wolf Zientz & Mann, P.C., Co-Substitute Trustee PARK EAST 725 COOL SPRINGS BLVD, SUITE 140 FRANKLIN, TN 37067 AVT Title Services, LLC, Co-Substitute Trustee PARK EAST 725 COOL SPRINGS BLVD, SUITE 140 FRANKLIN, TN 37067 TN INVESTORS PAGE: http://mwzmlaw.com/tn_investors.php Ad #291473 2026-10-15 2026-10-22

NOTICE TO CREDITORS #26P1737
ESTATE OF ARTHUR CHARLES BRINK. Notice is hereby given that on the 21st day of September, Letters of Authority in respect to the estate of, ARTHUR CHARLES BRINK, who died on 07/21/2026 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 21st day of JULY 2026. Personal Representative; CANDACE ABIGAIL BRINK SUITE #300 NASHVILLE, TN 37203; Attorney Representative; CARTWRIGHT, ECHETEBU, CHUKWUDI CHRISPIN 1720 WEST END AVENUE SUITE #300 NASHVILLE, TN 37203; Publish dates: October 8 and October 15

NOTICE TO CREDITORS #26P1762
ESTATE OF JACK THOMAS JONES. Notice is hereby given that on the 24th day of September, Letters of Authority in respect to the estate of, JACK THOMAS JONES, who died on 06/17/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 17th day of JUNE 2025. Personal Representative; JOANN JONES 6435 CHARLOTTE RD., CIRCLE NASHVILLE, TN 37209; Attorney Representative; COHEN, LEE ALAN 4908 CHAROTTE PIKE NASHVILLE, TN 37209;Publish dates: October 8 and October 15

NOTICE TO CREDITORS #26P1254
ESTATE OF LARRY WAYNE HURT SR. Notice is hereby given that on the 30th day of September, Letters of Authority in respect to the estate of, LARRY WAYNE HURT SR, who died on 05/27/2026 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 27th day of MAY 2026. Personal Representative; EBONI JACKSON 1971 WESTWOOD CIRCLE SE SMYRNA, GA 30080; Attorney Representative; WADE, LORRAINE 199 ENON SPRINGS RD W STE 100 SMYRNA, TN 37167; Publish dates: October 8 and October 15

NOTICE TO CREDITORS #26P1693
ESTATE OF CHARLES G. NORTON JR. Notice is hereby given that on the 30th day of September, Letters of Authority in respect to the estate of, CHARLES G. NORTON JR, who died on 08/26/2026 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 26th day of AUGUST 2026. Personal Representative; JON NORTON 1012 SHORESIDE DRIVE HENDERSONVILLE, TN 37075; Attorney Representative; SYKES, ELIZABETH R SEVEN SPRINGS WAY BRENTWOOD, TN 37027; Publish dates: October 8 and October 15

NOTICE TO CREDITORS #26P1792
ESTATE OF LINDA J WEST. Notice is hereby given that on the 02nd day of October, Letters of Authority in respect to the estate of, LINDA J WEST, who died on 07/27/2026 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 27th day of JULY 2026. Personal Representative; JAMES MICHAEL WEST 6426 HENRY FORD DRIVE NASHVILLE, TN 37209; Attorney Representative; COHEN, LEE ALAN 4908 CHARLOTTE PIKE NASHVILLE, TN 37209; Publish dates: October 8 and October 15

NOTICE TO CREDITORS #26P1782
ESTATE OF JONATHAN RYAN YOUNG. Notice is hereby given that on the 01st day of October, Letters of Authority in respect to the estate of, JOHNATHAN RYAN YOUNG, who died on 08/13/2026 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 17th day of FEBRUARY 2026. Personal Representative; JIMMIE DEAN HILL 3225 HUMMINGBIRD DRIVE NASHVILLE, TN 37218; Attorney Representative; KINSLOW, RHONDA ALMA 810 DOMINICAN DRIVE NASHVILLE, TN 37228; Publish dates: October 8 and October 15

TIA WEBB MCPHEE vs TERRANCE FRYE Docket #26D1046
In this cause it appearing to the satisfaction of the Court that the defendant is a non-resident of the State of Tennessee, therefore the ordinary process of law cannot be served upon TERRANCE FRYE. It is ordered that said Defendant enter HIS appearance herein with thirty (30) days after OCTOBER 29th, 2026 same being the date of the last publication of this notice to be held at Metropolitan Circuit Court located at 1 Public Square, Room 302, Nashville, Tennessee and defend or default will be taken on NOVEMBER 30th, 2026. It is therefore ordered that a copy of the Order be published for four (4) weeks succession in the TENNESSEE TRIBUNE, a newspaper published in Nashville. Attorney for Plantiff; TARYNE TILLINGHAST Joseph P. Day, Clerk Deputy Clerk S.BAKLIZA Date September 28, 2026. Publish dates: October 8, 15, 22, 29

NOTICE TO:
Respondent LESLIE MYHAND, MOTHER, the State of Tennessee, Department of Children's Services, has filed a PETITION TO TERMINATE PARENTAL RIGHTS in regard to the minor child, Charlee Woodard, born on 09/10/2024; appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby ORDERED to appear in the Juvenile Court of Wilson County, Tennessee located at 115 E. High Street, Lebanon, TN 37087 on the 7th day of December, 2026 at 2:00 p.m. to personally answer the PETITION TO TERMINATE PARENTAL RIGHTS. The trial shall be held before the Honorable C. Barry Tatum, Judge for the Wilson County Juvenile Court. Failing to appear for the hearing on this date and time, without good cause, pursuant to Rule 39(c)(3) of the Tenn. R. Juv. P. will result in the loss of your right to contest the petition. You may view and obtain a copy of the Petition and any other subsequently filed legal documents at the Wilson County Juvenile Court Clerk's Office located at 115 E. High Street, Suite 102, Lebanon, TN 37087. ENTERED THIS 12th day of September, 2026. /s/ C. BARRY TATUM, JUVENILE JUDGE PREPARED BY: STATE OF TENNESSEE DEPARTMENT OF CHILDREN'S SERVICES /s/ JONATHAN COCHRAN, BPR #033153 Tennessee Department of Children Services Assistant General Counsel 217 East High Street, Suite 108 Lebanon, TN 37087 Publish dates: October 8, 15, 22, 29

BRITTNEY JANAE ROBERTSON vs SOLOMON YOHANNES MOGES Docket #26D829
In this cause it appearing to the satisfaction of the Court that the defendant is a non-resident of the State of Tennessee, therefore the ordinary process of law cannot be served upon SOLOMON YOHANNES. It is ordered that said Defendant enter HIS appearance herein with thirty (30) days after OCTOBER 15th, 2026 same being the date of the last publication of this notice to be held at Metropolitan Circuit Court located at 1 Public Square, Room 302, Nashville, Tennessee and defend or default will be taken on NOVEMBER 16th, 2026. It is therefore ordered that a copy of the Order be published for four (4) weeks succession in the TENNESSEE TRIBUNE, a newspaper published in Nashville.
Attorney for Plantiff; Joseph P. Day, Clerk R.CRAIG September 17, 2026 Deputy Clerk Publish dates: September 24, October 1, 8, 15

REINA ISABEL PEREZ CRUZ vs ALEXANDER OCTAVIO UMANZOR Docket #25D1792
In this cause it appearing to the satisfaction of the Court that the defendant is a non-resident of the State of Tennessee, therefore the ordinary process of law cannot be served upon ALEXANDER OCTAVIO UMANZOR. It is ordered that said Defendant enter HER appearance herein with thirty (30) days after OCTOBER 15th, 2026 same being the date of the last publication of this notice to be held at Metropolitan Circuit Court located at 1 Public Square, Room 302, Nashville, Tennessee and defend or default will be taken on NOVEMBER 17th, 2026. It is therefore ordered that a copy of the Order be published for four (4) weeks succession in the TENNESSEE TRIBUNE, a newspaper published in Nashville.
Attorney for Plantiff; Joseph P. Day, Clerk S. BAKLIZA September 17, 2026 Deputy Clerk Publish dates: September 24, October 1, 8, 15

REQUEST FOR QUALIFICATIONS
THE METROPOLITAN NASHVILLE AIRPORT AUTHORITY (MNAA) is requesting Statements of Qualifications from engineering firms with extensive experience in airfield pavement evaluation for Project No. 2733, Airfield Pavement Condition Index (PCI) Study at the Nashville International Airport, Nashville, Tennessee.
ELECTRONIC STATEMENTS OF QUALIFICATIONS should be submitted through B2GNow E-Bidding by 2:00 P.M. (local time), Thursday, November 12, 2026.
Final Questions Due, Thursday, October 22, 2026, by 4:00 p.m. local time.
Final Addendum to be publicized by Thursday, October 29, 2026.
A complete RFQ package may be downloaded electronically from B2GNow E-Bidding on or after Monday, October 12, 2026.
Visit Procurement/Business Opportunities at flynashville.com for more information about this solicitation. Publish date: October 15

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, October 28, 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: October 15, 22

To be included in theTribune's weekly classifieds section?
Email:
sales1501@aol.com
or Call:
615-321-3268

INDEX Black History...A9 | Business...A5 | Classifieds...B8 | Education...A7 | Entertainment...B1 | Op-Ed...A4 | Religion...B11 | Sports...B4 | Wellness...B6 | Women...A6