VOL. 63 NO. 22 25 cents **OCTOBER 9, 2025**

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CHANGE SERVICE REQUESTED

PRSRT STANDARD U. S. POSTAGE PAID SPARTANBURG, SC PERMIT NO. 252

A year after deadly Hurricane Helene, South Carolinians continue to rebuild - Page 2

Community news from Spartanburg and the surrounding upstate area Visit us online at www.spartanweeklyonline.com

Spooky Spartanburg Ghost Tours launches

Greenville Ghost Tours LLC is thrilled to announce the launch of Spooky Spartanburg Ghost Tours, a brand new haunted walking experience that recently debuted in downtown Spartanburg on October 3. Spooky Spartanburg Ghost Tours brings chilling history, ghostly legends, and spine-tingling storytelling to life.

The 90-minute tours will run every Friday night in October at 8:00 p.m., beginning at the fountain at One Morgan Square and concluding along historic West Main Street. Tickets are \$25 per person. Additional tour dates and times will be added year-round; the latest schedule is available at SpookySpartanburg.com.

Greenville Ghost Tours LLC DBA Spooky Spartanburg Ghost Tours is a licensed tour business recognized by the City of Spartanburg.

Bluegrass meets Classical on October 11

The 2025–26 Bluegrass Spartanburg season kicks off on October 11 with The Krüger Brothers joining forces with Spartanburg Philharmonic. The show starts at 7:00 p.m. in Twichell Auditorium, located at 580 East Main Street in Spartanburg. Visit www. spartanburgphilharmonic.org or call the box office at 864.596.9018 for ticket information.

Righteous Brothers Farewell Tour stops in Spartanburg October 11

The Righteous Brothers will bring their Lovin' Feelin' Farewell Tour to Spartanburg Memorial Auditorium on Saturday, October 11, 2025, at 7:30 p.m. Rock & Roll Hall of Famer Bill Medley is joined by vocalist Bucky Heard for an unforgettable evening of classic hits including "You've Lost That Lovin' Feelin'," "Unchained Melody," and "(I've Had) The Time of My Life." This final tour celebrates decades of musical legacy and soul-stirring performances.

Tickets are available now through Ticketmaster and the auditorium box office, at www.ticketmaster.com.

Updates at Spartanburg Memorial Auditorium

October's Caffeinated Conversations will feature Spartanburg Memorial Auditorium CEO Roger Newton as he discusses recently-completed renovations, and what we have to look forward to at SMA. This event will be held on Tuesday, October 14, 8:30 a.m. - 9:30 a.m. at Spartanburg Memorial Auditorium, 385 North Church Street, Spartanburg. Register online at https://web.onespartan burginc.com/atlas/events/9484/details.

Spartanburg Water receives award for 2024 Popular Annual Financial Report

Spartanburg Water System has received the Government Finance Officers Association's (GFOA) Award for Outstanding Achievement in Popular Annual Financial Reporting (PAFR Award) for its Popular Annual Financial Report for the fiscal year that ended June 30, 2024. The report was submitted for award consideration in February of 2025, with results shared at the end of August.

The Award represents a significant achievement by the team at Spartanburg Water. In order to be eligible for the PAFR Award, a government must also submit its annual comprehensive financial report to GFOA's Certificate of Achievement for Excellence in Financial Reporting Program and receive the Certificate for the current fiscal year. Each eligible report is reviewed by judges who evaluate the report based on the following categories: reader appeal, understandability, distribution methods, creativity and other elements. Spartanburg Water is one of only two utilities in the State of South Carolina that received this recent recognition.

To view Spartanburg Water's award-winning 2024 PAFR, please visit: https://www.spartanburgwater.org/PAFR

The Resilient Upstate Behavioral Health Collaborative releases new toolkit

Led by Ten at The Top (TATT), the South Carolina Office of Rural Health, and South Carolina Department of Public Health, more than 100 representatives from Upstate businesses, universities, and nonprofit groups came together to learn about the resources available areawide to help support mental wellness. Learn more https://tenatthetop.org/resilient-upstate-behavioral-healthinitiative/

October's Professional Pours

Join OneSpartanburg, Inc. on October 22 (5:30 p.m. - 7:00 p.m.) for the next Professional Pours after-hours networking event. The meeting will be at CityRange Steakhouse (774 Spartan Blvd., Spartanburg), which is celebrating its 26th anniversary with specials all month long, for anyone looking for an easy and delicious dinner. Register online at https://web.onespartanburginc.com/atlas/events/9478/ details.



ZF Chassis Systems is expanding in Spartanburg County, creating 30 new jobs in Duncan. ZF photo

ZF Chassis Systems announces \$55.4 million expansion in Spartanburg County, creating 30 jobs

Duncan, SC - ZF Chassis McMaster. "We appreciate Systems Duncan, a leading supplier of chassis systems, modules and assemblies, announced recently it will expand its operations in Spartanburg County with a \$55.4 million investment expected to create 30 new jobs.

The company, which has more than 30 years of experience in chassis assembly, provides axle system assembly and logistics services to a global automobile manufactur-

As part of the expansion, Chassis Systems Duncan will move into a new 477,360-square-foot facility at 171 International Park Drive in Spartanburg. The larger space will allow the company to scale production and increase its annual output of precision axle assemblies.

Operations at the new facility are projected to begin in September 2027.

"South Carolina's exceptional workforce continues to allow automotive companies like ZF Chassis Systems Duncan thrive," said Gov. Henry

the company's latest investment in our state and look forward to the impact these new opportunities will have in the Upstate."

The Coordinating Council for Economic Development has approved a \$100,000 Set-Aside grant to Spartanburg County to assist with building improvements.

John Wilson, plant manager for ZF Chassis Systems Duncan, said the company is proud to deepen its roots in the Palmetto

lina home, supplying world-class automotive chassis components to a leading, global car manufacturer," Wilson said. "We are pleased to expand our manufacturing footprint in the state while sustaining high-tech manufacturing jobs to meet increasing demand."

State Secretary of Commerce Harry M. Lightsey III said the announcement underscores South Carolina's growing position in the automotive sector.

"Today, we celebrate another great win for South Carolina's automotive industry with ZF Chassis Systems Duncan's decision to expand in Spartanburg County," Lightsey said. "By investing and bringing new jobs to the Upstate, the company is reaffirming its commitment to our state and furthering its legacy here."

County Spartanburg Council Chairman Manning Lynch praised the company's continued investment.

"ZF Chassis Systems "For more than 30 years, Duncan has been a great partner for Spartanburg County, and this expansion further cements their commitment to our community," Lynch said. "On behalf of Spartanburg County Council, I congratulate them on their success and thank them for their continued investment in our county."

Individuals interested in employment opportunities with ZF Chassis Systems Duncan are encouraged to visit the company's careers page.

Students in GSSM's Don't Try This at Home! summer course explore the chemistry behind fireworks, explosions, and other high-energy reactions through safe, hands-on experiments under faculty guidance. GSSM photo

Milliken Foundation contributes \$10,000 to support GSSM summer STEM camps

Hartsville, SC - Spartanburg-based Milliken & Company Charitable Foundation has awarded a \$10,000 grant to the South Carolina Governor's School for Science & Mathematics (GSSM) in support of its GoSciTech summer camps, which provide immersive STEM experiences for rising sixththrough 10th-grade students across the state.

"Milliken is proud to support GSSM's GoSciTech camps, which bring STEM learning to life for students across South Carolina," said Bethany Smith, senior vice president and chief human resources officer at Milliken. "By supporting access to hands-on experiences and nurturing curiosity, we're helping to build a stronger future for our communities — one inspired student at a time."

This year, all 16 technical colleges in South Carolina hosted GoSciTech day camps, expanding access to high-quality STEM programming in communities statewide. GSSM also offers a residential camp experience on its Hartsville campus.

"Milliken's support has been instrumental in helping GSSM expand its reach and impact," said Danny Dorsel, president of GSSM. "Their continued investment allows us to provide transformative STEM opportunities to students regardless of their background or zip code."

Recognized as the top public high school in South Carolina and ranked No. 8 nationally, GSSM engages more than 10,000 students in grades 3 through 12 each year. Funding from partners like Milliken helps keep camp tuition affordable and enables the school to offer financial assistance to students in need, reducing barriers to STEM education and preparing the state's future innovators and leaders. For more information about GSSM's summer programs, visit www.scgssm.org/summer

Twelve Spartanburg School District Five schools named among America's Healthiest

Duncan, SC - Twelve schools in Spartanburg County School District Five have been recognized as America's Healthiest Schools by the Alliance for a Healthier Generation, a national nonprofit focused on advancing equitable opportunities for children's health and wellbeing.

The annual recognition honors schools across the country that demonstrate an ongoing commitment to supporting the whole child through evidence-based policies and practices that promote physical, mental and social-emotional health.

considered, To be schools submit a comprehensive application and must show measurable efforts in at least one of nine categories: nutrition and food access; physical education and activity; social-emotional health and learning; staff wellbeing; family engagement;

tobacco- and vape-free environments; environmental sustainability; school health services; and out-of-school time programs.

The following District Five schools earned the national distinction: Abner Creek Academy

- · Berry Shoals Elemen-
- Duncan Elementary School of the Arts
- Lyman Elementary School
- · Reidville Elementary School
- · River Ridge Elementary School
- Wellford Academy • Beech Springs Middle
- School • D.R. Hill Middle
- School
- Chapel Florence Middle School
- Byrnes Freshman Academy
- Byrnes High School All 12 schools were

recently honored during a Spartanburg District Five Board of Trustees meeting, where principals and school-level coordinators were presented with commemorative banners to display in their buildings.District leaders congratulated the schools for their dedication to student and staff well-being.

The Alliance for a Healthier Generation has recognized 1,120 schools across 35 states for their commitment to creating healthier, more supportive environments for students and staff. This year's list includes schools that have implemented best practices to support the health of staff, students, and families. The program has honored more than 3,300 schools nationwide since its launch in 2007, with a significant increase in the number of schools recognized in both the social-emotional health and learning category and the staff well-being category.

Around South Carolina

A year after deadly Hurricane Helene, South Carolinians continue to rebuild

By: Jessica Holdman www.scdailygazette.com

The kaboom of a transformer blowing jolted Kevin and Hayden Kozak awake the morning of Sept. 27, 2024.

Hayden Kozak, who had fallen asleep on the couch with the family's new pet cat Nacho, got to the kitchen the same time as her husband. Seeing the worsening storm outside, she rushed to wake the children, herding them downstairs and away from the win-

It was not long after Kevin Kozak peeked out the french doors of their home in Greenville that a massive oak tree — more than 5 feet in diameter — came crashing through the roof less than 15 feet from where he stood.

Growing up in Pitts-burgh, he'd never taken storms too seriously.

"I do now," the 52-year-old Navy veteran and staffing agency executive told the SC Daily Gazette.

A High Price

It's been a year since Hurricane Helene swept across South Carolina and much of the Southeast, becoming one of the deadliest and costliest natural disasters in U.S. history.

Helene reached the Palmetto State as a tropical storm, with drenching rains and 75 mph winds that toppled trees and snapped power lines, leaving 49 people dead and 1.3 million homes and businesses in the dark. The storm spun off 21 tornadoes and caused significant destruction across 33 of South Carolina's 46 counties, according to the state Emergency Management Division

The storm damaged more than 5,000 homes, including that of the Kozaks.

A year later, their home remains under a tarp in disrepair. After much delay, their insurance company declared it a total loss and cleared it for demolition and rebuild. They'd been living there for less than a year when disaster

"I just thank the Lord every day that we all made it out safe," Kevin Kozak said. "You can rebuild a house, but you can't bring back a life."

In all, the storm killed at least 250 people along its entire path, according to the National Weather Service.



1. Is the book of Acts (KJV) in the Old or New Testament or neither? 2. Who honored a man by letting him ride the royal steed through city streets? Silas, Hosea, Ahasuerus, Asa

3. From Job 4, who was so fright ened by a dream that his hair stood or end? James, Eliphaz, Noah, Cain

4. Pharaoh gave what burnt city to his daughter for a gift? Cana, Gezen Joppa, Bethel 5. From Acts 9, what dressmake

was restored to life by Peter's prayers'
Dorcas, Leah, Jezebel, Miriam 6. Where did Gideon meet an angel Prison, Field, Oak tree, Well

ANSWERS: 1) New, 2) Ahasuerus, 3) Eliphaz, 4) Gezer, 5) Dorcas, 6)

Sharpen your understanding of

cripture with Wilson Casey's lates book, "Test Your Bible Knowledge," available in bookstores and online © 2025 King Features Synd., Inc.



In South Carolina, the Federal Emergency Management Agency has since provided more than \$323 million in assistance to individual uninsured and underinsured homeowners and renters in 28 counties and the Catawba Indian Nation.

The agency's National Flood Insurance Program has paid policyholders over \$9.72 million for flood losses, with more than 368 policyholders having filed claims.

Five of those claims remain

The U.S. Small Business Administration has approved more than \$145 million in low-interest home and business damage loans.

And the state has mostly cleared an estimated 10 million cubic yards of storm debris. The state's forestry agency estimates the total direct damage to the timber industry at \$78.4 million, plus another \$60 million worth of tree removal in the state's more urban areas.

On Tuesday, September 30, the U.S. Department of Agriculture announced \$38.3 million in aid to help cover South Carolinians' crop and timber losses. The state agriculture agency is working on the details for doling it out. Farmers and forest landowners can begin applying later this year.

"While the road to recovery is long, we have made measurable progress over the last year," Kim Stenson, director of the South Carolina Management Emergency Division, said in a statement. "We know recovery doesn't stop after the storm leaves. It's a process, and we'll continue working together until the job is done."

A deluge of generosity

Luckily for the Kozaks, insurance paid to rent a home across town while they've waited for approvals, so they haven't had to rely on federal aid to make ends meet.

Still, the back-and-forth with a litany of different insurance adjusters has been frustrating and the family of six is looking forward to the day they can return to a home with more

The kindness of their neighbors was unmatched, Kevin Kozak said. In the days without power following the storm, the neighborhood came together to cut trees off vehicles and hold cookouts to feed everyone.

"I think we're closer now than ever before," he said.

Along with the rain, the storm also brought in a deluge of generosity, marking the largest single activation of the state's disaster charity fund.

The nonprofit One SC Fund, founded in response to catastrophic flooding in 2015, has raised nearly \$6.2 million to



A house on Augusta Road in Greenville, owned by Kevin and Hayden Kozak, is still covered with blue tarps one year after sustaining major damage from a massive tree downed by Helene. Pictured on Tuesday Sept. 23, 2025. (Photo by Mark Susko/Special to the SC Daily Gazette)

repairs.

help South Carolinians recover from Helene, said Georgia Mjartan, president and CEO of the Central Carolina Community Foundation, which operates the fund.

So far, the fund has made \$4.15 million worth of grants to 65 nonprofits that have helped meet survivors' basic needs and clean-up efforts. The remaining \$2 million will go to long-term rebuilding and recovery, Mjartan said, and the fund is still open for donations.

It was a \$25,000 grant that helped Cherokee County Meals on Wheels respond to demands never seen before in organization's decades of operation.

"Funding during that time was critical; there were so many needs," said Executive Director Terry Dennis.

'People get discouraged'

For many of the people served by Meals on Wheels, wells were their only source of water. And without power, they couldn't pump the water into their homes, Dennis said. The food pantry had to call in shelf-stable meals, something it usually doesn't need until late October or November.

A year later, Meals on Wheels remains at some of its highest numbers on record as people are still feeling the financial burden caused by the storm, Dennis said. The group provides 20 meals to 20 homes daily, as well as extra groceries, toiletries and pet

food. "Our community also found that a lot of families weren't properly insured, especially our older generation, and those that were in rental properties couldn't go back," he said.

With a shortage of rent-controlled and handicap accessible housing in the rural county, Meals on Wheels had to help one woman in her late 60s move to nearby Spartanburg County when she couldn't find a place that would take her and her two dogs.

The Meals on Wheels volunteers also have provided emotional support to people who, in the immediate aftermath, were alone, scared, without food and didn't know what they were going to do. That support has continued as those same people grew frus-

"When you've never had to live like that before, people get

trated while waiting for home

discouraged," Dennis said. There's still unfinished clean up from downed trees on properties, where the elderly

residents can't afford to hire

someone for the work they can't do themselves. Even in her own neighborhood, Dennis said a family just now got to pull the tarp off and put a new roof on.

"I don't know how much time will go by before everyone's back to normal," she

In Pacolet, Gary and Patricia Brinkley have had to abandon their home of 33 years after FEMA thrice-denied the elderly couple's claims and the insurance payout fell short of covering repairs. Town ordinances also wouldn't allow the couple to place a new mobile home on the lot.

With nowhere else to go, the Brinkley's son took out a loan to buy his parents another home, located about a mile from where a 90-foot oak tree came crashing through the roof of their former bedroom

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and living room.

The couple spent two months living with just a tarp and blankets for cover, sleeping in their car. Water seeped in and mold and mildew started to grow, making Patricia Brinkley sick.

The Brinkley's homeowners' insurance carrier declared their home in rural Spartanburg County a total loss.

The new home is nice. Built near the turn of the 20th century, it has hardwood floors and a big front porch.

Gary Brinkley wishes he would have received some form of aid. Living on Social Security, the couple has no way to pay their son back.

"Basically, we started over from scratch," he said.

Years of work ahead

While many South Carolinians face rebuilding their homes, the cities, counties and utility companies also face their own challenges as they seek federal help paying for the massive cleanup efforts many have already undertak-

The state has identified approximately 1,500 projects with a total cost of over \$1.3 billion. So far, FEMA has doled out just \$65 million.

It starts with a town, a county or a utility company proving their eligibility under a presidential disaster declaration, Emily Bentley, the state Emergency Management Division's Chief of Recovery, told the SC Daily Gazette.

Then governments must separate the work into multiple projects — removing debris is separate from repairing a And the entity has to be able

to produce a mountain of

ed nearly \$200 million in state dollars to match federal funding for state agencies and local governments that couldn't afford their share.

paperwork for every step

along the way. For small

towns and utilities that don't

handle disasters on a regular

basis, this creates a huge vol-

ume of work for a small num-

ber of people dragging out

months and years. If FEMA

rejects a town and it files an

appeal, it can take even longer.

Large projects — anything that costs more than \$1 million

- must go through extra

reviews at FEMA, which take

30 to 45 days. The federal dis-

aster agency, this past spring,

also added reviews for any-

thing costing more \$100,000,

an additional step that is caus-

ing more delay, Bentley said.

To help cover the cost, the

state Legislature set aside \$35

million in the budget for the

state Department of Transpor-

tation to cover debris removal

and road and bridge repairs not

reimbursed by the federal gov-

ernment. The DOT has since

reopened 99% of the more

than 900 state roads closed due

to Helene. The vast majority

were reopened within weeks,

according to the agency, which

marked the progress last

Friday with a ceremony at

The Legislature also provid-

Jones Gap State Park.

It also set aside \$3 million for a new South Carolina Public Assistance program to help those cities and towns that don't qualify for federal aid. The Emergency Management Division, which runs the program, says it will need more money for the fund in the next budget.

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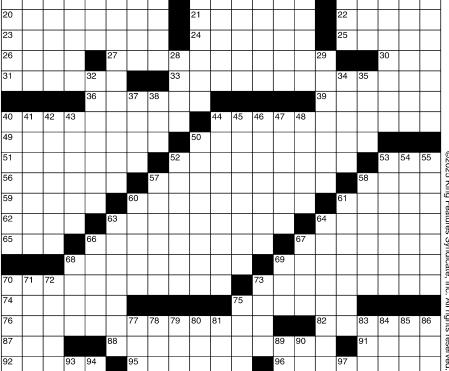
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The Spartan Weekly News, Inc.

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Hours vary Monday through Thursday. If no one is at the office, please call, leave a message and we will return your call in a timely manner. Offices are closed Friday through Sunday, as well as observed holidays.

Email: bobby@spartanweeklyonline.com

Phone No.: 864-574-1360 Fax No.: 864-574-9989

LEGAL NOTICE

STATE OF SOUTH CAROLINA COUNTY OF SPARTANBURG IN THE COURT OF COMMON PLEAS C/A No. 2025CP4202545

Exultent, LLC, Plaintiff, vs. UPSTATE PROPERTY CHASER, LLC, VINCENT ENTERPRISES, LLC and HOPE AND A FUTURE, LLC. Defendants.

Deficiency Judgment Waived TO DEFENDANTS UPSTATE PROPER-TY CHASER, LLC and VINCENT ENTERPRISES, LLC:

YOU ARE HEREBY SUMMONED and required to answer the Complaint herein, a copy of which is herewith served upon you, or to otherwise appear and defend, and to serve a copy of your Answer to said Complaint upon the plaintiff's attorney at their office, 106 Burdock Way, Simpsonville, SC 29681, or to otherwise appear and defend the action pursuant to applicable court rules, within thirty (30) days after service hereof, exclusive of the day of such service; except that the United States of America, if named, shall have sixty (60) days to answer after the service hereof, exclusive of such service; and if you fail to answer the Complaint or otherwise appear and defend within the time aforesaid, the Plaintiff in this action will apply to the Court for relief demanded therein, and judgment by default will be rendered against you for the relief demanded in the Complaint.

TO MINOR(S) OVER FOURTEEN YEARS OF AGE, AND/OR TO MINOR(S) UNDER FOURTEEN YEARS OF AGE AND THE PERSON WITH WHOM THE MINOR(S) RESIDE(S), AND/OR TO PERSONS UNDER SOME LEGAL DISABILITY: YOU ARE FURTHER SUMMONED AND NOTIFIED to apply the appointment of a quardian ad litem within thirty (30) days after the service of this Summons and Notice upon you. If you fail to do so, application for such appointment will be made by the

Notice

YOU WILL PLEASE TAKE NOTICE that the Summons and Complaint, of which the foregoing is a copy of the Summons, were filed in the Clerk of Court for Spartanburg County on May 8, 2025. s/David W. Gantt, SC Bar #8642 (ganttlawfirm@gmail.com) GANTT LAW FIRM, LLC Attorney for the Plaintiff 106 Burdock Way Simpsonville, SC 29681 Phone: (864) 608-7526 9-25, 10-2, 9

LEGAL NOTICE

COUNTY OF SPARTANBURG IN THE COURT OF COMMON PLEAS Case No.: 2025-CP-42-03950

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, PLAINTIFF,

Jillian E. Lewis a/k/a Jillian Lewis a/k/a Jillian Ella Lewis, as Personal Representative, and as Devisee of the Estate of Peggy Garrett a/k/a Peggy C. Garrett a/k/a Peggy Cash Garrett a/k/a Peggy S. Garrett a/k/a Peggy Sybil Garrett, Deceased; et. al., DEFENDANT(S).

Summons and Notice of Filing of Complaint TO THE DEFENDANT JILLIAN E.

LEWIS A/K/A JILLIAN LEWIS A/K/A JILLIAN ELLA LEWIS, AS PERSONAL REPRESENTATIVE, AND AS DEVISEE OF THE ESTATE OF PEGGY GARRETT A/K/A PEGGY C. GARRETT A/K/A PEGGY CASH GARRETT A/K/A PEGGY S. GARRETT A/K/A PEGGY SYBIL GARRETT, DECEASED ABOVE NAMED: YOU ARE HEREBY SUMMONED and required to answer the Complaint in the above entitled action, copy of which is herewith served upon you, and to serve copy of your answer upon the undersigned at their offices, 1800 St. Julian Place, Suite 407, Columbia, SC 29204 or P.O. Box 2065, Columbia, SC 29202, within thirty (30) days after service hereof upon you, exclusive of the day of such service, and if you fail to answer the Complaint within the time aforesaid, the Plaintiff in this action will apply to the Court for the relief demanded in the Complaint, and judgment by default will be rendered against you for the relief demanded in the Com-

YOU WILL ALSO TAKE NOTICE that should you fail to Answer the foregoing Summons, the Plaintiff will move for a general Order of Reference of this cause to the Master in Equity for Spartanburg County, which Order shall, pursuant to Rule 53(e) of the South Carolina specifically provide that the said Master in Equity is authorized and empowered to enter a final judgment in this

TO MINOR(S) OVER FOURTEEN YEARS OF AGE AND/OR MINOR(S) UNDER FOURTEEN YEARS OF AGE AND THE PERSON WITH WHOM THE MINOR(S) RESIDES AND/OR TO PER-SONS UNDER SOME LEGAL DISABIL-

YOU ARE FURTHER SUMMONED AND NOTIFIED to apply for the

appointment of a Guardian Ad Litem to represent said minor(s) within thirty (30) days after the service of this Summons and Notice upon you. If you fail to do so, application for such appointment will be made by the Plaintiff(s) herein.

NOTICE IS HEREBY GIVEN that the original Complaint in the above entitled action was filed in the office of the Clerk of Court for Spartanburg County on July 30, 2025. Dated: September 10, 2025 SCOTT AND CORLEY, P.A.

By: /s/Angelia J. Grant Ronald C. Scott (rons@scottand corley.com), SC Bar #4996 Reginald P. Corley (reggiec@ scottandcorley.com), SC Bar #69453 Angelia J. Grant (angig@scott andcorley.com), SC Bar #78334 Allison E. Heffernan (allisonh@ scottandcorley.com), SC Bar #68530 H. Guyton Murrell (quytonm@ scottandcorley.com), SC Bar #64134 Jordan D. Beumer (jordanb@scott andcorley.com), SC Bar #104074 ATTORNEYS FOR THE PLAINTIFF 1800 St. Julian Pl., Suite 407 Columbia, South Carolina 29204 Phone: 803-252-3340 9-18, 25, 10-2

LEGAL NOTICE

STATE OF SOUTH CAROLINA COUNTY OF SPARTANBURG IN THE COURT OF COMMON PLEAS

C/A No. 2025CP4202545

Exultent, LLC, Plaintiff, vs. UPSTATE PROPERTY CHASER, LLC, VINCENT ENTERPRISES, LLC and HOPE AND A FUTURE, LLC, Defen-

Summons

Deficiency Judgment Waived TO DEFENDANTS UPSTATE PROPER-TY CHASER, LLC and VINCENT ENTERPRISES, LLC:

YOU ARE HEREBY SUMMONED and required to answer the Complaint herein, a copy of which is herewith served upon you, or to otherwise appear and defend, and to serve a copy of your Answer to said Complaint upon the plaintiff's attorney at their office, 106 Burdock Way, Simpsonville, SC 29681, or to otherwise appear and defend the action pursuant to applicable court rules, within thirty (30) days after service hereof, exclusive of the day of such service; except that the United States of America, if named, shall have sixty (60) days to answer after the service hereof, exclusive of such service; and if you fail to answer the Complaint or otherwise appear and defend within the time aforesaid, the Plaintiff in this action will apply to the Court for relief demanded therein, and judgment by default will be rendered against you for the relief demanded in the Complaint.

TO MINOR(S) OVER FOURTEEN YEARS OF AGE, AND/OR TO MINOR(S) UNDER FOURTEEN YEARS OF AGE AND THE PERSON WITH WHOM THE MINOR(S) RESIDE(S), AND/OR TO PERSONS UNDER SOME LEGAL DISABILITY: YOU ARE FURTHER SUMMONED AND NOTIFIED to apply for the appointment of a guardian ad litem within thirty (30) days after the service of this Summons and Notice upon you. If you fail to do so, application for such appointment will be made by the Plaintiff.

YOU WILL PLEASE TAKE NOTICE that the Summons and Complaint, of which the foregoing is a copy of the Summons, were filed in the Clerk of Court for Spartanburg County on May 8, 2025. s/David W. Gantt, SC Bar #8642 (ganttlawfirm@gmail.com) GANTT LAW FIRM, LLC Attorney for the Plaintiff 106 Burdock Way Simpsonville, SC 29681 Phone: (864) 608-7526 9-25, 10-2, 9

LEGAL NOTICE SUMMONS AND NOTICE STATE OF SOUTH CAROLINA COUNTY OF SPAR-TANBURG IN THE COURT OF COMMON PLEAS C/A NO. 2025-CP-42-04445 Vanderbilt Mortgage and Finance, Inc., Plaintiff vs. John Allen Kind, III; Ashley Tollison Kind; and Unknown Occupant(s), Defendants. TO THE DEFENDANT(S): Ashley Tollison Kind; YOU ARE HEREBY ${\tt SUMMONED}$ and required to answer the Complaint in the above action, a copy of which is herewith served upon you, and to serve a copy of your Answer upon the undersigned at his office, 2838 Devine Street, Columbia, South Carolina 29205, within thirty (30) days after service upon you, exclusive of the day of such service, and, if you fail to answer the Complaint within the time aforesaid, judgment by default will be rendered against you for relief demanded in the Complaint. NOTICE NOTICE IS HEREBY GIVEN that the original Complaint in this action was filed in the office of the Clerk of Court for Spartanburg County on August 28, 2025. NOTICE OF PENDENCY OF ACTION NOTICE IS HEREBY GIVEN THAT an action has been commenced and is now pending in the Circuit Court upon the complaint of the above named Plaintiff against

purpose of claiming and repossessing collateral, which secures the repayment of a certain Contract bearing date of June 14, 2012 and given and delivered by Defendant(s) John Allen Kind, III and Ashley Tollison Kind to Vanderbilt Mortgage and Finance, Inc. in the original principal sum of Sixty Four Thousand Nine Hundred Eighty and 06/100 Dollars (\$64,980.06). Said collateral is described as a 2011 CLAY VIN: CAPO25377TNAB mobile home and is located in the County of Spartanburg, South Carolina. RILEY POPE & LANEY, LLC 2838 Devine Street Columbia, SC 29205 (803) 799-9993 Attorneys for Plaintiff 7263 10-2, 9, 16

LEGAL NOTICE

STATE OF SOUTH CAROLINA COUNTY OF SPARTANBURG IN THE PROBATE COURT IN THE MATTER OF: ELMER BROWN JR. (Decedent)

Case Number 2025ES4201354 Notice of Hearing

To: Virgil L. Brown, Demarcus Gilree, Gregory Drummond Date: October 22, 2025 Time: 10:00 a.m. Place: Spartanburg County Probate Court, 180 Magnolia Street Room 4113, Spartanburg, SC 29306 Purpose of Hearing: Application for Informal Appointment Executed this 5th day of August, 2025. s/ Regina Robinson 782 East Butler Road, Apt. 1423 Mauldin, South Carolina 29664 Phone: (864) 525-8123 Relationship to Decedent/ Estate: Daughter 10-2, 9, 16

LEGAL NOTICE

STATE OF SOUTH CAROLINA COUNTY OF SPARTANBURG IN THE PROBATE COURT IN THE MATTER OF: BERNICE MURPHY (Decedent)

Case Number 2025ES4201674

Notice of Hearing To: Alphonso Gaillard Date: December 4, 2025 Time: 10:00 a.m. Place: Spartanburg County Probate Court, 180 Magnolia Street Room 4113, Spartanburg, SC 29306 Purpose of Hearing: Application for Informal Appointment Executed this 22nd day of September, 2025. s/ Sonya Murphy 630 Lewis Street Columbia, South Carolina 29203 Phone: (803) 529-8409 Email: jerseystyles27@yahoo.com Relationship to Decedent/ Estate: Daughter 10-2, 9, 16

LEGAL NOTICE

Make: Mercedes Model: E VIN: WDBTK56FX6T073186 Vehicle is stored at Earl's Motoring Plus, 159 Pinewood Circle, Lyman, SC 29365 Total fees: \$2,180.00 10-9, 16, 23

LEGAL NOTICE SUMMONS AND NOTICE STATE OF SOUTH CAROLINA COUNTY OF SPAR-

TANBURG IN THE COURT OF COMMON PLEAS C/A NO. 2025-CP-42-03968 Planet Home Lending LLC, Plaintiff vs. Michael McDonald, Jennifer McDonald, and Founders Federal Credit Union, Defendants. TO THE DEFENDANT(S) Michael McDonald and Jennifer McDonald: YOU ARE HEREBY SUM-MONED and required to answer the Complaint in the above action, a copy which is herewith served upon you, and to serve a copy of your Answer upon the undersigned at their offices, 2838 Devine Street, Columbia, South Carolina 29205, within thirty (30) days after service upon you, exclusive of the day of such service, and, if you fail to answer the Complaint within the time aforesaid, judgment by default will be rendered against you for relief demanded in the Complaint. NOTICE NOTICE IS HEREBY GIVEN that the original Complaint in this action was filed in the office of the Clerk of Court for Spartanburg County on July 31, 2025. NOTICE OF PEN-DENCY OF ACTION NOTICE IS HERE-BY GIVEN THAT an action has been commenced and is now pending or is about to be commenced in the Circuit Court upon the complaint of the above named Plaintiff against the above named Defendant for the purpose of foreclosing a certain mortgage of real estate heretofore given by Michael McDonald and Jennifer McDonald to Planet Home Lending LLC bearing date of June 1, 2022 and recorded June 8, 2022 in Mortgage Book 6399 at Page 877 in the Register of Mesne Conveyances/ Register of Deeds/Clerk of Court for Spartanburg County, in the original principal sum of Two Hundred One Thousand Two Hundred Eighty Six and 00/1000 Dollars (\$201,286.00). Thereafter, by assignment recorded on September 20, 2024 in Book 6833 at Page 277, the mortgage was assigned to Planet Home Lending, LLC., and that the

premises effected by said mort-

gage and by the foreclosure

County of Spartanburg, State of South Carolina, and is described as follows: All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Spartanburg, being shown and designated as Lot No. 11 in Block D as shown on Plat No. 2 of Ridgecrest and recorded in the ROD Office for Spartanburg County, SC in Plat Book 25, Pages 308-310. Further reference being made to plat of Property of Charles B. Morris prepared by Gooch & Taylor, Surveyors, dated August 19, 1954, and recorded in Plat Book 31, Page 265. See said plat(s) and record(s) thereof for a more complete and particular description TMS No. 7-15-12-154.00 Property Address: 117 Wrightson Avenue, Spartanburg, SC 29306 Riley Pope & Laney, LLC Post Office Box 11412 Columbia, South Carolina 29211 Telephone (803) 799-9993 Attorneys for Plaintiff 7268 10-9, 16, 23

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates ${\tt MUST}$ file their claims on ${\tt FORM}$ #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302. Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the $\operatorname{claim}_{\mbox{\scriptsize r}}$ the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Dennis Wilson Jr. Date of Death: June 11, 2025 Case Number: 2025ES4201214 Personal Representative: Niagha Wilson 118 Vermillian Drive

Spartanburg, SC 29306

9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: James C. Chavers Jr. Date of Death: February 7, 2025 Case Number: 2025ES4201201 Personal Representative: Janice C. Chavers 108 Pineville Road Spartanburg, SC 29307 9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES against the following estates $\ensuremath{\mathsf{MUST}}$ file their claims on $\ensuremath{\mathsf{FORM}}$ #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Anita A. Wright Date of Death: June 1, 2025 Case Number: 2025ES4201235 Personal Representative: Harry William Wright 660 E Ridgewater Drive

NOTICE TO CREDITORS OF ESTATES

Chesnee, SC 29323

9-25, 10-2, 9

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within

eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: James Wilbur West Sr. Date of Death: January 31, 2025 Case Number: 2025ES4201578 Personal Representative: Vivian Irene Price West Wellford, SC 29385 Atty: Jerry Allen Gaines Post Office Box 5504 Spartanburg, SC 29304

NOTICE TO CREDITORS OF ESTATES

9-25, 10-2, 9

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Bobby Edgar Wilder Date of Death: June 25, 2025 Case Number: 2025ES4201222 Personal Representative: Elizabeth Wilder 131 Hadden Heights Road Spartanburg, SC 29301

9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates $\ensuremath{\mathsf{MUST}}$ file their claims on $\ensuremath{\mathsf{FORM}}$ #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: John David Harmon Date of Death: June 9, 2025 Case Number: 2025ES4201209 Personal Representative: Donna J. Vaughn 1213 Highway 11 W Chesnee, SC 29323

NOTICE TO CREDITORS OF ESTATES

9-25, 10-2, 9

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Carlos H. Shook Jr. Date of Death: July 2, 2025 Case Number: 2025ES4201263 Personal Representative: Michael Scott Panther 618 Stewart Road Spartanburg, SC 29306 9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES All persons having claims

against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date

of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Allison Marie Nolan Date of Death: June 1, 2025 Case Number: 2025ES4201216 Personal Representative: Thomas Blake Nolan 134 George Way Gaffney, SC 29341 9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Herbert Lindsay Little

Date of Death: July 11, 2025 Case Number: 2025ES4201464 Personal Representative: Belle L. Zeigler 823 Greenway Drive Florence, SC 29501 Attv: Michael Pack Post Office Box 891 Spartanburg, SC 29304 9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES All persons having claims

against the following estates $\ensuremath{\mathsf{MUST}}$ file their claims on $\ensuremath{\mathsf{FORM}}$ #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Michael Preston Edwards Date of Death: May 5, 2025 Case Number: 2025ES4201231 Personal Representative: Jeffrey Lynn Edwards 3306 Southport Road Spartanburg, SC 29302 9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES All persons having claims

against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Robert William Turner AKA Robert W M Turner Date of Death: June 18, 2025 Case Number: 2025ES4201223 Personal Representative: Pamela Turner Simmons 413 Legrand Boulevard Greenville, SC 29607

NOTICE TO CREDITORS OF ESTATES

9-25, 10-2, 9

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within

eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Joe A. Mullinax Date of Death: May 24, 2025 Case Number: 2025ES4201247 Personal Representative: Stacey M. Gossett Post Office Box 461 Lyman, SC 29365

NOTICE TO CREDITORS OF ESTATES

9-25, 10-2, 9

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Frances E. Ohls Date of Death: June 27, 2025 Case Number: 2025ES4201260 Personal Representative: Elaine O. Smith 1005 Four Mile Branch Road Spartanburg, SC 29302

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302. Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the

NOTICE TO CREDITORS OF ESTATES

9-25, 10-2, 9

nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Raymond E. Fletcher Date of Death: June 13, 2025 Case Number: 2025ES4201273 Personal Representative: Jackie F. Forrester

402 Fletcher Road

9-25, 10-2, 9

Boiling Springs, SC 29316

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Ralph Hadden Coggins AKA Ralph Hadden Coggins Jr. Date of Death: June 4, 2025 Case Number: 2025ES4201228 Teresa A. Coggins 132 Kasler Road

NOTICE TO CREDITORS OF ESTATES

Cowpens, SC 29330

9-25, 10-2, 9

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or

within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Michael Wayne Ramsey Date of Death: July 13, 2025 Case Number: 2025ES4201290 Personal Representative: Leatha Ramsey 160 Coldstream Drive Boiling Springs, SC 29316 9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of

any security as to the claim. Estate: Hubert Lee Hill Date of Death: June 20, 2025 Case Number: 2025ES4201251 Personal Representative: 630 Ball Park Road Enoree, SC 29335

NOTICE TO CREDITORS OF ESTATES

9-25, 10-2, 9

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statem the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Bobby Gene Gatewood Date of Death: June 18, 2025 Case Number: 2025ES4201229 Personal Representative: Michael Gatewood 625 Windward Lane

Duncan, SC 29334 9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the ${\tt claim}_{\mbox{\tiny \it{f}}}$ the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Margaret Shirley Knight Date of Death: December 21, 2024 Case Number: 2025ES4201215 Personal Representative:

Karen S. Collins 24 Kilbarry Court Inman, SC 29349 9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever

barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: William N. Yelverton Jr. AKA William N. Yelverton Date of Death: August 29, 2025 Case Number: 2025ES4201612 Personal Representative: Mary K. Yelverton 330 East Park Drive Spartanburg, SC 29302 Atty: Virginia H. Wood Post Office Box 891 Spartanburg, SC 29304-0891

NOTICE TO CREDITORS OF ESTATES

9-25, 10-2, 9

All persons having claims against the following estates ${\tt MUST}$ file their claims on ${\tt FORM}$ #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Hilary J. Shipton Date of Death: June 24, 2025 Case Number: 2025ES4201241 Personal Representative: Brandy D. Levine 823 Harvey Road Greer, SC 29651

LEGAL NOTICE 2025ES4201643

9-25, 10-2, 9

The Will of Melvin Fowler, Deceased, was delivered to me and filed September 15, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S 9-25, 10-2, 9

LEGAL NOTICE 2025ES4201580

The Will of Phyllis C. Steadman, Deceased, was delivered to me and filed September 8, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S 9-25, 10-2, 9

LEGAL NOTICE 2025ES4201586

The Will of Jimmy Allen Cochran, Deceased, was delivered to me and filed September 9, 2025. No proceedings for the probate of said Will have begun. Judge, Probate Court for Spartanburg County, S.C.S 9-25, 10-2, 9

LEGAL NOTICE 2025ES4201617

The Will of Lucile Reida Watts, Deceased, was delivered to me and filed September 12, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S 9-25, 10-2, 9

2025ES4201581

The Will of Rhonda G. Robinson, Deceased, was delivered to me and filed September 8, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S 9-25, 10-2, 9

NOTICE TO CREDITORS OF ESTATES

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Jessie Degraffinreid Date of Death: June 28, 2025

Case Number: 2025ES4201284 Personal Representative: Carolyn Mitchell 184 Ferguson Court Spartanburg, SC 29306 10-2, 9, 16

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates ${\tt MUST}$ file their claims on ${\tt FORM}$ #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of

this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Marv J. Waldrep AKA Mary Elizabeth Jones Date of Death: June 10, 2025 Case Number: 2025ES4201274 Personal Representative:

Amy Waldrep Atkins

Roebuck, SC 29376

10-2, 9, 16

4170 Walnut Grove Road

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Charles Ragin Thames Sr. AKA Charles Thames Date of Death: June 12, 2025 Case Number: 2025ES4201337 Personal Representative: Charles R. Thames Jr. 201 N. Liberty St. Apt. D 308

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302. Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Bridget D. Hall Date of Death: June 19, 2025 Case Number: 2025ES4201257 Personal Representative: Sarah Armstrong

128 Copeland Road Greer, SC 29651 10-2, 9, 16

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier $\,$ (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: William John Gonzalez Date of Death: February 17, 2025 Case Number: 2025ES4201271

Personal Representative:

Kathryn H. Gonzalez 133 Settle Drive Inman, SC 29349 10-2, 9, 16

NOTICE TO CREDITORS OF ESTATES

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NOTICE TO CREDITORS OF ESTATES

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Erwin, TN 37650

10-2, 9, 16

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Kathrean Lyles Date of Death: May 31, 2025 Case Number: 2025ES4201259 Personal Representative: Tyler Jarvis Thomason 241 Pioneer Place Spartanburg, SC 29301 10-2, 9, 16

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Khanh My Duong Date of Death: December 13, 2024 Case Number: 2025ES4201220 Ann K. Phan 542 E. Abington Way Spartanburg, SC 29301

10-2, 9, 16

NOTICE TO CREDITORS OF ESTATES

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Vernon Marion Kilpatrick Date of Death: July 23, 2025 Case Number: 2025ES4201468 Personal Representative: Sabrina Kelly Kilpatrick 507 Duncan Station Drive Duncan, SC 29334 Attv: Richard H. Rhodes 260 North Church Street Spartanburg, SC 29306

NOTICE TO CREDITORS OF ESTATES

All persons having claims against the following estates $\ensuremath{\mathsf{MUST}}$ file their claims on $\ensuremath{\mathsf{FORM}}$ #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Benjamin S. Stuard Jr. AKA Benjamin Steedley Stuard Date of Death: July 12, 2025 Case Number: 2025ES4201279 Personal Representative: Elizabeth Stuard 566 Harbor Heights Drive Lexington, SC 29072 10-2, 9, 16

NOTICE TO CREDITORS OF ESTATES

All persons having against the following estates ${\tt MUST}$ file their claims on ${\tt FORM}$ #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Melanie Arnette Floyd Date of Death: July 26, 2025 Case Number: 2025ES4201522 Personal Representative: Marilyn Renae Pitts 130 Saint James Drive Spartanburg, SC 29301 Attv: Patrick E. Knie Post Office Box 5159 Spartanburg, SC 29304-5159

NOTICE TO CREDITORS OF ESTATES All persons having claims

against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of $% \left\{ 1,2,...,n\right\}$ any security as to the claim. Estate: Joan I. Blackwell AKA Joan R. Blackwell Date of Death: March 19, 2025 Case Number: 2025ES4201219 Personal Representative:

Daniel Woodrow Blackwell Boiling Springs, SC 29316 10-2, 9, 16

NOTICE TO CREDITORS OF ESTATES

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NOTICE TO CREDITORS OF ESTATES

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NOTICE TO CREDITORS OF ESTATES

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NOTICE TO CREDITORS OF ESTATES

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Brandi P. Simmons 9850 Asheville Highway Inman, SC 29349 10-2, 9, 16

NOTICE TO CREDITORS OF ESTATES

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NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Sandra Caron Wolfe Date of Death: June 7, 2025 Case Number: 2025ES4201666 Personal Representative: Jack Bruce Wolfe 572 Serendipity Lane Spartanburg, SC 29301 Atty: Edwin C. Haskell III 218 East Henry Street Spartanburg, SC 29306

NOTICE TO CREDITORS OF ESTATES

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NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Dorothy Lucas Lyles AKA Sarah Dorothy Lyles Date of Death: June 20, 2025

Case Number: 2025ES4201619

Lynn Lucas Lyles 1260 Partridge Road Spartanburg, SC 29302 Atty: S. Michael Pack Jr. Post Office Box 891 Spartanburg, SC 29304

NOTICE TO CREDITORS OF ESTATES

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Boiling Springs, SC 29316

10-9, 16, 23

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10-9, 16, 23

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NOTICE TO CREDITORS OF ESTATES

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Case Number: 2025ES4201571 Personal Representative: Barney G. Gosnell Post Office Box 1726 Spartanburg, SC 29304 10-9, 16, 23

NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MIST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Clonta Fox Date of Death: June 25, 2025 Case Number: 2025ES4201283 Personal Representative: Mary David Fox 139 Timberlake Drive Inman, SC 29349

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10-9, 16, 23

905 Thunder Gulch Drive

10-9, 16, 23

Boiling Springs, SC 29316

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NOTICE TO CREDITORS OF ESTATES

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919 Riverland Woods Trail Boiling Springs, SC 29316 10-9, 16, 23

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10-9, 16, 23 NOTICE TO CREDITORS OF ESTATES All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Marion R. Ward Date of Death: April 20, 2025 Case Number: 2025ES4200802 Personal Representative: Sheila Heckethorn 190 J Street Greer, SC 29651

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10-9, 16, 23

against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, the

NOTICE TO CREDITORS OF ESTATES

All persons having claims

address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: Viola M. Thompson Date of Death: June 11, 2025 Case Number: 2025ES4201357 Personal Representative: Styles C. Thompson Jr. 1612-B Springfield Road

Boiling Springs, SC 29316

10-9, 16, 23

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NOTICE TO CREDITORS OF ESTATES

10-9, 16, 23

All persons having claims against the following estates MUST file their claims on FORM #371ES with the Probate Court of Spartanburg County, address of which is 180 Magnolia Street Room 302, Spartanburg, SC 29306, within eight (8) months after the date of the first publication of this Notice to Creditors or within one (1) year from date of death, whichever is earlier (SCPC 62-3-801, et seq.) or such persons shall be forever barred as to their claims. All claims are required to be presented in written statement on the prescribed form (FORM #371ES) indicating the name and address of the claimant, the basis of the claim, the amount claimed, the date when the claim will become due, the nature of any uncertainty as to the claim, and a description of any security as to the claim. Estate: John P. Goodwin Jr. AKA John Pierce Goodwin Jr. Date of Death: August 28, 2025 Case Number: 2025ES4201641 Personal Representative: TNB Financial Services Post Office Box 5067 Spartanburg, SC 29304 Atty: Alan M. Tewkesbury Jr. Post Office Drawer 5587 Spartanburg, SC 29304 10-9, 16, 23

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Greenville, SC 29601 10-9, 16, 23

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Case Number: 2025ES4201360 Personal Representative: Vivian Huckabee 999 Canaan Road Roebuck, SC 29376

LEGAL NOTICE 2025ES4201652

The Will of Walter H. Mercer Jr., Deceased, was delivered to me and filed September 18, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S

LEGAL NOTICE 2025ES4201657

The Will of Barbara Spaw Buss, Deceased, was delivered to me and filed September 16, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S

LEGAL NOTICE 2025ES4201650

The Will of James G. Garland, Deceased, was delivered to me and filed September 17, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S

LEGAL NOTICE 2025ES4201664

10-9, 16, 23

The Will of Martha M. Williams AKA Martha Elma Williams. Deceased, was delivered to me and filed September 19, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S

LEGAL NOTICE 2025ES4201667

The Will of Rhonda Nelson Moore, Deceased, was delivered to me and filed September 18, 2025. No proceedings for the probate of said Will have begun.

Judge, Probate Court for Spartanburg County, S.C.S 10-9, 16, 23

LEGAL NOTICE 2025ES4201681

The Will of Sandy R. Bradley AKA Sandy Margaret Bradley, Deceased, was delivered to me and filed September 23, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S 10-9, 16, 23

LEGAL NOTICE 2025ES4201710 The Will of Nancy Hoover AKA

Nancy Pletcher Hoover, Deceased,

was delivered to me and filed September 26, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S 10-9, 16, 23

LEGAL NOTICE 2025ES4201711

The Will of Aaron Tucker AKA Aaron Tucker Jr., Deceased, was delivered to me and filed September 30, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S 10-9, 16, 23

LEGAL NOTICE 2025ES4201714

The Will of Joe Keith Zimmerman, Deceased, was delivered to me and filed September 30, 2025. No proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S 10-9, 16, 23

LEGAL NOTICE 2025ES4201719

The Will of Larry E. Green, Deceased, was delivered to me and filed September 30, 2025. No proceedings for the probate of said Will have begun.

Judge, Probate Court for Spartanburg County, S.C.S 10-9, 16, 23

LEGAL NOTICE 2025ES4201721

The Will of Russell McMakin, Deceased, was delivered to me and filed October 1, 2025, No. proceedings for the probate of said Will have begun. HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S 10-9, 16, 23

LEGAL NOTICE 2025ES4201722

The Will of Margaret Ruth Gossett Jackson, Deceased, was delivered to me and filed October 1, 2025. No proceedings for the probate of said Will have begun.

HON. PONDA A. CALDWELL Judge, Probate Court for Spartanburg County, S.C.S 10-9, 16, 23

Is an adjustable rate mortgage right for you?

(StatePoint) An adjustable-rate mortgage (ARM) is often discussed as an option to help lower initial costs and increase flexibility, particularly in a high-cost housing market. However, it's important to understand how these loans work, their potential risks, and strategies for adjustments managing over time.

ARMs 101

An ARM is a loan with an interest rate that will change throughout the life of the mortgage. In contrast, a fixed-rate mortgage has a fixed interest rate that is set when you take out the loan and does not change. In contrast to the stability of fixed-rate mortgages, with an ARM, your monthly payments may go up or down over time.

ARMs have two distinct periods:

The initial period: This period lasts between three to 10 years after you receive your loan, during which time the interest rate on your loan doesn't change. It's also known as the fixed-rate period. The most common ARM terms have initial periods of three, five or 10 years.

The adjustment period: Once the initial period ends, your loan will adjust. All ARMs have adjustment



when and how often the interest rate on your loan can change. Your adjusted rate will be based on your individual loan terms and the current market.

The name of your ARM will indicate the duration of the initial period and how often in a year your rate can adjust. For example, the most common adjustable-rate mortgage is a 5/6 ARM. This means you will have a fixed-rate period of five years. After that, you can expect your ARM to adjust once every six months.

ARMs also typically offer a rate cap structure, consisting of these three different caps, which limit how much your rate can increase or decrease:

Initial cap: Limits how much your rate can increase when your rate first adjusts.

Periodic cap: Limits how much your rate can increase from one adjustment period to the next.

Lifetime cap: Limits how much your rate can increase or decrease over the life of your loan.

ARM with a 2/1/5 cap structure. This means that after your initial period expires, your rate can increase by a maximum of 2 percentage points above the initial interest rate. Every adjustment period thereafter, your rate can adjust a maximum of 1 percentage points. Over the life of the loan, it can never increase more than 5 percentage points above the initial rate.

> When to Consider an ARM

ARMs typically provide lower mortgage rates during the initial period, which can translate into significant savings. This could be a good choice if you plan on moving or selling within five years or before the adjustment period of the loan — or if interest rates are high when you buy. You could also select an ARM if you plan to refinance before the initial period ends. Just be sure to account for refinancing costs, which are similar to the costs you pay

home purchase. Additionally, some ARMs require you to pay penalties upward of several thousand dollars for refinancing early.

How to Prepare for Adjustment

Because your interest rate could adjust higher, ARMs come with a level of uncertainty about future monthly payments. This is important because you are still responsible for making your monthly payments if your rate adjusts upward. Freddie Mac's Adjustable-Rate Mortgage Calculator can help you determine how much your monthly payments may cost over the life of the loan. With this knowledge handy, you can budget ahead of time for even the highest rate adjustments allowable according to your loan's terms.

To determine the right mortgage for your situation, lean on your lender or financial professional for guidance and check out the resources and tools available at https://myhome. freddiemac. com.

When it comes to mortgages, you have options, making it important to carefully consider the features and benefits of each type of loan.

New chairman for Greenville soccer clubs

The Greenville Triumph and Greenville Liberty soccer clubs announced that Wallace Cheves, a Greenville native, has been named chairman of both organizations.

Cheves, an owner and member of the Greenville Pro Soccer (GPS) ownership group, will assume the leadership role as the clubs continues their rapid growth and prepare to open their new stadium at Bridgeway Station in 2026.

Officials said Cheves has been instrumental in elevating the international profile of both clubs, most notably through his work with Grupo Ronaldinho, which brought soccer icon Ronaldinho into the ownership group in October 2024.

The partnership, facilitated through Cheves' existing business relationship with the Brazilian legend, marked a significant milestone for American soccer and highlighted the clubs' growing international recognition, the officials said.

"I'm honored to take on this expanded role with two organizations that mean so much to our community," said Cheves. "Having been part of the ownership group, I've witnessed firsthand the incredible foundation that founder Joe Erwin built and the passionate fan base that makes the Triumph and Liberty so special.'

He added, "As we enter this new chapter, I'm committed to building upon that legacy while expanding our global reach and continuing to make a meaningful impact in the Upstate."

A graduate of Wofford College, Cheves brings extensive business experience and a proven track record of building successful enterprises across multiple industries worldwide.

As principal of Cheves Capital, he has invested across real estate, manufacturing, beverage, gaming, and professional sports sectors to drive economic growth and commu-

nity impact. Cheves' philanthropic

efforts extend throughout the state, including established family scholarship funds for education, leadership in the capital campaigns, and creating a wide-reaching charitable impact.

"Wallace has been an invaluable member of our ownership group since joining us, and his vision for the future of soccer in the Upstate aligns perfectly with our mission," said Erwin, founder of both clubs.

Erwin added, "His experience building businesses, fostering international partnerships, and commitment to community impact make him the ideal leader to guide our organization as we enter our most exciting chapter yet."

The Greenville Triumph, currently in its sixth season in USL League One, has established itself as the winningest team in league history, capturing the 2020 championship and making five playoff appearances in five years of competition.

The Greenville Liberty, launched in 2021, won the USL W League South Atlantic Division championship in its inaugural 2022 season.

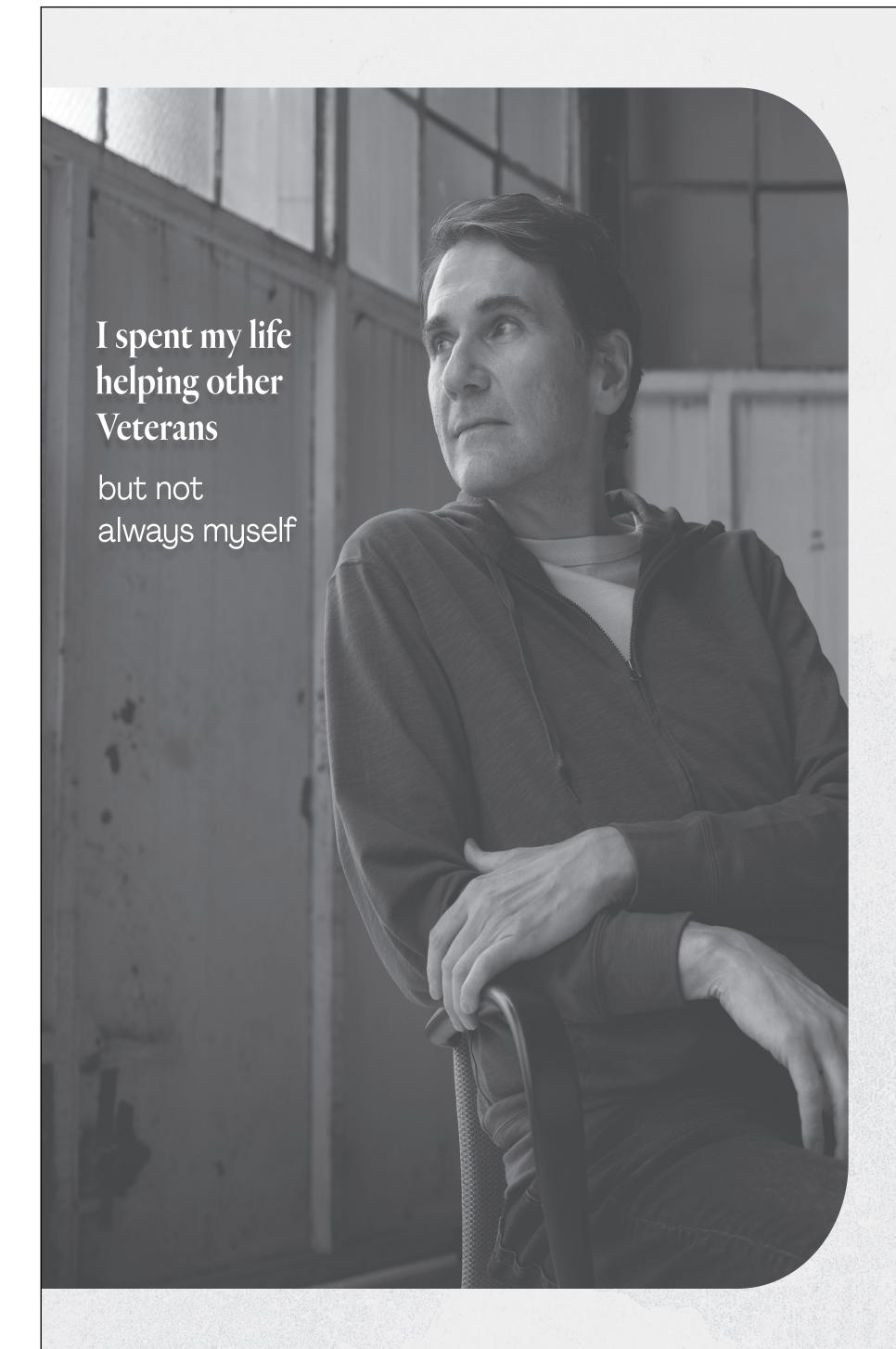
"Our new stadium and expanding international

partnerships will not only grow the sport in the region but also contribute to the Upstate's economy and position Greenville as a leader in American soc-

when closing on your

cer," Cheves said. "I look forward to working alongside our incredible staff, players, and fans as we write the next chapter of this remarkable story."





As a Veteran, when someone raises their hand for help, you're often one of the first ones to respond. But it's also okay to get help for yourself. Maybe you want or need assistance with employment, stress, finances, mental health or finding the right resources. No matter what it is, you earned it. And there's no better time than right now to ask for it. **Don't wait. Reach out.**

Find resources at VA.GOV/REACH

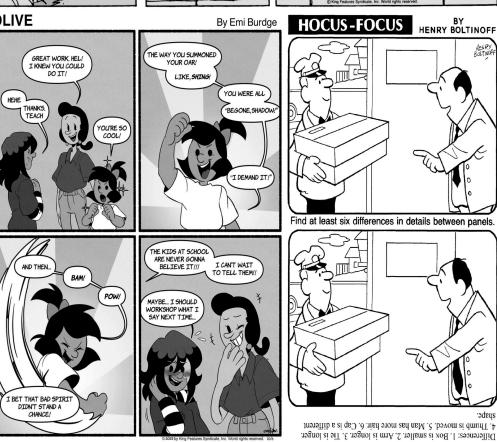






Comics & Puzzles







Just Like Cats & Dogs

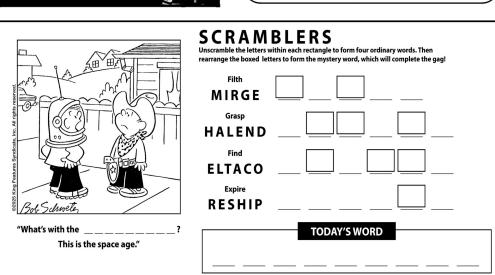
CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: W equals L

BCWCMPRICF PQLRDIGB-CPR CDAWGJY VQCI OYQ ORJ KRLQSJ KQP MCGDA CRJGWT ICLVICF: WSPCF MTPQD.

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King Crossword

ACROSS

- 1 Surrenders 6 Tennis match
- division
- 9 Cover
- 13 Sch. founded
- 15 Shadow
- 16 Utter disaster
- 23 Cowboys
- 24 Has an intense crav-
- 25 Actor
- 27 Toothpaste
- holders 29 Strange thing 55 Radiator
- 37 Bargain
- 43 Quilters'
- 45 Rum cocktail
- Norville 49 "Glee" guitar-
- 53 Historic period

35

48

15

- 12 Fold
- by Jefferson 14 Blackbird
- 18 Author Lurie
- 20 Bump into 21 Soup cooker
- quarterback Prescott
- ing
- Guinness
- 31 Deceived
- 38 "Downton —"
- 41 ER workers **DOWN**
- get-together
- 44 Tragic king
- 47 TV anchor

56 8 Bar bill

16

36

49

54

57

33 - kwon do

34 Flamenco

cheer

36 Cracker type

and Alan

39 Borscht base

42 Play for time

46 Operatic solo

51 Curved letter

40 Innocents

45 Stallion's

mate

fix

38 Actors Robert

19

- 9 Shoe fasteners
- sound 35 Welsh pooch 56 Tiara sparkler 11 Losing ven-
 - 57 Stows cargo
 - 17 Tickled 1 PC's brain
 - 2 Shade tree 3 Battled ver-

9

3

8

Use your head

Cogitate

That which belongs to thee

Earn

Just sitting there

Key role in old-

time circuses

Type of job or

A | A | B | M | U

T A 3

Solution time: 26 mins.

Answers

— **King** Crossword —

house

4 - Grey tea 5 Composed

1

8

9

8

3 5

4

3 5 4

7

5

8 3 9

6 Number puzzle

bally

54 Property

claims

52 Packed away 7 Divisible by

Weekly **SUDOKU**

9

4

3 2

Place a number in the empty boxes in such a way

that each row across, each column down and each

small 9-box square contains all of the

numbers from one to nine.

DIFFICULTY THIS WEEK: ◆

♦ Moderate ♦ ♦ Challenging

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Ν K

Solve each row by replacing one letter from the answer above

or below and scrambling to make a new word. When complete, the top and bottom words will have no letters in commor

FiveSpot is a trademark of Michael McLinden See more at www.sproutspuzzle.com

Five Spot™

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- 10 Cove
- tures?
- 19 Nymph pursuer
- 21 Kung —
- chicken 22 Vintage
- 24 Floral garland 48 Rule, for short 26 Roman orator 50 Chemical suf-
- 28 Russian pancakes
- 30 Playpen item 32 Deducted
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test by Fifi | Rodriguez

is the title of the first Harry Potter movie? 2. GEOGRAPHY: The Prime Meridian Line runs through which major city?

1. MOVIES: In the United States, what

- 3. HISTORY: When did federal child labor law start in the United States? 4. ACRONYMS: What does the acro-
- nym VPN stand for? 5. U.S. PRESIDENTS: Which president appeared on the 1960s comedy
- show "Laugh-In"? 6. TELEVISION: Which teen show starred Mayim Bialik before she got the role as Amy Fowler on "The Big Bang
- Theory"? 7. GENERAL KNOWLEDGE: Where did the Minoan civilization flourish?
- 8. SCIENCE: What pH balance is considered neutral? 9. LITERATURE: In which of Shake-
- speare's plays does the character Polonius appear?
- 10. ANIMAL KINGDOM: In which African country can the Bonobos species of ape be found in the wild?
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AIDJATSON Today's Word 3. Locate; 4. Perish

1. Grime; 2. Handle; uoitulos SCRAMBLERS

3	¥	П	Я	a	
я	т	3	A	1	
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Z	8	l	Þ	7	3	9	6	G
6	9	ħ	ı	8	G	7	3	7

Answer

Weekly Sudoku

tempted: Lured Byron. tamous for being easily English poet who was Celebrated Romantic-era

CryptoQuip

10. Democratic Republic of the Congo 9. "Hamlet"

7. The Island of Crete

- 6. "Blossom"
- 5. Richard Nixon
- 4. Virtual Private Network 3.1938
- 2. Greenwich, London, England
- I. "Harry Potter and the Sorcerer's Trivia Answers