

Celebrating July 4th around the area

By Mike Steely
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You probably already know of Knoxville's Festival on the Fourth happening this Friday at World's Fair Park, but there are lots of Independent Day celebrations going on in our area as well.

Gatlinburg kicks off Independence Day early Friday morning with its midnight "First July Fourth Parade in the Nation!" and will end its festivities with fireworks downtown at 10 p.m. on the 4th.

Pigeon Forge features live music and fireworks on the 4th at Patriot Park.

Lenoir City celebrates the holidays with "Rockin' The Docks" on July 5 with music starting at 5 p.m. and fireworks at 10 p.m.

Jefferson City has a parade from 2-4 p.m. starting at Main and Russell Streets.

White Pine is hosting a Freedom Fest and Clinton celebrates at the Museum of Appalachia with an Anvil Shoot and fireworks at Lake Front Park. Sweetwater is having a 5K Run starting at 8 a.m. on the 4th.

Oak Ridge has a Community Band concert at 7:30 p.m. at A.K. Bissell Park followed at 10 p.m. with fireworks.

Commission approved Seven Islands to state

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voted to authorize Pugh and Company as outside auditors to conduct close-out audits of the Trustee's Office and the Criminal Court Clerk's Office. They also directed the county internal auditor to do a close-out audit of the Attorney General's Office and the 4th Circuit Court Judge's Office.

The commission postponed any decision on defining door-to-door sales people, which would have extended the license requirements to solicitors to local businesses.

At Mayor Tim Burchett's request, the commissioners reappointed Bobbie Christenberry to the Knox County Personal Board for three years and approved the appointment of Bo Connor and Commission Chari Brad Anders to the Visit Knoxville Board of Directors.

RACE TO THE TOP

Part 2: Assessments

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teaching to the test.

Under RTTT, states agreed to evaluate all teachers in all subjects and grades. RTTT uses student test scores as part of the evaluation formula for teacher performance, putting more pressure on teachers to ensure their students "perform" well. (Part 3 will cover Teacher evaluations).

Another consequence of RTTT was that the assessments used by the states under NCLB needed to be revised, or "aligned," to Common Core. The U.S. Department of Education earmarked \$350 million in RTTT grants to develop new assessments for the Common Core Standards.

Two consortia were awarded grant money. The SMARTER Balanced Assessment Consortium (SBAC), the larger of the two, was comprised of 31 states. The other competitor, PARCC, was a consortium of 26 states. There are subtle differences, but both propose nationally uniform, online, computer-based assessments.

State resistance to both SBAC and PARCC has been building. With South Carolina pulling out in April, the number of states in SBAC fell to 22. Just 15 states remain in the PARCC consortia. And parents are increasingly refusing high stakes standardized tests for their kids.

In New York this spring, over 33,000 students opted out of the state required, Common Core-aligned PARCC assessment. That is the same test that students in Tennessee were scheduled to take next year.

But in May, Governor Haslam, Education Commissioner Kevin Huffman, and Fielding Rolston, the Chairman of the state board of education, sent notification that Tennessee was pulling out of PARCC.

They say the decision was due to a new law, HB1549, which requires the state to use its current assessment, the TCAP, in 2014-15. It also requires the state to issue a request for proposals for a new test to be used in 2015-16.

What do standardized tests tell us about student proficiency? Kenneth Ye, recent Farragut High School graduate and National Merit Finalist, said in his speech to the BOE last December, "My largest concern is with the influx of high stakes testing and the effect it is having on our students. Ye, a Chinese-American student, refers to U.S. schools as "data run factories," saying he knows another one of these factories personally.

Ye has been a student of both the American and Chinese systems, and says, "It is inarguable that we see a technical out-performance by the Chinese in standardized tests. But does their standardized victory communicate the creative and inquisitive mindset of our own culture? As someone who can perform on the tests you throw at us, I am not satisfied. I've taken your tests. I've aced them. I've pulled your state averages up. But what I show you on that test is not why I learn....I learn to ask questions, to develop opinions, and to make a difference."

The KCS PR team has been working overtime to publicize the "all A's in achievement," "improved test scores," and "increased graduation rate" in Knox County. Haslam and Huffman went on a speaking tour earlier this year to tout Tennessee's improvements on the National Assessment of Educational Process (NAEP) tests.

But a May 2014 report indicates NAEP results for twelfth graders "underscore the failure of federal and state test-driven school policies," according to the National Center for Fair & Open Testing (FairTest). The report shows "no NAEP score improvement for high school seniors in reading or math since 2009 and little progress over the past decade. Over the same period, performance gaps between racial groups have not

narrowed significantly."

The NAEP trend is consistent with results from the ACT and SAT college admissions tests, where average scores are flat and racial gaps remain. In fact, according to FairTest.org, "over 815 four-year colleges and universities across the U.S., acting on the belief that "test scores do not equal merit," do not use the SAT or ACT to make admissions decisions about a substantial number of their incoming freshmen classes."

Notable examples include American University, Arizona State, Brown, Denison, ETSU, Furman, LSU, Sewanee, Texas A&M, Wake Forest, Wheaton College, and many others. In fact, most colleges and universities have found that the best indicator of a student's success in college is still high school grades, not standardized test scores.

But college-bound students are not the ones hurt most by high-stakes standardized tests. Students from low-income and minority backgrounds, English language learners, and students with disabilities are more likely to be held back, placed in a lower track, or unnecessarily put in remedial education programs. For all the promises of Common Core to close the "achievement gap," the gap between poor and better off students widened between 2011 and 2013.

Susan DuFresne, Co-Author of Teachers Letters to Bill Gates, wrote "Ask any teacher or principal and we could predict the results of the assessment - students of color, students of poverty, students learning English, and students with special needs will have lower skills....If we can accurately predict the results, then why spend millions on testing and lose valuable time to assessment/data entry when we could put those millions into more teachers to provide more instructional time for the students we KNOW need intervention? Why not provide money for extra instruction to help the children who need it the most?"

And although research clearly shows that standardized tests for grades K-2 are notoriously unreliable, and assessments for these grades are not required under RTTT by either the federal government or the state, some districts, including Knox County, have made standardized tests mandatory for 5, 6, and 7 year olds.

At Dr. McIntyre's direction the SAT-10 is a mandatory assessment for grades K-2. The testing is conducted in over four days in May. Children as young as five are required to sit for an hour or more, four days in a row, filling in "bubbles" on an answer sheet. This is not developmentally appropriate.

The KCS Board will tell you that they put programs and initiatives in place to move Knox County towards being one of the best school systems in the country, and that the testing and assessments are necessary to provide citizens with answers about whether these things are effective. But children are not widgets on an assembly line, and the effectiveness of education cannot be measured the same way that factory productivity is measured.

Halls third grade teacher Lauren Hopson recently posted a blog in which she lists some things that "nobody, especially those "education experts" who have never set one foot in my classroom (much less one of their own), would ever know just from looking at my (TCAP) quick scores." And she lists some of those crazy, zany, spontaneous things that 8 year old kids do and say and experience (speakn. com/blog/).

She concludes, "None of these things will ever be measured on a standardized test, but when they are out of school, these are the lessons my kids will REMEMBER from being in my room. They will also be the things that will help my students with life more than ANY piece of paper that says "advanced" on it.



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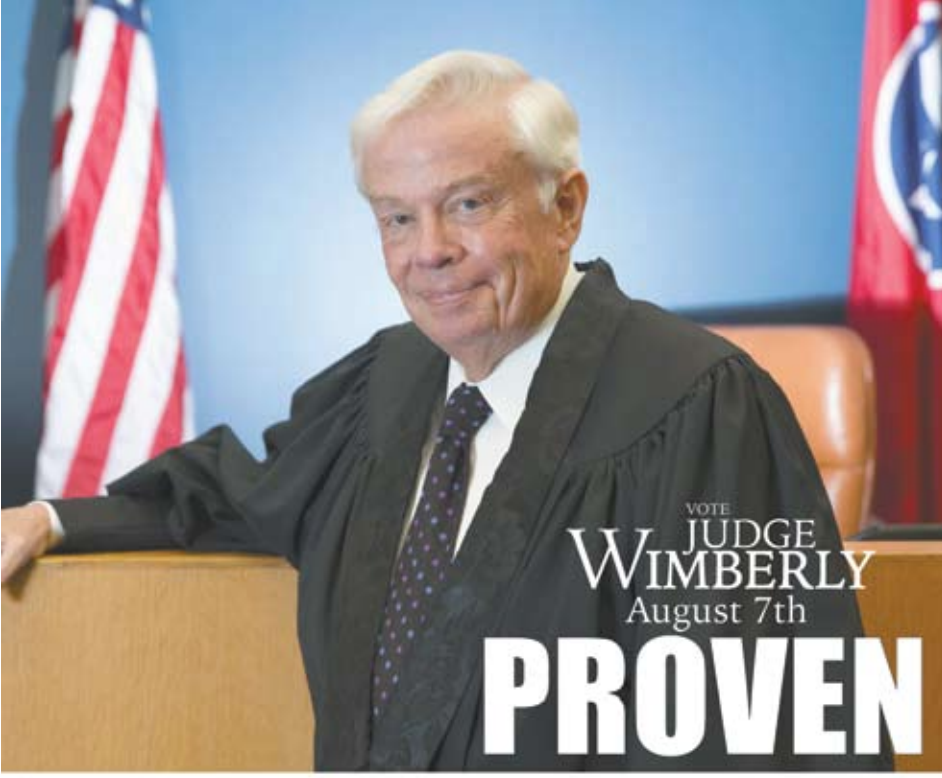
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A True Tennessee Statesman Senator Howard Baker

Publisher's Note - I have asked our resident historian, Mr. Ray Hill, to write a special column noting the passing of Senator Howard Baker. Mr. Hill has been working on a lengthy series on Senator Baker's career. Every member of The Focus staff joins me in sending our condolences and sympathy to Senator Baker's family - Steve Hunley, Publisher.

The term "statesman" has been overused, but in the instance of Howard Henry Baker, Jr. it certainly applies.

Senator Baker, in every sense of the word, was the father of Tennessee's Republican Party. Baker had passed up the opportunity to run for Congress when his father, Howard Baker, Sr., died suddenly the first week in January 1964. There is little doubt the younger Baker could have

been elected, but he refused to run and urged his stepmother, Irene, to run instead.

Baker ran for the United States Senate that year and although he narrowly lost to Congressman Ross Bass, he won more votes as a Republican than any other candidate in Tennessee's history. Two years later, Baker ran again and Senator Bass was toppled in the primary by Governor Frank Clement. Howard Baker beat Clement handily to become the first Republican ever popularly elected to the United States Senate from Tennessee.

Senator Baker gave of himself unselfishly to help make the Republican Party viable in Tennessee. Two years after Baker's election to the Senate, the GOP won control of the Tennessee House of Representatives and elected a Speaker,

something that was unthinkable just a few years earlier. In 1970, Republicans won both the governorship and Tennessee's other United States Senate seat. The twin victories of Winfield Dunn and Bill Brock would not have been possible without Howard Baker. In 1972, Republicans won five out of the nine Tennessee Congressional seats and Senator Baker was easily reelected, defeating Congressman Ray Blanton.

Ironically, it was Watergate that brought Howard Baker national recognition and helped to decimate Republican candidates all across the country in the 1974 elections, not the least of which was Lamar Alexander, a Baker protege running for governor that year against Ray Blanton.

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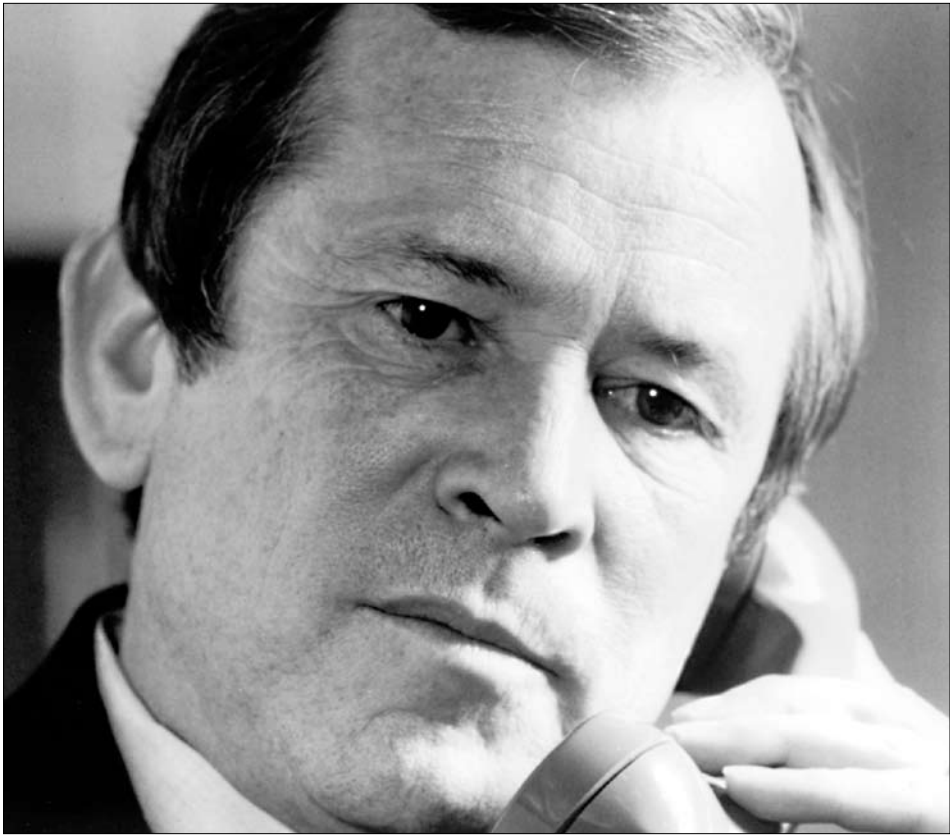


PHOTO COURTESY OF UT NEWS.

Howard H. Baker Jr., former US senator and founder of UT's Howard H. Baker Jr. Center for Public Policy, died on Thursday, June 26. He was 88. His funeral will be held on Tuesday, July 1, at First Presbyterian Church in Huntsville, Tennessee.

Teacher Frozen Out By KCS Central Office?

When Dr. McIntyre presented his 2020 Strategic Plan to the Board of Education in May, teachers were especially concerned by one of the details listed under Goal 2, Objective 4 – “Centralize recruitment and selection,” because it appears that Central Office, and not principals, will be making hiring decisions.

Apparently, as told by Victoria DeFreese, those fears are not unfounded, and the draft 2020 Strategic Plan, which is flying safely under the radar in the Chamber-controlled media vacuum of Knoxville, will be voted on at the July 2 BOE meeting.

Victoria is a friend, so when I saw her post on Facebook, “Ha! I was audited....and Knox County Schools was found to be in error....NOT ME! Feeling good,” I called her to find out more.

This is Victoria's story, and the story of other teachers in Knox County. Victoria has always been passionate about education. She substituted in 32 different schools in the Knoxville area, and in 2010, began looking for a full time teaching position. Between 2011 and 2013, she held several interim teaching positions, including 6th grade at Whittle Springs, and 8th grade at Karns Middle School.

She left Whittle Springs after she was asked to change a student's year end grade. When she refused, she received notice that



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she could pack up her belongings, as she would not be returning to Whittle Springs.

In March of 2012 she secured an interim teaching position at Karns Middle School.

At the end of the year, the principal told her she would hire her as a full-fledged teacher for the following year. When Victoria returned a week later, she learned that Central Office had instructed the principal to give the position to someone else. She was told she could be offered another interim position, as that would not have to clear Central Office.

At the end of her third interim position in Knox County, and despite assurances that the principal wanted to hire her, Victoria received a “Thank you for your service” letter from Dr. McIntyre. It said that if she performed satisfactorily and there were openings, she might be offered another interim position, or she could reapply for a regular position.

She reapplied. She took the Praxis exam to extend her K-8 license to include K-12. She received 4 out of 5 on her professional evaluation during her full year at Karns. While there, she earned high praise from her principal and fellow teachers, had no reprimands, and served well in her Professional Learning Community, on committees, and in performing her job duties.

Karns Middle School

hired many new teachers, but not Victoria. She applied for nearly 400 positions in Knox County over three years without securing a regular full time teaching position, in spite of being TN State certified in K-12, personal recommendations, and an overall 4 out of 5 on her evaluation. In May of 2013, with her interim contract over and no contract for the following year, she filed for unemployment insurance.

On May 29, 2014, she received notice from the TN Department of Labor that they were auditing her unemployment claim, stating that “We have information that your weekly earnings have not been correctly reported...” and inferring

that she may be subject to unemployment insurance fraud and possibly face a variety of serious penalties. Penalties range from repaying the benefits collected, plus penalties and fines prosecution by government authorities and possible jail or prison sentences.

She asked Knox County HR to refile her earnings and employment dates. On June 5, she received word from State that “Knox County Schools reported earnings in error for week ending 6/22/13 and 7/20/13.” Seems Central Office forgot that teachers are paid over a 12 month period for work performed under a 10 month contract.

Victoria's story goes deeper than her angst over

being audited. She is not the only teacher who has been denied employment over the wishes of a principal. There are many examples of a principal's choice for a specific teacher, with certain skills and experience, being overruled. Our Broad Academy Superintendent seems determined to take as much control and autonomy as possible away from individual schools and principals, and to make hiring decisions that ensure only “his kind of people” are employed in Knox County.

On a personal note, things are looking up for Victoria. She obtained a graduate assistantship while pursuing her Master's in Information Science at UT, where she works with

“a fabulous instructional design team that instructs students, staff, and faculty on how to use software.” She remains hopeful for a bright career in 2015. And she is glad the audit is behind her!

There is still time to review the 2020 Strategic Plan and submit your comments at <http://knoxschools2020.org/strategic-plan>. Watch the video for each goal, and complete the survey. Pay special attention to Goal 1, especially if you have an opinion about Year Round School, which is very much a part of the 2020 strategic plan.

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Fourth of July

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4th of July

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A True Tennessee Statesman Senator Howard Baker



Baker with President Reagan.

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The Watergate Hearings made Senator Baker a national figure and his question, “What did the president know, and when did he know it?” resonates still today.
Baker had twice before sought election as Minority Leader of the Senate; his father-in-law had been the late Illinois Senator and Minority Leader, Everett Dirksen. Twice Baker lost to Pennsylvania Senator Hugh Scott. Baker won by one vote in 1977. In 1980, following the election of Ronald Reagan as

president and a new GOP Senate, Baker was elected Majority Leader.
Senator Baker was known as the “Great Conciliator”, a title he prized. Baker retired from the Senate in 1984, after serving eighteen years in the United States Senate. He would later serve as Chief of Staff for President Reagan and Ambassador to Japan in the administration of President George W. Bush.
After a lifetime of public service, Howard Baker came home to Tennessee. While the Howard Baker

Center will always serve as a reminder of Baker’s service to Tennessee and the nation, it was his character that remains remarkable. There was never any whiff of scandal surrounding Senator Baker, who was a truly gracious man, who promoted civility in politics. Howard Baker was absolutely honest and his service to Tennessee and the United States set a high standard and should serve as a beacon for others to follow in the future.

Seven Islands becomes State Park

By Mike Steely
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Tomorrow, July 1st, Tennessee officially opens its newest State Park and the first Birding Park in the state. Governor Bill Haslam announced the park opening during Legacy Parks Foundation’s 6th annual luncheon recently and may be present to open the park.
The 400-acre Seven Islands Wildlife Refuge is just off Kodak Road on Kelly Lane along the French Broad River. Established in the 1990s by private donors and jointly managed by Knox County Parks and Recreation and Legacy Parks, the new park was once a large farm. It

includes wooded hills, a stream, and several fields which are being restored to native grasses. A paved road extends over a mile into the park.
Among the resident birds are wild turkeys, screech-owls, woodpeckers, meadowlarks, bobwhites and many other birds. Sometimes bald eagles can be seen. Migrating birds use the park lands as well.
Aside from bird and wildlife watching there are several other things to do there. Bicycling is permitted only on the paved road but paddling is permitted and the landing is located off Kelly Lane. Fishing is also permitted in the French Broad.

There are over eight miles of trails, about 1.2 miles of which are paved. The paved trail begins at the parking area on Kelly Lane.
Commissioner Mike Brown brought the park’s July 1 opening up during last week’s Commission meeting.
Doug Bataille, Senior Director of the Knox County Parks and Recreation, told The Focus that the state has talked about building a bridge to connect the park, which sits on both sides of the French Broad River in Knox County. Other plans for the new state park haven’t been announced yet.
Brown said a bridge would be great for the

community.
Bataille said that a caretaker currently lives in the park and he hopes the state will keep the caretaker, who has planted

and preserved it. Asked if he and the county will miss having the wildlife refuge, he said that he has “mixed feelings.”
“It’s kinda like seeing

your kids go. We started it, cleaned it up and preserved the houses,” he said.
The two-story home, barn and farm were owned and operated by Joe B. and Ruth Kelly and there’s an interesting account of life there on the internet at “sevenislands.org” under “Folklore” where a granddaughter, Charlotte Green Semeyn, tells of the family’s life and times.
The Kelly family called the farm “Secluded Bend” but a possible bridge built by the state would end the relative seclusion. Today, in order to reach most of the new park, you need to drive I-40 to Midway Road and follow it south to Kelly Lane.



Seven Islands Wildlife Refuse is now Tennessee’s 56th State Park. The state is thinking about building a bridge across the French Broad to connect the two parts of the park.

More money allotted for Cumberland Avenue

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said that 10% must be awarded to “disadvantaged businesses.”
She said the project should seek bids in October.
The council approved all the Cumberland Avenue project motions unanimously.
The Knoxville Utilities Board (KUB) received a go-ahead for issuance of multi-million dollar bonds for Wastewater, Electric System and Water System improvements totaling \$78 million. Della Volpe asked if KUB has the money in reserve to back up the bonds.
Mark Walker, KUB’s Chief Financial Officer, said that KUB has the money and is required to keep 1.5

percent above the bond debt. The resolutions passed unanimously.
The Suttree Landing Park near Island Home was also approved. The \$3,246,293 agreement with Charles Blalock & Sons, Inc. was requested by the Office of Redevelopment and the Department of Engineering. Dawn Michelle Foster, deputy director of the Office of Redevelopment, told the council that the city is crossing a TVA hurdle there due to some grading modifications and the project could begin within the next six weeks.
One agenda item that may have seen debate concerned adding a section to the Knoxville City Code to impose a \$5 electronic citation fee for

the violations of “certain traffic ordinances” in the city. The request was from the Knoxville Police Department but as Chief David B. Rausch was not at the meeting, the item was postponed.
In other action, the council approved the appointment of Douglas Veun to the Public Assembly Facility Board, reappointed Bill Collier to the same board, approved \$ 500,699 to the City Police for construction of the Phil Keith Training Center Multipurpose Building, and authorized \$ 600,000 at the request of the City Police to provide additional police services to the KCDC public housing developments.

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Our Neighborhoods

WASHINGTON PIKE

By Mike Steely
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Two routes are main arteries to the North Knox County region: one a main highway and one a local byway with a connection to history.

One is Rutledge Pike, which shoots off of Magnolia and runs as Highway 11W through upper East Tennessee all the way to Bristol.

The other, Washington Pike, was once a main route and today serves Knoxville from where it starts at Broadway and until it disappears just north of Blaine.

Why “Washington” Pike? You might guess it once lead to Washington, D. C., but actually it ran to old Washington County, Virginia. Built or began about 1777, Washington Pike was one of the early roads in our region.

The road, or pike, has two separate personalities.

In Knoxville, at Broadway, the pike runs north through neighborhoods of mixed housing and passes Belle Morris Elementary and Richard Yoakley School. Just off to the left going north is Whittle Springs Golf Course and various neighborhoods. The road takes a sharp left at Millertown Pike and goes north under I-640 near Knoxville Center Mall to the new Target Shopping Center.

The pike turns right at the traffic light and, just about a quarter-mile on the left is the New Harvest Farmer’s Market, which offers fresh



PHOTO BY MIKE STEELY

House Mountain, as seen from Washington Pike heading south. The State Natural Area has trails that lead to the two peaks. Early settlers thought the lone mountain’s shape looked like a house top.

produce and crafts every Thursday afternoon. The market building there also serves as a voting precinct and the playground and splash-pad is always full of children playing during the summer.

In that section of the road German and Swiss immigrants once settled. The Babelay family operated a large greenhouse there in the early days and in 1887 a railroad was built and parallels Washington Pike for several miles.

A crossroads community developed at Washington Pike and Mill Road after the Civil War and was mostly settled by African-Americans. The Oak Grove AME Zion Church there was

founded about 1868 and the current church building was completed in 1926. Like many early churches it has a churchyard cemetery behind the building.

Beyond Oak Grove AME, Washington Pike changes to become a rural route, speckled here and there with large and small homes, large farms, and several other churches. The roads leading off of the pike have street signs with the names of people who live, or lived along the routes, such as Jones Road, Bud McMillan Road, Bozeman Lane, Acuff Lane and Homer Smith Lane.

Ritta Elementary School is on the right side of the road and this Knox County facility has about 630

students and 40 teachers. Just beyond the school is the Northeast Knox Utility District, which serves homes in the area.

Continuing on up the road you come to Maloneyville Road, the location of two important places: the Knox County Sheriff’s Detention Facility and Three Ridges Golf Course. Both are just about ½ mile between Washington Pike and Tazewell Pike, with the golf course surrounding the jail property on three sides. From there on you’re basically in the Corryton community which is just east off Washington Pike.

One of the surprises along the north section of the pike is at 8650 Washington Pike. The House Mountain Farm is a boarding and training facility near the base of House Mountain. The farm has spring-fed ponds, miles of trails, and great views. Liz Green owns the farm and is active in all aspects of its operation, including caring for the farm’s horses and boarding horses for owners.

The farm offers lessons in riding and jumping not only for adults but for children as well. Day camps for children are in May, June

and July. The facility offers folks a chance to learn about horses and horse ownership before buying a horse. You can contact the House Mountain Farm at 687-8159 or email them at hmfeventing@gmail.com to schedule a lesson or take a tour.

You are in the immediate neighborhood of House Mountain after passing House Mountain Farm. House Mountain was named when settlers or explorers saw it and thought that it looked like the roof of a house from a certain angle. It stretches

for about three miles and was once the site of television towers.

Some eight miles from Knoxville House Mountain is a State Natural Area that boasts 525 acres of area, unique boulders, lots of wildlife, and two peaks. It’s an offshoot of Clinch Mountain, just to the north, and from atop you can see the Smoky Mountains and several other far-away mountains including the Cumberland range.

The Knox County Parks and Recreation and the Tennessee Department of Environmental and Conservation jointly manage this park. There are several hiking trails on the mountain, from moderate to difficult, and the Crest Trail runs the entire length. Two of the 5.8 miles of trails lead to the summit.

The easiest way to House Mountain from Washington Pike is by turning right on Bud Hawkins Road and following it to the park’s parking lot. There you can read information about the mountain and the trails there.

Just a bit further up the pike you’ll cross the historic Emory Road and the pike ends at Highway 61, just north of Blaine. You can turn right on 61 and right again at Blaine and return to Knoxville by way of Rutledge Pike.



PHOTO BY MIKE STEELY

This old tractor, now a lawn display, is located at Shady Grove Farm on Washington Pike.



PHOTO BY MIKE STEELY

Want to learn to ride and care for a horse? That’s what House Mountain Farm on Washington Pike is all about, with resident and boarded horses. The next Horse Camp for kids is July 21th through the 25th and they can learn grooming, bathing, tacking and riding from 8 a.m. until noon. Liz Green is a Certified Riding Instructor.



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Rosenberg Joins Denark

Denark Construction, Inc. has tapped someone with extensive government, non-profit and real estate development experience to be their new Vice President of Business Development. Grant Rosenberg joins the firm on July 1st.

"We believe Grant has the skills, attitude and drive to help us continue to grow," says CEO Raja Jubran. "His experience in non-profit development has taught him to meet real challenges and do so as cost effectively as

possible. That's something all clients want."

"Denark is a great company," said Rosenberg. "I'm looking forward to being a part of the team and helping to bring in new projects and build upon valued relationships throughout the region."

Rosenberg joins Denark from Southeastern Housing Foundation and Neighborhood Housing, Inc., both affiliated with Knoxville Leadership Foundation (KLF). As Vice President of Housing he

oversaw the acquisition, financing and development of both single-family and multi-family housing across East Tennessee. Before that he served as Community Development Director for Knox County managing redevelopment projects, often funded with state and federal grants. He holds a Bachelor's Degree in Communications with a minor in Business Administration from The University of Tennessee and a Masters of Business Administration from Lincoln

Memorial University. He, his wife Allison and son Jack live in Old North Knoxville, where he has personally renovated several historic homes.

Rosenberg will continue to work with KLF in an advisory capacity, especially on projects he already has underway. "We think this is a great opportunity for Grant," said KLF President Chris Martin. "We appreciate Grant continuing to play an important role as an advisor and we appreciate Denark accommodating

that role."

Denark Construction is a full-service general contractor/design-builder/ construction manager with over \$1 Billion in public, institutional, commercial, and industrial contracts since its launch in 1985. It has been named four times as one of the 25 fastest-growing companies in East Tennessee. Denark has been awarded the East Tennessee Business Ethics Award and has won the national Grand Award for Construction



Grant Rosenberg

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BZA allows 18 for Thanksgiving

By Mike Steely
steelym@knoxfocus.com

Appearing before a government body can be difficult and tasking, but Ann Haston came prepared Wednesday to the Knox County Board of Zoning Appeals and was victorious.

Haston had a simple request: to get permission to build a family room in the front of the home at 1724 Waterview Trail, Lot Five. To do that she needed BZA to approve a variance front setback from the street from 35 feet to 23.4 feet. She explained that because of the design

of the house, she needed to expand in the front. She said her home has become a family gathering place.

"We're trying to seat 18 people for Thanksgiving. We don't have a true family room," she said.

BZA member Carson Dailey commented that while a "family room" is not a "difficulty" in the codes that "sometimes we need to do the right thing."

Chairman John Schoonmaker noted that some other houses in the neighborhood have shorter setbacks from the street than required by code. BZA member Cynthia Stancil

asked why Haston couldn't build a family room in the basement of the house and Haston explained she does not have a full basement.

BZA member Cindy Buttry, who told the other members that she knows the family but that would not affect her vote, rebutted, "I don't think it's our place to tell people how to use their existing homes."

BZA member Markus Chady also mentioned other homes in the neighborhood with setbacks of less than 35 feet. When Dailey asked her about those homes

that may be in violation, Haston said she didn't come to the meeting with the idea of getting any of her neighbors in trouble.

Kevin Murphy told his fellow BZA members that Haston's request doesn't meet the strict interpretation to allow a variance.

But Haston's presentation and answers to the BZA's questions won out. Murphy, Dailey and Stancil voted "No" but the other six voted "Yes." Approving the variance and allowing the family room on the front of the house were Chady, Frank Rimshaw, Scott Smith, Buttry, Bill Sewell and Schoonmaker.

In other action, the BZA approved smaller parking stalls and fewer parking spaces for a Dollar General Store being built at 7417-1715 Tazewell Pike near Emory Road.

They also approved setbacks for condos under construction by TTBS Development, LLC from 20 feet to zero feet within the Glen at Hardin Valley Condos.

With the property owner not present the BZA postponed for 30 days a setback request of Southeastern Lube and Wash for property at 7408 Maynardville Highway.

Ramsey House vacant lot rezoned commercial

By Mike Steely
steelym@knoxfocus.com

The Association for the Preservation of Tennessee Antiquities, owners of the historic Ramsey House, got final approval last Monday from the Knox County Commission to rezone a piece of the property from Agricultural and Historic Overlay to General Commercial zoning.

The corner lot, located at Thorn Grove Pike and John Sevier Highway, will apparently see a convenience store built there. The Association had told the Metropolitan Planning Commission that this piece of land had no historic value and that a tree-line buffer will separate the historic house, built in 1997 for Col. Francis Alexander Ramsey.

The commission also approved, after some discussion, rezoning a 62-acre lot, located at the corner of Lovell Road and Snyder Road, from Agricultural to Planned Residential zoning.

Two residents, John Clark and Gary Petrey, raised objections to this and told Commission their concerns about a road inside the proposed complex and a retaining wall planned on a hillside there. Petrey also said one of the apartment two-story buildings would be near his backyard. He also asked about screening the proposed buildings, which may hold up to 352 apartments.

Attorney Arthur Seymour, representing the applicant, Scott Lee Goebel and Greystone Properties, said that even with approval the development would be back for a use-on-review hearing and must get approval from both the planning commission and the Technology Corridor Development Authority.

The commission approved 5.7 units per acre. Seymour said he would take the citizens' concerns to the developer.

The commission also approved a street name change at the request of Leisure Pools at Forks of the River Park from "Sea Ray Drive" to "Leisure Island Way."

Zoning changes were also approved for Brightland LLC from Low Density Residential to Office for property on Middlebrook Pike southeast of Lovell Road and changing an Office zoning to Commercial at the request of Angela Willis and Allison Cornell for a site at Tazewell Pike and East Emory Road. Neither request had any public objection.

A request from Volunteer Development for rezoning property on Westland Drive at Coile Lane was postponed at the request of the applicant.

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Edward Hull Crump: The Boss 4

Pages from the Political Past



By Ray Hill
rayhill865@gmail.com

Edward Hull Crump, in partnership with U. S. Senator Kenneth McKellar, began his domination of Tennessee politics in 1932. Crump was then a member of Congress, although he served for only four years. The Memphis Boss announced he would not be a candidate for reelection in 1934. Crump had not especially enjoyed serving in Congress and disliked being away from his home and family. Crump and his wife Betty had three sons and even the Boss's most virulent critics acknowledged Crump genuinely loved and was loved by his family. E. H. Crump probably disliked being in Washington, D. C. for another reason; he was one of several hundred members of Congress and while his authority in Memphis was relatively unchallenged, he wielded no real power in the nation's Capitol. Crump could not help but notice the contrast between his own position in Congress to that of Senator McKellar, who was one of the most powerful members of the United States Senate. McKellar's own political organization spanned from one end of Tennessee to the other, while Crump's sphere of influence was centered in Memphis and Shelby County.

Crump was going home to Memphis, although not before choosing his own successor. Mr. Crump picked Walter Chandler to succeed him in Congress. Chandler has served in both the House and Senate chambers of the Tennessee General Assembly, as well as City Attorney for Memphis. Having designated his successor, E. H. Crump returned to the Bluff City to resume his own place as the undisputed leader of the Shelby County machine.

The 1934 elections were the first test of the power of the McKellar – Crump combine. Governor Hill McAlister and Senator McKellar were both up for reelection and Tennessee's other Senate seat was on the ballot due to the fact Senator Cordell Hull had been picked by President Roosevelt to serve as Secretary of State. Hull's resignation from the Senate allowed Governor McAlister to fill the vacancy by appointment. McAlister appointed former Tennessee Supreme Court Justice Nathan L. Bachman, a choice that was reputedly highly pleasing to Senator McKellar.

again challenged by Lewis Pope in the primary, while interim Senator Nathan L. Bachman faced West Tennessee Congressman Gordon Browning. Browning had seriously considered running against McKellar, but later confessed he could not obtain a single commitment of substantial support against the powerful senior senator. Browning opted instead to compete against the far less formidable Bachman. Crump came out strongly for McKellar, McAlister and Bachman. The three ran as a ticket inside the Democratic primary.

Pope again ran largely against the Crump machine, but lost by almost fifty thousand votes. Congressman Gordon Browning lost to Senator Bachman, although he ran a credible race.

Two years earlier, a bitter Lewis Pope had engaged in a lengthy correspondence with Senator McKellar complaining about the results of the Democratic primary, while seeking McKellar's help in securing a high paying Federal job. McKellar responded politely, though frequently pointedly, to Pope and went about seeking a Federal position for Pope.

As usual, McKellar had some success in finding a job for Lewis Pope, but apparently Pope grew impatient and the job never came through.

Despite having lost by a much larger margin, Pope once again bolted the Democratic Party to run as an Independent in the general election. Pope allied himself with former Governor Ben W. Hooper, a Republican, in an attempt to revive the old "fusionist" combine of Independent Democrats and Republicans. Hooper was trying yet another comeback by challenging Senator McKellar, who had beaten him eighteen years earlier.

Pope ran a better race in the general election than Hooper, but still lost decisively. McKellar crushed Hooper to win his fourth term in the Senate. The McKellar – Crump axis had survived its first political test with flying colors. Lewis Pope would sporadically reappear from time to time in Tennessee politics, but after having left his own party twice in as many elections, he was finished as a candidate.

In 1935, Governor McAlister, facing increasing budgetary



FROM THE AUTHOR'S PERSONAL COLLECTION.

E. W. Hale & E.H. Crump circa 1944

problems, proposed a sales tax, outraging Crump who was fiercely opposed to any such tax. Crump broke with McAlister and denounced him as one of the "sorriest" governors in Tennessee history. McAlister, wanting a third term in 1936, hoped the breach with Crump could be healed, was disappointed to discover the Memphis Boss would under no circumstances support him again, despite an appeal on his behalf by Senator McKellar. Once again, the McKellar – Crump alliance seemed to be threatened. The Memphis Boss made no move to offer support to any prospective candidate for governor while McKellar decided to support Burgin Dossett. Dossett was an official with the Social Security Administration in East Tennessee and had received the appointment through McKellar's patronage. The gubernatorial contest soon boiled down to former Congressman Gordon Browning and Dossett. Browning was completely unacceptable to Senator McKellar who still resented the fact Browning had quite nearly run against him in 1934. McKellar also rightly suspected Browning still harbored senatorial ambitions and did not want to do anything to promote a Browning candidacy. Clearly the best course for McKellar was to remove Gordon Browning from the political scene by defeating him for governor in 1936.

The campaign was well under way when E. H. Crump made an announcement that shocked many of his associates, but stunned Senator McKellar. Crump endorsed Browning. Newspapers gleefully questioned whether the Memphis Boss had finally

broken with his old ally McKellar. The Senator hotly denied any such break, but was angry and hurt by Crump's endorsement of Browning.

Gordon Browning won an overwhelming victory in the Democratic primary, receiving a huge vote in Shelby County. Crump may have wished to send Senator McKellar a message by demonstrating his own political power or he may well have simply endorsed Browning because it seemed more likely Browning was going to win the nomination in any event.

Whatever pleasure or satisfaction the Memphis Boss derived from Browning's election was short lived. Crump became uneasy when the new governor announced several appointments to his administration, among them Lewis Pope who had been installed as a special tax collector for the State of Tennessee. Crump loathed Pope who had twice left the Democratic Party to challenge the legitimate nominee in the general election. Pope had also been a virulent critic of both Crump and the Memphis machine. Other Crump opponents joined the Browning administration, much to the Memphis Boss's dismay.

When Tennessee's junior United States Senator Nathan L. Bachman died of a sudden heart attack on April 23, 1937, only three months into his new

six-year term of office, it was up to Governor Gordon Browning to fill the vacancy. Browning came to Memphis to confer with Crump about the senatorial appointment and it proved to be a fateful meeting that would ignite bitter internecine warfare inside Tennessee's Democratic Party.

The meeting between Crump and Browning was private and the only accounts are those of the participants and neither agreed entirely upon the details. Each man had his own version of the story, but it seems apparent Browning proposed to run for the United States Senate himself in 1938 and in turn offered to support Crump against McKellar in 1940. Furthermore, Browning indicated Lewis Pope should be the gubernatorial candidate in 1938. Crump was astonished by the governor's proposal and pointed out had Browning wished to see him in the Senate, he could appoint him to the vacancy caused by Senator Bachman's death. Gordon Browning's highest political ambition throughout his career was being elected to the U. S. Senate and Crump's version of the meeting seems more credible. Browning miscalculated if he truly believed Crump would run against his old ally Senator McKellar. While Crump certainly could have carried Shelby County in any race he made, the McKellar organization would have strongly supported the

senator for reelection and McKellar would likely have been the beneficiary of getting support from Crump opponents that ordinarily would have opposed him. Furthermore, Crump did not especially like Washington and while he very well may have hoped Browning would formally offer him the appointment to Bachman's seat, the Memphis Boss would likely have turned it down.

Browning further miscalculated that there was any circumstance that would cause Crump to support Lewis Pope for any office. Governor Browning, when the news of the meeting became public, retorted the Memphis Boss was lying and simply mad because Browning had not offered to appoint him to the Senate.

Browning, knowing his own alliance with E. H. Crump and the Shelby County machine had come to an end, took bold steps to make the machine politically impotent. Browning proposed the legislature adopt a county unit bill, similar to the national Electoral College, giving each Tennessee county a certain number of votes, making the actual popular vote meaningless. It would have the effect of negating the huge vote Crump was able to produce for his favored candidates. Browning also set out to seize complete control of the election machinery in the state.

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Losing Loved Ones

Some weeks are rougher than others. The bad ones take a toll on us both physically and emotionally. Sometimes it's work that causes us ill; at other times, it's money concerns that drive us into funks. For me, death has been at to root of my low mood. Three of them occurred in the week, each different but all stingingly painful.

Willie Ruth passed after a long, full life. She was on the north side of 90; for the last ten years or so, she'd been in assisted living or nursing home settings. Her family was with her every day, and they made sure she was comfortable. Willie Ruth was a woman who was particular. She had a way of doing things and a place for everything. During her funeral, the minister discussed how he'd tried to move a picture for her to a correct spot. After several attempts, she finally told him to forget it. During her life, her home was always clean as a whistle; you know that kind of house that is so spotless that eating off the floors wouldn't be a bad experience.

Willie Ruth lost her husband years ago. She was left with her daughter Melinda in Georgia. Before long, she moved back to Cookeville where her husband's



By Joe Rector
joerector@comcast.net

family lived. She fit right in and became a frequent guest at holiday meals and festivities. Melinda and her husband Howard gave her a granddaughter whom she adored; the feeling was mutual, and Sarah visited her often and spent time loving her and just being there.

The loss of her loss is tempered by the fact that she'd been in declining health for several years, and the last 10 days of her time weren't pleasant for her or family. A sense of relief that she wouldn't suffer anymore came, and although mother/grandmother/friend will be missed, folks are happy for her return to the loving arms of a God who loves her.

Wayne Perryman was a high school friend of mine. I still can close my eyes and watch him play linebacker and running back. He was a muscular, tough guy who delivered hits with bad intentions to players on the other side of the ball. Wayne went on to play ball at Furman before finally arriving home.

His smile brightened rooms and his laugh was infectious. Wayne enjoyed life and took an active role in it. He never met a stranger and went out of his way to make any person feel comfortable. His politics were conservative, and

I used to tweak him through Facebook with "liberal" comments that led him into a diatribe that lasted for days.

Wayne's younger brother Steve died in a car accident when he was in high school. It was an event from which Wayne never recovered. He battled that loss with all sorts of things, but still, the loss gnawed at his soul.

Not long ago, he lost his job, and that began a downward spiral for Wayne. Friends have speculated that work was his way of connecting with a world for companionship and friendship. Without it, he was alone. Demons from the past were resurrected, and before long, the low was too deep to escape. Wayne must have felt his only relief would come through ending his time here.

We friends failed Wayne Perryman. We should have better read the signs so that we could have offered him the help and connection he so craved. I hope we all will do better from now on.

Bruce Roach equaled my father-in-law Vaden Netherton in being a good person. He was a quiet man who stood in the background. Bruce wasn't much for crowds and preferred to spend time at home. However, that didn't mean he ignored others. Bruce always looked for ways to help folks. He'd lend

a hand to anyone who was in need. He took over one sister-in-law's finances when her health began to fail. Bruce never took a dime and never expected even a simple thank-you. Like Vaden, Bruce didn't speak ill of others. Instead, he tried to understand why an individual acted badly and he was quick to speak up that "perhaps he/she was going through something we don't know about." In so many ways, he was a true hero.

His wife Frances and two sons, Tim and Scott, were stunned when he died without warning. Even then, he was on

an errand at a cousin's house when he passed. The pain of knowing saying goodbye to a husband and father is almost unbearable, but maybe the outpouring of love for Bruce by the many people who knew him will in some way be a balm for the wound.

Death is a part of our existences, something none of us will escape. It comes in many ways, but the impact on those of us left behind is always immense. For Willie Ruth, Wayne, Bruce, and all others, I pray for a sense of peace and a joy of a new life. Rest well.

Join Mayor Burchett for lunch

Knox County Mayor Tim Burchett will hold his next Lunch with the Mayor event on Wednesday, July 2 from 11:30 a.m. to 1 p.m. at Mama Mia Cuisine, 9115 Executive Park Drive.

Mama Mia Cuisine is a locally owned restaurant, and will offer a buy-one-get-one-free lunch entrée special during the Lunch with the Mayor event, so bring a friend.

The public is invited and other elected officials may be in attendance. As always, attendees will be responsible for purchasing their own meals.

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THE BEST OF TIMES



Outside linebacker David Hamilton, Knoxville Catholic High's Male Athlete of the Year, rushes in to block a kick during a 2013 game.

Hamilton was 'heart and soul' of Catholic football in 2013

By Steve Williams

Knoxville Catholic head football coach Steve Matthews hates to see David Hamilton go.

Hamilton played outside linebacker and was a disruptive force in 2013, recording 16 sacks in 14 games as he helped the Irishmen reach the Class 4A state semifinals before losing a close game against undefeated Fulton.

The 5-11, 175-pounder was a team captain and

earned both All-State and All-Region honors.

Hamilton, also a wrestler who finished fourth in the region and maintained excellence in the classroom, is Catholic's Male Athlete of the Year for 2013-14, according to Jason Surlas, the school's athletic director.

For his football accomplishments, Hamilton received the Shamrock award, given to the team captain and student "that best exemplifies

the character and integrity that we expect at Knoxville Catholic," said Matthews.

"Unfortunately, I only had the opportunity to coach David for one year, but it was a blessing. He was the heart and soul of our football team and will be greatly missed."

Camille Baker was named Catholic's Female Athlete of the Year. She won this year's Class A-AA state pentathlon but said celebrating with her teammates after winning the

4x800 relay at the state is her most memorable sports moment of her senior year.

Baker went all-out in the 4x800, despite knowing she would end up with less recovery time for the 100-meter hurdles, her specialty.

"That says something about her character," said Coach Brandon Harris.

"It meant more to me to win in the 4x800 then to win individually in the 100-
Continue on page 2

Peyton Manning gives back to Knoxville yet again

By Alex Norman

It's always a special occasion when Peyton Manning, one of the best football players in Tennessee history, returns to Knoxville. Manning was in town last week to renew acquaintances, and to headline his own charity golf tournament, the Peyton Manning Golf Classic, which was held at Fox Den Country Club in Farragut.

"I had a wonderful four years here in Knoxville," said Manning. "I think when you play football here at the University of Tennessee, you are a Tennessean from that point on. The Knoxville community really welcomed me during me four years here and has welcomed me since."

Manning's tournament benefits his own "PeyBack Foundation," as well as East Tennessee Children's Hospital. According to a press release from ETCH, "Funds raised in 2014 will benefit the Emergency Department at East Tennessee Children's Hospital with emphasis toward the purchase of much needed equipment to safely lift and transport patients, high-tech infant monitors and special machines to keep newborns warm."

"These people are friends of mine, have been very supportive of me, throughout my time here I am grateful for that, said Manning. "This is something I look forward to every year on the calendar, always around this time, third week in June. And it brings me back to a place I love very much."

Manning added, "I'm proud of what the PeyBack Foundation has done, giving funds to programs in this area that are helping out kids who don't have life easy. This tournament... hard to believe it has been 17 years... we're proud to partner with East Tennessee Children's Hospital, helping a lot of kids in a lot of different ways." PeyBack Foundation and ETCH will share more than \$165,000 raised at this tournament.

While in Knoxville, Manning spent time at his alma mater. As he had done in previous visits, Manning worked out with the present day Tennessee Volunteers and addressed the team. He also caught up with head coach Butch Jones. Manning believes that Jones has Tennessee football back on track.

"Butch (Jones) had a lot of work to do when he got here and he has put in that work," said Manning. "He is signing some of his players. Every coach wants his

Continue on page 2

Duncan re-kindles his passion for hoops in summer



PHOTO BY DAN ANDREWS.

Knoxville News-Sentinel coach Zane Duncan relishes his opportunity to coach in the Pilot Rocky Top Basketball League. He's been in the league for five seasons.

By Ken Lay

The Pilot Rocky Top Basketball League provides Zane Duncan the chance to pursue one of his many athletic passions for three weeks during the summer.

"Basketball is in my blood and this is a way for me to stay involved in the game," said Duncan, who is a fifth-year coach in Knoxville's premiere summer basketball league. "I thought I wanted to be a basketball coach but I didn't really want to leave home."

Duncan coaches the Pilot Rocky Top League's Knoxville News-Sentinel team. He's the son of Tennessee Representative Jimmy Duncan.

Zane has a passion for basketball but the 2004 Farragut High School graduate didn't play high school basketball for the Admirals. Then, he was into pursuing other passions in fishing and hunting.

"I played all the sports growing up," Duncan said. "I played baseball, football and basketball and I had a brief stint in soccer but it wasn't for me."

"I didn't play basketball in high school because I was into hunting and fishing. "I'm an outdoorsman."

It wasn't until he went to Lincoln Memorial University that he rediscovered his passion for basketball.

"When I went to LMU, I started as a

manager for the basketball team and I worked my way up to being a student assistant coach," Duncan said.

Duncan has also coached AAU basketball, but he took the long hard road in college basketball.

"There were a lot of late nights washing uniforms," he said. "We were the guys who got up early and did the dirty work and we were almost always the last ones to leave."

"It was hard but that's an integral part of college basketball."

Duncan is now married and has a 16-month old son and he works as a public

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Murphy 'learns' from experience in summer hoops

By Ken Lay

Rob Murphy's career as a basketball player may be virtually over but that doesn't mean that he's not taking advantage of his limited playing opportunities.

Murphy, the athletic director and high school boys basketball coach at Concord Christian School, is participating in the Pilot Rocky Top Basketball League and he's using the experience to become a better coach.

"I'm always learning and I can learn something and take it back to my kids," said Murphy, a 2013 graduate of the University of Tennessee. "It's really fun to come here and play in a competitive situation and it keeps me in shape."

Murphy, who plays for

the league's Choice Spine team, has never taken anything for granted on the hardwood. He worked hard to be the best he could be during his high school career at Brentwood Academy.

"I was tall but my skill level wasn't the best," said Murphy, who went on to play for the Volunteers earlier this decade. "I had to earn my way."

Murphy grew up in the Nashville Area so he was an avid Vanderbilt fan.

But people change and upon his arrival in East Tennessee, he became a staunch fan of Big Orange athletics.

"I tell people that I grew up a Vanderbilt fan, but then I was cured," Murphy said.

He's now found a

home in Knoxville and he must love things around here because he's stuck around where he became the coach of the Concord Christian Lions. He doubles as the school's athletic director.

Enrollment is up at Concord Christian and that spells a bright future for the school --- and for Murphy.

"We've picked up 200 kids and I'm just really excited about things about Concord Christian," he said.

Concord Christian fields high school teams in football, basketball, cheerleading, golf, volleyball and soccer. The high school football team, coached by former Tennessee and NFL football player Troy Fleming, recently concluded

its first spring practice. The volleyball team finished second in its region tournament last season.

Concord Christian also fields middle school teams in baseball, basketball, cheerleading, football, golf, soccer, softball, tennis and volleyball.

Murphy obviously has plenty to be excited about at Concord Christian but he also relishes the chance to play summer basketball in front of younger fans at Catholic High School.

"For me, it's all about the kids because I remember what it was like when I was their age," he said. "It's awesome to get to come out here and play."

"It's awesome to come out here and see all of them."

Hamilton was 'heart and soul' of Catholic football in 2013

Cont. from page 1

meter hurdles," said Camille via e-mail. "It's a lot more fun to celebrate with my teammates, rather than by myself. I was focusing on one event at a time, and it just so happens that I didn't do so well in the 100-meter hurdles (8th place) as a result of the 4x800 relay -- but, it was all worth it."

Baker anchored the 4x800 relay to a school record time of 9:41.41. She also placed second in the high jump and fifth in the 300 hurdles.

Baker signed with Missouri University of Science and Technology.

"The main reason that I picked Missouri S&T is because of their academic programs," she said. "I am planning on majoring in Aeronautical Engineering because I think it's very interesting. I am not 100 percent sure that I will be doing the heptathlon in college, but that's what I'm hoping will happen. I will do whatever event my team needs me to run."

The women's collegiate heptathlon also includes the 200 dash and javelin throw.

"I've never thrown a javelin, but I'm really excited to learn how," added Camille.

Baker also lettered in cross country and swimming this past school year and advanced to state qualifying meets in both sports.

At Grace Christian Academy, Nathan Silver was named Male Athlete of the Year, announced AD Mike Doig. Silver also was Valedictorian of his senior class and National Merit Award recipient.

In athletics, Silver lettered in football and basketball for the Rams. He was a 2A All-Stater in football and a Class A All-District and All-Region honoree in basketball.

Senior Lauren Hensley was selected GCA's Female Athlete of the Year as she lettered in soccer and basketball. She was All-State, All-Region (MVP) and All-District (MVP) in basketball and All-District in soccer. Lauren signed with Johnson University and will major in missions.

Kaycee Heitzman and Dylan Keck received the CAK Warrior Award and were the Female and Male Athletes of the Year at Christian Academy of Knoxville.

Heitzman stood out in volleyball and basketball. She was All-Region 2-AA (MVP) and All-District first team in volleyball. Kaycee also was All-District and made the District All-Tournament team in basketball.

Keck was All-KIL, All-District and All-Region in basketball and made the District All-Tournament team.

Thomas makes impact in Rookie League for Blue Jays

By Ken Lay

Former Bearden High School baseball star Lane Thomas has enjoyed his short four-game tenure in professional baseball.

Thomas, a former pitcher and center fielder for the Bulldogs and 2014 Bearden graduate, was recently drafted in the fifth round of the recent entry draft by the Toronto Blue Jays.

He was then assigned to the Gulf Coast League Blue Jays, a short-season Rookie League affiliate of the 1992 and 1993 World Series Champions.

As of Thursday, Thomas who

helped lead Bearden to the 2012 Region 2-AAA Championship and an appearance the Class AAA State Championship Game during the same season, was batting .333 with a double, a triple, two stolen bases and a pair of runs batted in. He was 6-for-18 and picked up two hits in each of his first three games.

He had originally planned to play college baseball at the University of Tennessee. There, he would have been reunited with Derek Lance, another former Bulldog.

But the lure of professional baseball proved too much to turn down. He's an outfielder for the GCL Blue Jays.

During a stellar four-year high school career with the Bulldogs, Thomas hit 36 home runs (including 18 during his senior year when Bearden reached the Region 2-AAA Championship Game, where it lost to rival and eventual State Champion Farragut).

At Bearden, he had a career batting average of .376 and had 99 extra base hits, including 44 doubles and nine triples. He scored 177 runs and finished with 123 RBIs.

During the summer of 2013, Thomas played for the 18U USA National Team, which brought home a gold medal from the World Cup in Taiwan.

West Knox players dominate all-KIL selections

By Ken Lay

Several area high school tennis players were recently named to the all-Knoxville Interscholastic League Tennis Teams.

Webb School of Knoxville had four boys selected to the squad including: Lorenzo Rollhauser, Thomas Loaiza, Gabi Dagotto and Rajeev Jadhav.

The Spartans culminated their 2014 season by winning a second consecutive Division II-A Team State Championship.

Rollhauser, who went 20-3 in singles play in 2014, also won an individual State Championship when he defeated Loaiza in straight sets. That victory avenged a regional final loss to Loaiza.

Other selections were

West High's Connor Armfield and Matthew Maynard. That doubles tandem combined to win a Region 2-AAA Championship for the Rebels.

Like Webb, Catholic won a State Title in team competition. The Irish went 15-0 on route to claiming a Class A/AA State Championship. Catholic had five players receive county-wide all-star honors including: Stephen Lorino, Jacob Lorino, Michael Aleman, Mitchell Jostes and Jonathan Chavez.

Bearden had three selections in Griffin Davis, Charlie Adams and Sam Greeley. Hardin Valley Academy and Christian Academy of Knoxville each had two players named to the team.

Spencer Chaloux and Fletcher Blue represented the Hawks while Warriors Tanner DeBord and Ethan Fussell made the team.

Webb also had five girls receive all-KIL honors.

Senior Anna Catharine Feaster was named to the squad along with Kathryn Evans, Diana Grandas, Niki Rollhauser and Divya Agarwal.

Feaster went 21-0 in singles and won her fourth individual singles State Championship. She has a record nine State Titles for the Lady Spartans (including five team championships).

Grace Christian Academy's Lexie Hill and Shelby Rodgers were selected to the team after winning District 3-A/AA and Region

2-A/AA Doubles Titles.

The CAK Lady Warriors won a Class A/AA State Team Title and had three players chosen for the team including Leighton Porter, Holly Chastain and Elise DeNicola.

The Lady Bulldogs has three selections as Brittany Frost, Magen Pearson and Veronica Allen all made the team from Bearden.

West, HVA and Farragut each had two selections. The Lady Rebels were represented by Brenna Armfield and Margeaux Armfield. Lady Hawks Laura Beth Hardesty and Georgiana Blue were named to the team along with Lady Admirals Hannah Price and Sara Abbott.

Peyton Manning gives back to Knoxville yet again

Cont. from page 1

Manning is entering his 17th season in professional football, but won't put a timetable on how much longer he expects to play. "It has been the second chapter of my football career. I think a one year at a time basis is a good philosophy," said Manning. "I think you want to really evaluate, are you still helping a team... is there any way I am hurting a team or slowing them down... Are you still enjoying the games? That isn't hard to do. But are you still enjoying the OTAs (Organized Team Activities), the April throwing sessions off campus, do you have the same energy, do you look forward to training camp getting here July 23rd, or do you dread that date... But as long as you are still looking forward to it and the preparation part to it, then I would like to still do it as long as I can still help the team and make an impact. So I feel lucky to still be playing."

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Feaster, Kelly cap sparkling careers at Webb

By Steve Williams

Webb School's Female and Male Athletes of the Year are two of the most decorated athletes in Knoxville prep history. But the performances of Anna Catharine Feaster and Todd Kelly Jr. in their respective sports are only part of the story.

"We appreciate the honor and recognition of these two outstanding student-athletes," stated Shelley Collier, Assistant Athletic Director. "Todd Kelly Jr. and Anna Catharine Feaster are not only great athletes, but are even better people. They have represented themselves, their families, Webb School of Knoxville and the Knoxville community in a very positive way throughout their high school careers."

Kelly, a 6-foot, 195-pound running back and defensive back, powered Coach Dave Meske's Spartans to a 28-14 win over St. George's in the Division II Class A state championship game at Tennessee Tech on Dec. 5, rushing for three touchdowns (62, 27 and 8 yards) and totaling 248 yards on 19 carries.

Kelly played on three state title teams in his career, was a two-time TSSAA Mr. Football Award winner and made several prestigious high school All-America teams.

Feaster led Webb to a 4-3 victory over St. Mary's in the Division II-A tennis team finals at Old Fort Park in Murfreesboro in May. She also defeated sophomore Claire Sullivan of St. George's 6-3, 6-1 to wrap up the singles crown.

This year's two championships gave Feaster nine

TSSAA state titles in her career, four in singles and five in team competition, the first coming in 2010 when she was as an eighth grader.

Webb tennis coach Jimmy Pitkanen said: "Anna Catharine defines the word champion. She does that by the way she represents her family, her school, and her teammates with the utmost honor, dignity and respect. She brings no glory to herself, but truly thinks of others more highly than herself. By doing that, she brings honor and glory to the one who made her. Because of this, she will always be thought of as what she is ... a champion."

Feaster was a DecoTurf National High School Tournament Sportsmanship Award recipient in 2011 and a USTA Tennessee Girls Sportsmanship Award recipient in 2012 and 2013.

The four-time PrepXtra Player of the Year and All-KIL honoree will be attending Davidson College in Davidson, N.C.

Kelly, Webb's team captain his senior season, was PrepXtra and KIL Defensive Player of the Year in 2013.

Kelly was named to the Army, MaxPreps, USA TODAY and Parade All-American teams. He also was Gatorade State Player of the Year, a three-time All-State and All-Region pick and a two-time District and Region Player of the Year.

The 4-star recruit signed with the University of Tennessee and is expected to contend for a starting position in the Vols' secondary as a freshman this fall.



Anna Catharine Feaster, Webb School's Female Athlete of the Year, racked up nine TSSAA state championships in tennis.



Todd Kelly Jr., Webb School's Male Athlete of the Year, wore No. 6 in high school, and often got the Spartans six points for his many touchdowns as a running back.

Mershon was a talented Lady Eagle at Berean and Gibbs

By Steve Williams

Berean Christian School's Anna Mershon, taking advantage of the TSSAA's co-op program, experienced a state softball championship as a sophomore two years ago and almost got to enjoy another one this past spring.

Since Berean Christian does not have a softball program, Mershon played four years for Gibbs High School. Anna and her Gibbs teammates captured the Class AA state title in 2012. Moving up for their first season in Class AAA in 2014, they finished second, falling to Dickson County 4-1 in the finals.

Wearing a knee brace after suffering a torn ACL midway through the basketball season playing for Berean, Mershon contributed as a pinch hitter as Gibbs battled back through the losers' bracket at the state tourney in Murfreesboro.

Mershon played goalie for Berean's soccer team last fall and was team captain and Defensive Player of the Year in District 2 A-AA.

For her versatility as a Lady Eagle athlete – and Berean and Gibbs have the same nickname – Mershon is Berean Christian's Athlete of the Year for 2013-14, announced Athletic

Director Chris Lindsay.

"Anna was our girls basketball team's 'Everything' until she got injured, yet she only played on Friday nights as she had softball workouts Monday though Thursday at Gibbs," stated Lindsay via e-mail.

"Anna wanted to help our struggling young girls team and knew they needed her. That's the kind of kid Anna is. That's what made her injury extra sad ... she was just trying to help Berean and got injured for her efforts. Anna is just an incredible person, not just an athlete."

Mershon, who had knee surgery June 2, will be attending Columbia International University in Columbia, S.C., starting this fall. She plans to play both soccer and softball for CIU, which will start its intercollegiate women's soccer program in the fall of 2015 and its softball program in the spring of 2016.

In previous seasons, before her injury, Mershon was primarily an outfielder in softball.

At the state, Mershon had a pinch-hit bunt single in the bottom of the eighth inning as Gibbs scored two runs and rallied past Wilson Central 4-3 to stay alive in the losers' bracket.

She also had a pinch-hit single to left field to drive in



Anna Mershon played soccer and basketball at Berean Christian School and softball at Gibbs High School as a TSSAA co-op athlete.

two runs as Gibbs avenged its tourney opening loss to Coffee County Central.

In the losers' bracket finals, Gibbs Coach Carol Mitchell used Mershon as

a pinch hitter to lead off the bottom of the seventh inning and she was awarded first base when she was hit by a pitch. Ashley Daniels,

Continue on page 4

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THE BEST OF TIMES

The Knoxville Focus this week recognizes High School Athletes of the Year from Berean Christian School, Christian Academy of Knoxville, Grace Christian Academy, Knoxville Catholic and Webb School. The honorees, with sports lettered in:

Anna Mershon, Berean Christian, (soccer, basketball, softball)

Kaycee Heitzman, CAK, (volleyball, basketball)

Dylan Keck, CAK, (basketball)

Lauren Hensley, Grace Christian, (soccer, basketball)

Nathan Silver, Grace Christian, (football, basketball)

Camille Baker, Knoxville Catholic, (cross country, swimming, track and field)

David Hamilton, Knoxville Catholic, (football, wrestling)

Anna Catharine Feaster, Webb, (tennis)

Todd Kelly Jr., Webb, (football)



Camille Baker, Catholic's Female Athlete of the Year, soars in the long jump event. Baker was the TSSAA Class A-AA state pentathlon champion this past spring.



Lauren Hensley, Grace Christian Academy's Female Athlete of the Year, will take her game to Johnson University next season.



Nathan Silver, Grace Christian Academy's Male Athlete of the Year, earned All-State honors in football.

Pulling for Will's team, the USA and 'The Coach'

If local fans of the Tennessee Vols would like an additional college football team to follow and pull for this season, may I suggest Navy.



By Steve Williams

The Midshipmen have a special connection to the Knoxville area with the passing of Will McKamey this past March. The former Grace Christian Academy standout was a rising sophomore slotback and a popular cadet on Coach Ken Niumatalolo's Naval Academy team.

In fact, Navy's team slogan this season is "I Will."

His spirit, no doubt, will be powerful among the Midshipmen when they play their season opener against Urban Meyer's Ohio State Buckeyes on

August 30 at noon at the Baltimore Ravens' M&T Bank Stadium.

There will be no schedule conflict with Tennessee that day, as the Vols open their season on Sunday night, August 31.

McKamey was Navy's kind of football player.

"Werecruit Will McKameys," says Coach Niumatalolo.

Translation: Good football players that may be an inch or two short and a star or two shy on the recruiting board but stand tall when it comes to character.

McKamey, a TSSAA Mr. Football award winner in 2012, died March 25 from complications stemming from a head injury he suffered after collapsing March 22 during

spring practice.

Knoxville Catholic High product Joey Gaston, Navy's starting junior right tackle, is among seven Tennesseans on the the Midshipmen's current roster.

WORLD CUP: This wave of excitement in America has more to do with being USA fans than fans of soccer, I believe, and is spiked by the United States being an underdog country in the sport.

Still, soccer is a great game, and when a goal is scored, it is quite exhilarating I must say, because of the rarity of it.

Having lived through "Group Death," USA will play Belgium in the quarterfinals Tuesday afternoon. I plan to be watching.

ROCKY TOP: The P.A. Announcer called him "The

Legend" and "The Coach." Jon Higgins is a veteran player in the Pilot Rocky Top Basketball League. He finished his basketball career at UT in 2002-03 and is now Central High's head basketball coach.

How many high school coaches do you know that still play the game against current college players, as Higgins does? I don't know of any other.

Higgins still enjoys it.

"It's a great experience every year," he said after playing for Campus Lights in a 115-109 overtime loss to DeRoyal Industries last week in Knoxville Catholic High's air-conditioned gym. "I try and come out here and help the young guys, and give them some experience when it comes to playing this game."

Higgins didn't have a good shooting night, hitting only 2 of 6 shots from 3-point range for six points. But I still remember the day he wished in a shot from behind the half-court line – a 50-footer – to stun Georgia Tech 70-69 in Atlanta.

"As I get advanced in age, it gets hard for me to run up and down all day and still be able to knock them down, but that's no excuse," said Higgins. "I'm a better shooter than 2 for 6. I'll pick it up next week."

Higgins' team had the last possession in regulation with the score tied at 99, but Jon said his role is no longer to take the last shot.

"I would have loved to, but you've got to understand, this is for current UT players and for the fans. Nobody in the

stands wants to see me shoot the last-second shot. They want to see Josh Richardson or Demontre Edwards shoot it. I understand that and I try and let them get the win for us. Unfortunately, we just couldn't pull it off tonight."

The Rocky Top League continues tonight with three games starting at 6 and wraps up another summer of hoops with Wednesday night's finals.

It's a must-see attraction, particularly if you've never been, with a chance to see current and former UT players in action up close. They might even end up in your lap. And it's free.

Explosion nets four ISA State Titles

By Ken Lay

The Knoxville Explosion softball organization enjoyed a big weekend recently.

The Explosion had four of its teams win ISA Class A State Championships at Crossville's Centennial Park over the weekend of June 20-22.

Knoxville's teams won championships in the 8-and-under, 10-and-under, 12-and-under and 14-and-under age divisions.

The 8-and-under squad, coached by Shane Alvey, won the championship with a victory over the Cleveland Elite. The 10-and-under team was coached by Scott Blankenship and they defeated the Lenoir City SWAT in the championship showdown.

Brad Young's 12-and-under team won a state championship with a victory over the Tennessee Sting. Knoxville defeated three elite 13-and-under teams en route to claiming its state title.

The 14-and-under team, coached by Knoxville Explosion Fast Pitch Organization Chief Joe Birchfield, defeated the East Tennessee Knockouts to win the championship in that age division.

The State Championships culminated a long season that began in the fall and went through a long cold winter.

"We started in the fall with tryouts and our coaches put together the best teams, not necessarily the best players," Birchfield said. "Then, in the winter, we took the players and worked on their weaknesses."

"When you deal with young kids, the big thing is focus. Our girls were focused and they made sacrifices. We teach two things to our girls and those are 'what do I do when the ball is hit to me?' and 'what do I do when the ball is not hit to me?'"

Burchfield said he was extremely proud of all of the program's coaches, players and parents.

"My coaches are all professionals. Some are fire captains, some are accountants, some are doctors and some are cancer surgeons," Birchfield said. "I'm extremely proud of all of them."

"We have a drama free environment and the parents have a lot to do with that. I'm also proud of the girls for their effort and the way they

battled adversity."

Softball is always full of adversity and the Explosion's teams got another curve ball after they arrived in Crossville. That pitch came from Mother Nature as rains pelted the area on Saturday and changed the preliminary rounds from a double-elimination format to single elimination.

"When it's single-elimination, there's no room for error," Birchfield said.

The Explosion's teams responded by winning 15 of their 16 games.

In addition to the four state championships won by Knoxville, a 10-and-under team, coached by B.J. Henderson, posted a runner-up finish in the Class C State Tournament.

Birchfield was obviously pleased with the program's showing

Duncan re-kindles his passion for hoops in summer

Continued from page 1

relations officer for an area short-line railroad company. Those aspects of his life keep him busy.

But he still finds time for sports. In addition to coaching basketball, he plays golf and tennis.

"I play golf and tennis once in a while he said. "But I have a wife, a son and a dog and that keeps me pretty busy."

"The NBA Finals Games came on just after nine o'clock and I got my son to bed and got to enjoy some of those games."

He's become a fan of the San Antonio Spurs, the 2014 NBA World Champions, who play a unique brand of team basketball.

"I like the Spurs because I love teams who play team basketball," he said. "In pro sports, you have a lot of superstars," he said. "I love [San Antonio forward/center] Tim Duncan and I love [Spurs' coach Gregg] Popovich and I like a lot of coaches."

Zane Duncan remains an avid outdoorsman and he plans on passing his love of the outdoors to his son soon.

"I pretty much love anything to do with the outdoors and I plan on sharing that love with my son," he said.

Basketball may be his biggest sports passion. But he's a NASCAR fan. He also loves baseball and football. His family has held season tickets for the Washington Redskins. His grandfather (John Duncan Sr.) first bought those in the 1960s.

Zane once had an internship in the airline business in Washington, D.C. He began working in the nation's capital when the Montreal Expos relocated to Washington and became the Nationals and he became a fan.

He still roots for LMU and is a fan of the University of Tennessee's teams.

"I root for my alma mater but other than that, Tennessee is my only college team," he said.

Like all of the Rocky Top League coaches, he looks forward to the three-week season and the draft.

"It [the draft] is the one time that we all get to sit around and socialize with each other," Duncan said.

Mershon was a talented Lady Eagle at Berean and Gibbs

Cont. from page 3

pinch-running for Mershon, went on to score the winning run in a 7-6 victory over Soddy-Daisy.

As a junior, Mershon made the District All-Tournament team and received the Golden Glove Award. Playing with the knee injury as

a senior, she earned the Eagle Award for leadership.

Mershon was a four-year letterman in basketball at Berean and began playing soccer as Berean's goalie her junior year. She became a two-time All-District honoree in soccer.

Mershon also excelled

in the classroom with a 4.04 GPA and received the TSSAA Distinguished Scholastic Achievement Award. She plans to major in Bible and Intercultural studies at CIU and her desire is to combine sports with teaching as she ministers to others on the mission field.

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The Doctor is in

a weekly column by
Dr. Jim Ferguson

Oh Law!

As I watched my grandson, Oakley, run towards the ocean’s edge I realized he was still a toddler. His lack of arm swing and twisting torso gave him that sweet awkwardness of little children. Watching him caused me to think about some of my elderly patients who are losing their fluidity of gait. The Bard once observed, “Once a man and twice a child.”

As a geriatrician I can’t help but observe people and their gaits. Adults take walking and upright posture for granted, once these are mastered. Oakley is growing, developing, and learning. His mind is quickening and almost daily he comes up with new words or phrases he’s heard from his family. Becky and I were recently shocked to hear him exclaim, “Oh law.” We asked ourselves, where did he learn that phrase?

I investigated the expression, and learned it’s a contraction of “Oh lawdy,” and Oakley learned it from us! The Bible says we are not to use the Lord’s name in vain. In fact, I find the imprecation (word of the week) G.. damn more offensive than than the “N” word or Joe Biden’s “F bomb.” Unknowingly, Becky and I were guilty of contracting “Oh Lordy” to “Oh lawdy” and finally to “Oh law.” My grandson’s sponge-like mind had absorbed our exclamation. We’ve subsequently become more careful in our speech.

Like cognitive issues, gait problems and movement disorders become more common as we age. Oakley is learning to walk and run, and will eventually develop the fluidity of an adult’s gait. Many of my older patients are losing these abilities. I think Shakespeare’s

observation was primarily a reference to the loss of memory and quickness of thought, but perhaps he was also referring to an older person’s problems of movement. In Shakespeare’s play “As You Like It,” the character Jacques utters the well known phrase, “All the world’s a stage...” which begins his observations on the seven stages of life, culminating in a “second childhood.” You should Google the phrase and reflect on the bard’s keen observations and enjoy the wordsmithing.

As we age we slow down, as everyone north of fifty knows. Patients often complain to me of memory loss, and some have concerns about Alzheimer’s disease. Additionally, they ask me about tremors and loss of mobility. Hand tremors frequently raise concerns about Parkinson’s Disease made famous by the actor Michael J. Fox who has this neurodegenerative disorder.

Parkinson’s Disease is diagnosed when two of the following major criteria are present: resting tremor, muscle rigidity, and bradykinesia. The latter is defined as slowed movement. I once cared for a couple, one of whom was demented and the other had Parkinson’s disease. She could not remember

that a red light meant stop and a green meant go. And his reaction time (bradykinesia) was so slow that by the time he said, “...Stop!” she had already run the traffic light. Needless to say the family and I intervened and ended their driving escapades.

The stiffness of Parkinson’s disease is known as cogwheel rigidity. This nuanced finding on medical examination is beyond the Focus and even some practitioners. Parkinsonian tremor can also be confusing. There is another common movement disorder known as essential tremor. Notably, Katharine Hepburn had an essential tremor which primarily affected her head rather than her extremities. Her “axial” tremor is called titubation. More often essential tremor affects the extremities (appendicular tremor) and can confuse doctors and patients alike. Essential tremor can run in families and becomes worse with purposeful movements such as reaching for a cup of coffee. The resting tremor of Parkinson’s Disease is worse when a person’s hands are still and the person is distracted. To make things even more confusing, there are “mixed” tremors with components of activity related and “resting” tremors. In

these diagnostic situations I look for the expressionless face or reduced arm swing of Parkinson’s Disease, or its characteristic muscle rigidity.

Tremors and movement disorders can also be seen with recurrent mini-strokes. There are also less common diseases that present as movement disorders. A sluggish flow of spinal fluid can produce normal pressure hydrocephalus (water on the brain), and the neurodegenerative disorders of Lewi Body dementia or supranuclear palsy can confuse even sophisticated clinicians. The take home message is that if your primary care doctor has difficulty diagnosing the movement disorder or tremor, or if the disorder fails to respond to treatment and progresses, you should insist on a consultation with a neurologist.

Falling is another movement related problem and concern for older people. A memorable commercial once depicted a lady in trouble who told the TV viewer, “I’ve fallen and I can’t get up!” I routinely do a “bedside” clinical assessment of patient’s functional status by employing the get up and go test by simply asking my patient to stand up and walk across the room. A trained observer can easily predict who

will have problems. The quadriceps muscle group on the front of the thighs pulls you to your feet, and the ham strings at the back of the thighs allows you sit down smoothly and safely. Weakness of either group, often from disuse, contributes to instability and falls.

When I was in medical school we played a game of making diagnoses on the public around us. This wasn’t malicious, but an exercise to hone our observational and diagnostic skills. It’s difficult for me not to look at the world from a doctor’s point of view, even when I’m at the beach.

When I left my traditional medical practice I decided that I was too young to “retire” and therefore started my smaller concierge medical practice. I now refer to myself as semi-retired. The concierge practice keeps me sharp and enables me to “stay in the game.” The Master once told a parable about using our gifts and talents instead of burying them in the ground. I still listen to and for the wisdom of the Master daily.

Do you have a question for Dr. Ferguson?
Please e-mail him at
fergusonj@knoxfocus.com.

Children’s Hospital warns about dangers of heatstroke

Heatstroke is a killer and children are at higher risk to become victims. That’s why East Tennessee Children’s Hospital has joined with Safe Kids Worldwide and the National Highway Traffic Safety Administration (NHTSA) to attempt to reduce these deaths by reminding parents and caregivers about the dangers of heatstroke and leaving children in hot cars.

Susan Cook, Children’s Hospital Injury Prevention Coordinator, explains these tragedies can happen at any time to anyone. “No one thinks they could ever forget their child,” said Cook. “But, this generally happens when routine is

broken. Please take steps to know the facts, and be proactive about keeping kids safe.”

Key Points

- Heatstroke, also known as hyperthermia, is the leading cause of non-crash, vehicle-related deaths for children.
- Heatstroke occurs when the body isn’t able to cool itself quickly enough and the body temperature rises to dangerous levels.
- Young children are particularly at risk for heatstroke as their bodies heat up three to five faster than an adult’s body.
- When a child’s internal temperature gets to 104 degrees, major organs begin to shut down.

- Symptoms can quickly progress from flushed, dry skin and vomiting to seizures, organ failure, and death.

Key Stats

- Every 10 days in the United States a child dies when left alone in a hot car.
- Since 1998, at least 600 children across the U.S. have died from heatstroke when unattended in a vehicle.
- 52% of the time the child was forgotten by a caregiver.
- 29% of the time the child was playing in unattended vehicle.
- 18% of the time the child intentionally left in a vehicle by an adult.

- In 2013, 44 children died from heatstroke.

Safety Tips

- NEVER leave a child alone in a vehicle, not even for a minute.
- Make it a habit to look in the backseat every time you exit the car (put something like a cell phone, purse, work id or briefcase in back to require you to check).
- Always lock the car and put keys out of reach.
- Take action if you see a child alone in a car. Call 911. One call could save a life.

For more information visit www.safekids.org or www.nhtsa.gov.

Helen Ross McNabb Center to provide Children and Youth Mobile Crisis

Starting July 1, the Helen Ross McNabb Center will begin providing mobile crisis services for children and youth under the age of 18 in Blount, Knox, Loudon, Monroe and Sevier counties.

The new mobile crisis hotline number is (865)539-2409.

Mobile crisis provides a 24-hour crisis response system for individuals experiencing a behavioral health crisis. The program provides assessments, triage, and access to

appropriate levels of care. Triage staff determine if individuals experiencing a crisis needs to be seen face-to-face. If it is determined that the person in crisis needs to be seen, a master’s level clinician will meet with the client in person or through a video conference to determine the level of care that is needed.

The Helen Ross McNabb Center currently provides a continuum of crisis services for adults, including mobile crisis. **Continued on page 2**

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Faith

On Bended Knee

As I child, I remember going back to the little church in Wichita Falls, TX, where my grandparents worshipped. They had several traditions that were different to me. One of these was that when the church prayed, all the men, regardless of age, got down on their knees between the church pews to pray. It was quite a sight for a young lad to watch his eighty-something-year-old grandfather struggle to get up and down from his knees in prayer.

One day the disciples came to Jesus to ask him a question. Of all the things the disciples could have asked Jesus to teach them, they asked Him to teach them how to pray (Luke 11:1-4). Why would



By Mark Brackney,
Minister of the
Arlington Church
of Christ

they ask this? Because they must have seen the correlation between Jesus' prayer life and the miracles and teaching that He was doing.

This practice of prayer continued in the life of the early church and beyond. "They devoted themselves to the apostles' teaching and to the fellowship, the breaking of bread and to prayer" (Acts 2:42). One of the ways they prayed privately and publicly as a gathered group of believers was on their knees. "He (Paul) knelt down with all of them and prayed. They all wept as they embraced him and kissed him... All the disciples and their wives and children accompanied us out of the city, and there on

the beach we knelt to pray" (Acts 20:36-37; 21:5).

Prayer postures are not gimmicks to get God to pay attention to us. The getting down on their knees conveyed they prayed out of dependence and desperation. God was the only place they could turn.

When you kneel in prayer, it is a sign of humility because you are defenseless. You are vulnerable. You can't do anything offensively from your knees. Kneeling is not better than other prayer postures, but it does express what is going on in the heart. When you pray on bended knee, it is an outward sign of an inner humility. A bended knee doesn't matter unless you have a bended heart.

Prayer is our lifeline to God. "The righteous call out, and the Lord hears them; he delivers them

from all their troubles" (Psalm 34:17). Often we don't pray because our situations are not bad enough. We need to get to the point to remember that we are constantly desperate for God.

Speak to God as if you are having a conversation with a dear friend. God doesn't want flowery speech. He just wants you to speak from the heart. Like any relationship, the strength of that relationship is predicated on the strength of your communication. If you only talked to your spouse a few minutes a day, they would likely question your commitment and love. You are supposed to be married but rarely talk. The church is the bride of Christ. In order to have a close relationship you must communicate frequently with Him.



**Rosie's
World**

The Good Shepherd

During my 46 years living in Pennsylvania, I once lived in a house across the road from a huge Amish farm. One of my favorite pastimes was gazing out my front living room window and watching the Amish sheep graze on the pastures surrounding that farm. They came really close to the road to make sure they got the dewy grass that helped to fill their appetites.

A few weeks ago I wrote a column about the 23rd Psalm. One of my readers sent me a book called "The Shepherd Trilogy" by Phillip Keller. It is divided into three parts: "A Shepherd Looks At The 23rd Psalm, A Shepherd Looks At The Good Shepherd, and A Shepherd Looks At The Lamb of God." There is an old adage that says, "You're never too old to learn" which certainly is true of me, because, when reading this book, I learned a lot about sheep. I learned that it is a time-consuming job that must be done with thoughtfulness, care, and a lot of hard work.

Also, surprisingly, there are good shepherds and bad shepherds. Only the diligent care of a good shepherd will produce a herd of happy, well-fed sheep. And, another thing, there are still a lot of shepherds in the world today, especially in Australia, Palestine, Spain, Greece, North Africa, New Zealand, and parts of the western United States.

Here are some thoughts from this beautiful book: "No other class of livestock requires more careful handling, more detailed direction, than do sheep. The flock is moved along gently, they are not hurried. The shepherd wants to be sure that there will not only be water but also the best grazing available for his sheep."

There is a parallel between the life of a

sheep and our lives in this world. Do we want green pastures, cool waters, and loving tenderness from our Good Shepherd, who can also be righteous, stern as steel and terribly tough on phony people? You would think that everyone would want to be under the Good Shepherd's care, but there are many, many who want to live their own fickle fantasies.

Another thing I learned was that sheep can be "cast" or "cast down."

"This is an old English shepherd's term for a sheep that has turned over on its back and cannot get up again by itself. A cast sheep is a very pathetic sight. Lying on its back, its feet in the air, it flays away frantically struggling to stand up, without success. Sometimes it will bleat a little for help, but generally it lies there lashing about in frightened frustration. Again and again I would spend hours searching for a single sheep that is missing. Then more often than not I would see it in the distance, down on its back, lying helpless."

After some time, the shepherd is able to straddle the sheep and lift it on its legs. Another parallel here. How often have we been flat on our backs, unable to cope with life's problems and our Good Shepherd gently lifts us up by prayer, friends, and His Holy Word?

I am always pleasantly surprised when my readers comment on my articles. Especially am I pleased when they send me helpful material to learn from. Many thanks to the reader who sent me this informative book.

What a blessing!

Thought for the day: Never fear shadows, they simply mean there's a light shining nearby. Ruth E. Renkel-- poet and writer

Send comments to rosemerrie@att.net or call (865)748-4717. Thank you.

Civil rights icons to attend July 2 march, celebration in Knoxville

In the early 1960s, the Rabbi Israel Dresner was known as America's "most arrested rabbi" for his civil rights activism across the South, often arm in arm with Dr. Martin Luther King, Jr. Dorie Ladner, meanwhile, was a Mississippi college student active with the Freedom Riders, the Student Nonviolent Coordinating Committee and the Freedom Summer of 1964.

This week, both Dresner and Ladner will be in Knoxville for events on Wednesday, July 2, to mark the 50th anniversary of the signing of the Civil Rights Act of 1964. They will participate in a commemorative march, which will begin at 6 p.m. at the

City of Knoxville Safety Building, 800 Howard Baker Jr. Ave., and proceed to Mt. Olive Baptist Church, 1601 Dandridge Ave. Also joining them will be local civil rights leaders who participated in the Freedom Summer.

Then, at 7 p.m., Dresner and Ladner will speak at a celebration at Mt. Olive Baptist. The day marks the exact anniversary of the signing of the Civil Rights Act on July 2, 1964, by President Lyndon Johnson.

The march and celebration are part of "Unfinished Business: Then, Now and Going Forward," a series of events organized this year by the City of Knoxville to mark the 50th anniversary of the Civil Rights Act.

"Rabbi Dresner and Ms. Ladner have dedicated their lives to justice and equal rights for all," said Joshelyn Hundley, Title VI Coordinator for the City of Knoxville. "We are honored to have such distinguished guests to inspire us as we celebrate this important anniversary."

Dresner was one of the three rabbis who were closest to King. King spoke on two occasions (1963 and 1966) to Rabbi Dresner's synagogue in Springfield, N.J. Dresner was the first Rabbi arrested in the freedom struggle in 1961 in an interfaith clergy freedom ride. President Obama honored Dresner at the White House the evening before the 50-year anniversary celebration of the March on Washington.

NOTE: There will also be a public reception for Dresner at 6:30 p.m. on Tuesday, July 1, at Temple Beth El, 3037 Kingston Pike.

Ladner, a native of Hattiesburg, Miss., enrolled at Tougaloo College in

1961 where she became engaged with the Freedom Riders. During the early 1960s, she dropped out of school three times to join the Student Nonviolent Coordinating Committee (SNCC). In 1962, she was arrested for attempting to integrate the Woolworth's lunch counter. She joined with SNCC Project Director Robert Moses and others from SNCC and the Congress of Racial Equality (CORE) to register disenfranchised black voters and integrate public accommodations. Then, in 1964, Ladner became a key organizer in the Freedom Summer Project. She participated in every civil rights march from 1963 to 1968, including the March on Washington in 1963, the Selma to Montgomery March of 1965 and the Poor People's March in 1968.

For more information about the City's Civil Rights Act commemoration, see cityofknoxville.org/civilrightsact.

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Church Happenings

Seymour United Methodist Church

The "Soul Sisters" fellowship group of women who normally meet each 1st Tuesday of the month, will not meet the months of July or August, but will resume in Sept.

The weekly fellowship meals on Wednesdays have been discontinued throughout the summer months, and will resume on August 20th.

The Older Adult Council has now renamed itself as the "Young at Heart" group. They are accepting signups (from all ages) for a picnic

and game at Smokey's Ballpark, on 7/12/14 at a discounted price, assuming a minimum of 22 (of any age) participate. Contact Harry Switzer for details and signups or signup in church hallway.

For further information, please call the church office at 573-9711. The website is www.seymourumc.org.

Seymour UMC is conveniently located at the corner of Chapman Hwy and Simmons Rd., just one block north of the Boyd's Creek and Rt. 411 intersection with Chapman Hwy.

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Wednesday Bible Study - 6:30 p.m.

Where Christ is Making a Difference in Our Lives and in Our Community

Helen Ross McNabb Center to provide Children and Youth Mobile Crisis

Cont. from page 1

The Center also provides services that range from prevention to recovery care for individuals living with mental health and addiction issues. “It is critical that children and families in crisis receive care when they need it the most. We are pleased to now offer quality mobile crisis services as part of our children and youth continuum of care,” states Jerry Vagnier, Helen Ross McNabb Center President and CEO.

The Tennessee Department of Mental Health and Substance Abuse Services (TDMHSAS) regionalized the way in which mobile crisis services are provided around the state. In May, TDMHSAS announced the regional contract providers for children and youth

mobile crisis services. A competitive process was used to make the selection, with the Department’s goal to service more children and youth around the state with existing resources.

“The provision of consistent, high-quality crisis services for children and youth across the State of Tennessee is a high priority for us,” TDMHSAS Commissioner E. Douglas Varney said. “We feel that regional service providers have better knowledge of the total array of residential and inpatient services available in their community, as well as improved collaboration/partnerships with other local systems involved in the care of children and youth.”

Picking the right insurance plan

On average people on Medicare are faced with 18 Medicare Advantage plan options, 31 prescription drug plan choices, and 11 Medicare Supplement plans offered by 40 different companies nationwide, there are many choices and decisions beneficiaries face. A panel of experts discussed this topic after doing a study at the Kaiser Family Foundation on May 13, 2014. Their results found that 41% of beneficiaries found these choices helpful, but 41% also said they were confused.

While folks receive plenty of information, they still have many questions and are frankly confused about the transition to Medicare, what insurance options they have, how to make a plan selection and what the deadlines and restrictions are. Rick Fung, Director of Health Plan Contracting with Summit Medical Group, one of our partners, told us, “Our physicians and staff saw a great need to direct our patients to a resource that provided an objective look at how Medicare works and all of their options. Senior Financial

Group is a local independent insurance agency that we know we can trust. This 2-Hour Question & Answer session also provides them with other alternatives attendees can use to purchase insurance or get additional information.” Senior Financial Group represents 7 Medicare

Advantage/Prescription Drug companies, 15 different Medicare Supplement companies, and 5 life insurance companies.

Heather Majka, Senior Financial Group’s Compliance Officer said, “It’s a popular assumption that having more choices is a good thing when it comes to health care and selecting a Medicare plan. And although this is true, an abundance in the number of plan options is both a blessing and a curse. The array of choices can be overwhelming and often times, seniors choose a plan out of frustration:

Our #1 goal at Senior Financial Group is to help you find the best plan for your personal situation. We understand that your future health care needs can be hard to predict, and changes happen. Maybe your family situation is different this year, or you have different health concerns. It is important to make sure you understand what services and benefits you’re likely to use in the coming year.” SFG Licensed Agents have found that beneficiaries want to sit down with someone face-to-face to discuss their options and have their questions answered. We encourage you to attend one of the FREE Community Medicare Q & A Sessions at Summit Medical Group. !For more information please call us at (865) 777-0153 or find us online at www.sfgmedicare.com.

Celebrating 60 Years with the Wheelers

The two young people in the picture did not look familiar. Their smiles spoke volumes, foretelling a lifetime together filled with hopes and dreams. Sixty years later, that young couple is still smiling and celebrating all those years.

Now, I know the couple in the picture.

On Sunday, June 22, 2014, Blanche and Riley Wheeler joined family and friends at Clapps Chapel United Methodist Church for a joyful celebration of their 60 years of marriage! Riley Wheeler of Kentucky and the former Blanche Waller of Tennessee were married June 24, 1954. She is a homemaker, and he is retired from the United States Army and the State of Tennessee. The Corryton homemaker and the veteran of two wars are parents to six children: Barbara Tipton, David Wheeler, William (Buddy) Wheeler,

Tim Wheeler, Tamara Ownby, and Carol Beason. They have eight grandchildren and three great-grandchildren.

An added attraction to the day was the display of Blanche’s beautiful wedding dress and Riley’s United States Army uniform. Focus readers may remember reading about Riley who was featured in my Veteran’s Day column, “Serving God, Country, and Fellow Man,” on 11-12-12. Daughter Tamara was married in her mother’s wedding dress 20 years ago. A video of family memories played as guests visited and enjoyed delicious cake by Carol Flannary; a wonderful assortment of fruits, nuts, and cheese; and a cool and tasty pineapple punch to beat the afternoon heat.



As a surprise to Blanche and Riley, guests were asked to write their favorite Wheeler story to give the couple. A basket full of stories awaited them. My Wheeler story is no surprise, and it bears repeating for it shows the kindness of strangers before they were neighbors. Here is the story my family put in the basket.

The Wheelers will always be



Blanche and Riley Wheeler on their wedding day, June 24, 1954. Photo provided by Tamara Wheeler Ownby.

outstanding, special neighbors to us. Our father, Ralph, always thought the world of them, and so do we. Before we moved to the neighborhood, the Wheelers gave us a right-of-way across their property so we could get our electricity. As long as Ralph lived, he never forgot their kindness. Neither have we.



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O'Connor- July 14, 2014 10:00 am to 11:00 am

Larry Cox- July 14, 2014 11:30 am to 12:30 pm






Corryton- July 15, 2014 10:00 am to 11:00 am

Halls- July 16, 2014 9:00 am to 10:00 am

South Knox- July 17, 2014 9:00 am to 10:00 am

Carter- July 30, 2014 11:30 am to 12:30 pm

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1 9" deep dish pie shell, unbaked
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1 cup water
1 cup raisins
½ cup fat free sour cream
¼ tsp. nutmeg
Reduced calorie whipped topping

In medium saucepan, combine pudding mix, milk powder and water. Stir in raisins. Cook over medium heat until mixture thickens and starts to boil, stirring constantly. Remove from heat. Fold in sour cream and nutmeg. Pour into the unbaked pie shell. Place in preheated 450-deg oven and cook for 10 minutes. Reduce heat to 350 and bake an addition 20 to 25 minutes. Cool completely. Chill for at least one hour before serving. When serving, top each piece with 1 TBSP whipped topping.

ANNOUNCEMENTS

Central City Democrats meeting

"Central City" Democrats District 1 and the Knox County Democrat Party will host a Meet and Greet for John McKamey, candidate for Governor, and Cheri Siler, candidate for Senator, at the Burlington Library, located at 4614 Asheville Hwy, at 6:15 p.m., Monday, July 7. The public is invited to attend.

Central High School Golden Grads

The Central High School Golden Grads Reunion (all classes from 1964 and earlier) will be held on Friday, July 25, 2014 at the Grande Event Center (formerly the Knoxville Expo Center) at the corner of Merchants Road and Clinton Highway.

The event will begin at 4:00 p.m. for check-in and socializing. Dinner will be served at 6:00 p.m., followed by a short program and musical entertainment.

For reservations send \$35 per person to Fred Fogarty at 556 Lost Tree Lane, Knoxville, TN 37934.

Also include your year of graduation and your guest's name and their year of graduation from CHS, if that applies. Deadline is July 7, 2014. For information call Dr. Bill Snyder, Chairman at (865)633-6023 or email snyderbs@utk.edu.

Coyote Seminar

Dr. Louise Conrad from Aljams Nature Center will be speaking on Urban Coyotes ("What You Need To Know About The Coyotes In Your Neighborhood") at the Fountain City Library,

Monday, July 7, at 6:30 p.m.

Halls Breakfast Club

The July meeting of the Halls Breakfast Club will be held on Tuesday, July 1 from 7:30 to 9:00 a.m. at Tindell's Building Supply, located off Norris Freeway in Halls. All members and friends of the Halls Business and Professionals Association are invited and welcome to attend. If you would like to host an upcoming Breakfast Club event, please contact HBPA President Bob Crye at bob2793@comcast.net.

Hospice calls for volunteers

Amedisys Hospice seeking mature men and women to provide companionship and caregiver support 3-4 hours a week. This is a great opportunity to meet people and make an impact in the world. Volunteers are provided training and support. A recent AARP study reveals that only 28% of spouse caregivers receive family support in caregiving. For information, please call Sarah or Bobbie at (865)689-7123.

Young High School Class of 1950 Reunion

The Young High School Class of 1950 will meet Thursday, August 14, 2014 at Bearden Banquet Hall from 2 p.m. until 6 p.m. Meal will be served at 4:30 p.m. Dress is casual. Guests are invited. Cost is \$20 per person which includes everything. Send no money until you are sure that you will attend. You may pay by cash or check. You may pay at the door if you wish. Your credit is good.

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Classified Legal Notices

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed February 7, 2008 by Steve Herman and Mary Herman, Husband and Wife to Riney Title to Williamson County, Tennessee, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200802130060346, and the undersigned having been appointed Substitute Trustee by instrument recorded, in the said Register's Office, and the owner of the debt secured, Bank of America, N.A., having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on **Thursday, July 10, 2014 commencing at 10:00 AM**, at the Auction.com Room at Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee.

Situated in District No. 5 of Knox County, Tennessee, within the 48th Ward of the City of Knoxville, and being all of Lot 4, Block "G" in Hollywood Hills Addition as shown upon map of said Addition of record in Map Book 15, page 109, in the Register's Office for Knox County, Tennessee to which plan reference is hereby made for a more complete description.

Tax Parcel ID: 107CH032

Property Address: **1613 Autry Way, Knoxville, TN.**

Other Interested Parties: Secretary of Housing and Urban Development/Department of Housing and Urban Development; Capital One Bank (USA), N.A.; City of Knoxville

All right and equity of redemption, homestead and dower waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

ARNOLD M. WEISS,
Weiss Spicer Cash, PLLC
Substitute Trustee
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8296

File #1701-113877-FC
Published: June 16, June 23 and June 30, 2014
Bank of America/Steve Herman

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 13, 2006, executed by Becky Scism and Nathan Scism, conveying certain real property therein described to COUNTRYWIDE HOME LOANS, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded June 30, 2006, at Instrument Number 200606300110765; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-11 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 31, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT SIX OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF ANY MUNICIPALITY, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 14 IN WESTERN HILLS SUBDIVISION, AS THE SAME APPEARS OF RECORD IN PLAT BOOK 71S, PAGE 39, CABINET E, SLIDE 381B IN KNOX COUNTY, REGISTER'S OFFICE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 143BG/14 PROPERTY ADDRESS: The street address of the property is believed to be **10824 Parkgate Ln, Knoxville, TN 37934**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): Becky Scism and Nathan Scism. OTHER INTERESTED PARTIES: CITIFINANCIAL, INC., DAVID B. HAMILTON, ATLANTIC CREDIT & FINANCE, INC. ASSIGNEE OF HSBC, GAUL FINANCIAL, LLC ASSIGNEE OF CREDIT ONE, N.A. The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rubinelublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71561

Insertion Dates: 06-30, 07-07, 2014-07-14

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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 28, 2009, executed by GEORGE H. JACKSON AND KAREN JACKSON, conveying certain real property therein described to CROSSLAND TITLE INC., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded September 4, 2009, at Instrument Number 200909040017770; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE ON BEHALF OF THE OWS REMIC TRUST 2013-2 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 24, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NUMBER FIVE (5) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 43RD WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 16, OF THE OAKDALE RIDGE SUBDIVISION, AS THE SAME APPEARS OF RECORD AT INSTRUMENT NUMBER 200510250037093, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 093H-J-016.00 PROPERTY ADDRESS: The street address of the property is believed to be **4405 OAKBANK LANE, KNOXVILLE, TN 37921**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): GEORGE H. JACKSON AND KAREN JACKSON. OTHER INTERESTED PARTIES: EDWARDS COMMUNITIES MANAGEMENT CO, INC dba QUARRY TRAIL, CITY OF KNOXVILLE The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rubinelublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846

Ad #71263

Insertion Dates: 2014-06-23 2014-06-30, 2014-07-07

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated MARCH 28, 2008, executed by BETHANY L. GOSNELL (NKA BETHANY L. LANE), UNMARRIED, to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 200804010073157, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE INVESTORS GROUP, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **WEDNESDAY, JULY 23, 2014 AT 11:00 A.M.**, AT THE NORTHERN MOST ENTRANCE FROM MAIN AVENUE, NEAR THE MAIN ASSEMBLY ROOM, ON LEVEL "M" OF THE CITY-COUNTY BUILDING, AT 400 MAIN AVENUE, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 15, BLOCK E, CEDARCHASE SUBDIVISION, UNIT 4, AS SHOWN IN MAP BOOK 73-S, PAGE 3, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO BETHANY L. GOSNELL, UNMARRIED BY WARRANTY DEED DATED MARCH 28, 2008 OF RECORD IN INSTRUMENT NO. 200804010073156, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **6640 BAY CIRCLE DR, KNOXVILLE, TENNESSEE 37918**.

PARCEL ID: 039JF008

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO THE APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425 AND T.C.A. 67-1-1433. THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET. SEQ. HAVE BEEN MET.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE

PAYMENT IS REQUIRED AT THE TIME OF THE SALE UNLESS PRIOR ARRANGEMENTS ARE MADE WITH THE TRUSTEE/SUBSTITUTE TRUSTEE'S OFFICE.

OTHER INTERESTED PARTIES: NONE OF RECORD

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This day, June 27, 2014. This is improved property known as 6640 BAY CIRCLE DR, KNOXVILLE, TENNESSEE 37918.

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES.

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 06/30/14, 07/07/14 and 07/14/14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 3, 2009, executed by JOHN CISNEROS AND NORMA MIREYA CISNEROS, conveying certain real property therein described to CHICAGO TITLE INSURANCE CO, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded November 30, 2009, at Instrument Number 200911300037157; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 10, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE 8TH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 2 OF RUSHLAND PARK SUBDIVISION - PHASE I, AS SHOWN ON PLAT OF RECORD AS INSTRUMENT #200509220027246 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 060B-D-002 PROPERTY ADDRESS: The street address of the property is believed to be **2709 RUSHLAND PARK BLVD, KNOXVILLE, TN 37924**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): JOHN CISNEROS AND NORMA MIREYA CISNEROS. OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT.

ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rubinelublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71116

Insertion Dates: 2014-06-16 2014-06-23, 2014-06-30

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 24, 2010, executed by JENNIFER L. BRANNON, conveying certain real property therein described to MARK A. ROSSER, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 30, 2010, at Instrument Number 201008300012803; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 10, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF KNOX STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS: SITUATED IN THE FIFTH CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE AND WITHIN THE 42ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 29 OF WALNOAKS SUBDIVISION, UNIT 7, AS SHOWN ON THAT CERTAIN PLAT ENTITLED "CORRECTED PLAT FOR WALNOAKS S/D UNIT 7" RECORDED AS INSTRUMENT NO. 200406110113946 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 080J-A-007.09 PROPERTY ADDRESS: The street address of the property is believed to be **3003 PINEX LANE, KNOXVILLE, TN 37921**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): JENNIFER L. BRANNON. OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT.

ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE..

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rubinelublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71272

Insertion Dates: 2014-06-16 2014-06-23, 2014-06-30

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed April 22, 2008 by James E. Rathbun and Deborah R. Rathbun to Mark A. Rosser, Esq., as Trustee, as same appears of record in the office of the Register of Sevier County, Tennessee, in Book 3077, Page 1, and the undersigned having been appointed Substitute Trustee by instrument recorded in Book 4141, Page 251, in the said Register's Office, and the owner of the debt secured, Bank of America, N.A., having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on **Wednesday, July 9, 2014 commencing at 02:00 PM**, at the Front Door of the Courthouse, Sevierville, Sevier County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Sevier, State of Tennessee.

Situate in the Third (3rd) Civil District of Sevier County, Tennessee and being all of Lot 3 and Lot 4 of the Darrell Keene Property as the same appears on a plat of record in Map Book 25, Page 23 in the Register's Office for Sevier County, Tennessee, and as shown on survey by Ronnie L. Sims, RLS No. 683 dated April 22, 1993, and being more particularly described as follows: Beginning at an iron pin in the Southern edge of the right of way of Kandy Way and in the line of Lot 2 and being located approximately 860 feet from intersection of Kandy Way and Old Newport Highway; thence with the Southern edge of Kandy Way, South 86 deg. 17 min. 59 sec. West 200.26 feet (passing an iron pin at 100.13 feet) to an iron pin in the line of Lot 5; thence leaving the edge of the right of way of Kandy Way and with the line of Lot 5, North 33 deg. 45 min. 07 sec. West 394.00 feet (passing an iron pin at 101.64 feet) to an iron pin in the line of Tract 4; thence leaving the line of Lot 5 and with the line of Tract 4 the following calls and distances: North 76 deg. 14 min. 18 sec. East 19.03 feet to an iron pin; thence South 56 deg. 38 min. 00 sec. East 227.25 feet (passing an iron pin at 101.91 feet) to a point in the line of Lot 2; thence leaving the line of Tract 4 and with the line of Lot 2, South 03 deg. 47 sec. East 260.36 feet (passing an iron pin at 25.04 feet) to the point of beginning. THERE IS FURTHER CONVEYED HEREIN the right, together with the owners of Lot Nos. 1 and 5 of the Darrell Keene Property, to use the well situated on Lot No. 1 for household purposes, together with an easement across Lot No.1 for the purpose of ingress and egress to said well. In the event that repairs are necessary the owners of Lot Nos. 1, 2, 3, 4 and 5 shall be jointly liable for the upkeep and maintenance of said well. For further reference to said right, easement and obligations, see warranty deeds of record in Book 1040, page 269, Book 1597, page 580, Book 1597, page 582 and Book 2927, page 278, all in the Register's Office for Sevier County, Tennessee. THIS PROPERTY IS CONVEYED subject to the restrictions set forth in the warranty deed of record in Deed Book 365, page 557, in the Register's Office for Sevier County, Tennessee.

Tax Parcel ID: 041-041.03

Property Address: **119 Kandy Way, Sevierville, TN.**

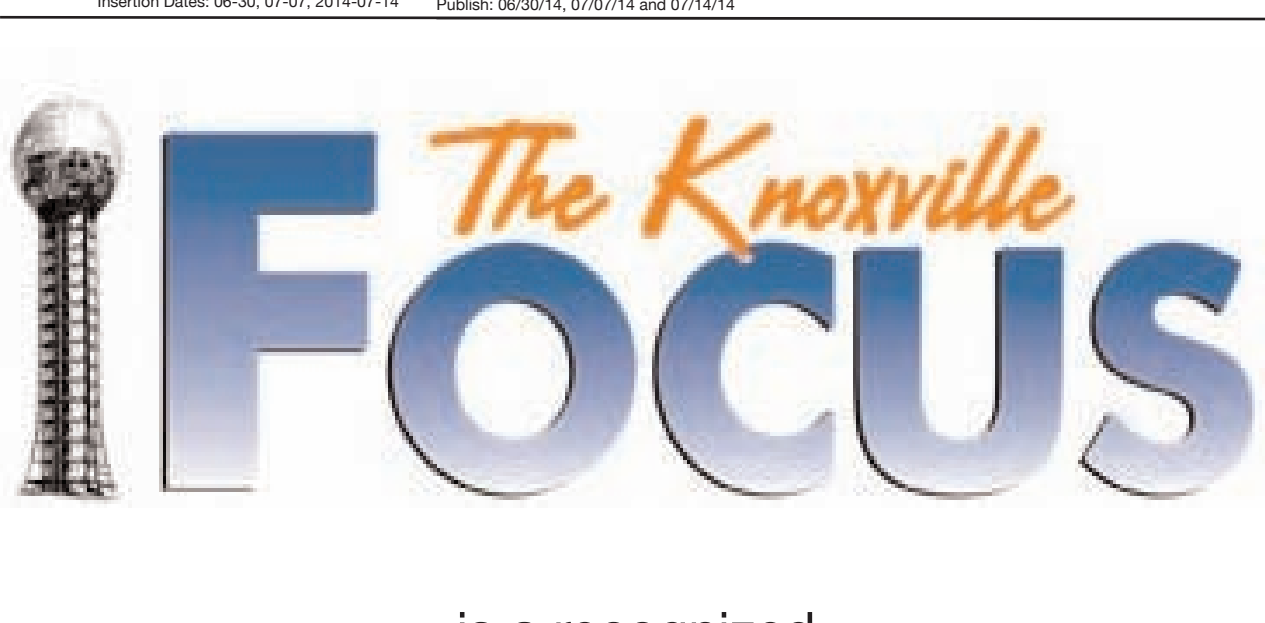
All right and equity of redemption, homestead and dower waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

ARNOLD M. WEISS,
Weiss Spicer Cash, PLLC
Substitute Trustee
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8296

File #1701-114105-FC

Published: June 16, June 23 and June 30, 2014

Bank of America/James Rathbun



is a recognized

“NEWSPAPER OF GENERAL CIRCULATION”

Classified Legal Notices

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed October 26, 2005 by Leonid Dulko and Valentina M. Dulko, husband and wife to Robert M. Wilson, Jr., as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200511020040303, and the undersigned having been appointed Substitute Trustee by instrument recorded in Register's Instrument No. 201306200084189, in the said Register's Office, and the owner of the debt secured, Bank of America, N.A., having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on Thursday, **July 10, 2014 commencing at 10:00 AM**, at the Auction.com Room at Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee.

Situated in District No. Five (5) of Knox County, Tennessee, and within the 44th Ward of the City of Knoxville, Tennessee, and being known and designated as all of Lot 60, Block "B", Wooded Acres Subdivision, as shown by map of same of record in Map Book 55-S, Page 53, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description, and according to the survey of Larry A. Doss, Surveyor, dated February 1, 1994. The above description is the same as the previous Deed of record, no boundary survey having been obtained at the time of this conveyance. This Conveyance is made subject to restrictions of record in Deed Book 1492, Page 432, in the Register's Office for Knox County, Tennessee, to building setback lines, and all existing easements.

The United States Internal Revenue Service has filed liens on all property belonging to Leonid A & Valentina M Dulko as follows: Serial Number 758158211 recorded in Register's Instrument No. 201102280051447, dated February 22, 2011 as recorded in the Knox County Register's Office, Knoxville, Tennessee. Timely notice has been given by the undersigned Substitute Trustee to the Internal Revenue Service by Certified Mail as required by 26 USC Section 7425(b).

The sale of this property will be subject to the right of the United States to redeem the said property under the provisions of 26 USC Section 7425(d)(1).

Tax Parcel ID: 092C-E-060

Property Address: **5720 Sourwood Lane, Knoxville, TN.**

Other Interested Parties: 5720 Sourwood Lake Trust, a Land Trust (an executor Trust); 5720 Sourwood Lane Trust, a Land Trust (an executor Trust); Berkley Regional Insurance Company

All right and equity of redemption, homestead and dower waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

ARNOLD M. WEISS,
Weiss Spicer Cash, PLLC
Substitute Trustee
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8286
File #1701-114082-FC

Published: June 16, June 23 and June 30, 2014

Green Tree Servicing Bank of America/Leonid Dulko

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 13, 2008, executed by BRUCE E. WINTERS AND WANDA WINTERS, conveying certain real property therein described to JOSEPH B. PITT, JR., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 11, 2008, at Instrument Number 200812110036972 (also see the Order Granting Default and Default Judgment of record at Instrument No. 201212210040698, said ROD's Office) ; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 24, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: LAND SITUATED IN THE COUNTY OF KNOX IN THE STATE OF TN THAT CERTAIN TRACT OR PARCEL OF LAND SITUATE IN THE SEVENTH (7TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, WITHIN THE 34TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS LOT 13R1 OF THE FINAL PLAT OF RESUBDIVISION OF LOT 13, BEVERLY LANDING SUBDIVISION, UNIT 2, AS SHOWN BY MAP OF THE SAME OF RECORD IN PLAT CABINET N, SLIDE 386-A, RECORDED MAY 12, 1995, IN THE OFFICE OF THE REGISTER OF DEEDS FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THE ABOVE DESCRIBED PROPERTY IS CONVEYED TOGETHER WITH THE JOINT PERMANENT EASEMENT FOR INGRESS AND EGRESS AS SHOWN ON THE RECORDED MAP AS SET OUT IN THE JOINT PERMANENT EASEMENT RECORDED IN DEED BOOK 2181, PAGE 691, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 059HB02213 PROPERTY ADDRESS: The street address of the property is believed to be **4136 Oakland Drive, Knoxville, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): BRUCE E. WINTERS OTHER INTERESTED PARTIES: MIDLAND FUNDING, LLC The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71266
Insertion Dates: 06-23, 06-30, 07-07-2014

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated September 13, 2009, executed by BILLY DEAN KITTEL, conveying certain real property therein described to FIDELITY NATIONAL TITLE COMPANY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded September 28, 2009, at Instrument Number 200909280022788; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 24, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: ALL THAT PARCEL OF LAND IN 28TH WARD OF THE CITY OF KNOXVILLE, 9TH CIVIL DISTRICT OF THE COUNTY OF KNOX, STATE OF TENNESSEE, BEING KNOWN AND DESIGNATED AS LOT 2, SUBDIVISION PROPERTY OF CARL R. REED, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 61-L, PAGE 75, AND OF RECORD MAP CABINET H, SLIDE 184-A, RECORDED NOVEMBER 9, 1971, IN THE OFFICE OF THE REGISTER OF DEEDS FOR KNOX COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE EASTERN LINE OF CRUZE ROAD, CORNER TO LOT 1, SAID PIN BEING LOCATED 192.34 FEET SOUTHERLY AND SOUTHEASTERLY FROM THE INTERSECTION OF CRUZE ROAD AND TAYLOR ROAD EXTENDED; THENCE ALONG THE LINE OF LOT 1, SOUTH 75 DEGREES 50 MINUTES EAST 203.7 FEET TO AN IRON PIN IN THE ADDITION LINE; THENCE ALONG SAID LINE, SOUTH 55 DEGREES 57 MINUTES WEST 84.6 FEET TO A SPIKE IN A 24 INCH WALNUT STUMP; THENCE CONTINUING ALONG THE ADDITION LINE, SOUTH 86 DEGREES 25 MINUTES WEST 89.9 FEET TO AN IRON PIN 10 FEET EASTERLY FROM AN IRON PIPE IN THE LINE OF CRUZE ROAD; THENCE ALONG THE LINE OF CRUZE ROAD, NORTH 20 DEGREES 05 MINUTES WEST 109.5 FEET TO AN IRON PIN, THE PLACE OF BEGINNING, ACCORDING TO THE SURVEY OF G.T. TROTTER JR., DATED DECEMBER 8, 1971, AND REVISED AUGUST 7, 1972. THIS PROPERTY IS SUBJECT TO ANY AND ALL APPLICABLE EASEMENTS, CONDITIONS, RESERVATIONS, COVENANTS, RESTRICTIONS, AND BUILDING SETBACK LINES AND TO ANY GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES OR REGULATIONS IN EFFECT THEREON OF RECORD IN THE OFFICE OF THE REGISTER OF DEEDS FOR KNOX COUNTY, TENNESSEE. Parcel ID: 109K-F-001.01 PROPERTY ADDRESS: The street address of the property is believed to be **3906 CRUZE ROAD, KNOXVILLE, TN 37920**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): BILLY DEAN KITTEL OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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Rubin Lublin TN PLLC, Substitute Trustee
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Ad #71264
Insertion Dates: 2014-06-23 2014-06-30, 2014-07-07

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 1, 2008, executed by STEPHEN W. YUHAS, conveying certain real property therein described to DEBORAH B. NIETO, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded April 10, 2008, at Instrument Number 200804100075802; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 10, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, AND BEING KNOWN AND DESIGNATED AS LOT 33, SAILVIEW SUBDIVISION, UNIT 2, AS SHOWN BY MAP OF THE SAME OF RECORD IN PLAT CABINET K, SLIDE 389-B, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND ACCORDING TO THE SURVEY OF ROBERT H. WADDELL, SURVEYOR, DATED JUNE 18, 1992, BEARING DRAWING NO. S-17, 051. THIS CONVEYANCE IS MADE SUBJECT TO ALL APPLICABLE RESTRICTIONS, EASEMENTS, BUILDING SETBACK LINES AND ALL CONDITIONS AS SHOWN ON THE RECORDED PLAT AND IN PLAT CABINET K, SLIDE 389-B, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE.

Parcel ID: 152L-F-028

PROPERTY ADDRESS: The street address of the property is believed to be **948 SPINNAKER ROAD, KNOXVILLE, TN 37934**.

In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): STEPHEN W. YUHAS OTHER INTERESTED PARTIES: DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, ATTENTION: C&L SERVICE CORP/MORRIS-GRIFFIN CORP. The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
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Ad #70987

Insertion Dates: 2014-06-16 2014-06-23, 2014-06-30

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 30, 2009, executed by GARY LYNN PERKINS, conveying certain real property therein described to INDEPENDENCE TITLE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 2, 2009, at Instrument Number 200907020000709; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 24, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TN AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 1 AS SHOWN ON THE PLAT ENTITLED "SURVEY FOR WAYNE BROCK", OF RECORD IN PLAT CABINET P, SLIDE 204-D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TN TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND ACCORDING TO THE SURVEY OF ALAN T. BARNARD, RLS# 2366, DATED 6/8/2009 AND BEARING JOB # 759. CONVEYED WITH AND SUBJECT TO THE PERMISSIVE USE FOR INGRESS AND EGRESS PURPOSES OF THE GRAVEL DRIVE RUNNING FROM THE SOUTH SIDE OF CLINTON HIGHWAY OVER AND THROUGH LOTS 2 AND 3 AS SHOWN ON THE PLAT ENTITLED "SURVEY FOR WAYNE BROCK", RECORDED IN PLAT CABINET P, SLIDE 204-D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, WHICH INCLUDES THE OBLIGATION TO SHARE THE PRO RATA COSTS FOR THE MAINTENANCE, UPKEEP, AND REPAIR OF THE GRAVEL DRIVE. SUBJECT TO RESTRICTIONS, EASEMENTS, SETBACKS, PERMISSIVE USE AND OTHER CONDITIONS RECORDED IN PLAT CABINET P, SLIDE 204-D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SUBJECT TO RESTRICTIONS, EASEMENTS, SETBACKS, AND OTHER CONDITIONS RECORDED IN DEED BOOK 1068, PAGE 137, DEED BOOK 1068, PAGE 137, DEED BOOK 1561, PAGE 337, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 055-044.00 PROPERTY ADDRESS: The street address of the property is believed to be **8011 CLINTON HIGHWAY, POWELL, TN 37849**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): GARY LYNN PERKINS OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
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Ad #71267
Insertion Dates: 2014-06-23 2014-06-30, 2014-07-07

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 28, 2004, executed by KATRINA BELCHER AND TRAVIS BELCHER, conveying certain real property therein described to EVERGREEN TITLE & ESCROW INC., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded June 4, 2004, at Instrument Number 200406040111631; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to The Bank of New York Mellon fka The Bank of New York Not In Its Individual Capacity But Solely As The Trustee For The Benefit Of The Certificateholders Of The CWABS, Inc., Asset-Backed Certificates, Series 2004-BC5 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 24, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 60, WOODLAND SPRINGS SUBDIVISION, UNIT 1, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET L, SLIDE 336-B IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF AND ACCORDING TO THE SURVEY OF NED D. FERGUSON, SURVEYOR, DATED OCTOBER 25, 1993 AND BEARING DRAWING NUMBER 35A1093. THIS CONVEYANCE IS MADE SUBJECT TO APPLICABLE RESTRICTIONS, BUILDING SETBACK LINE, EXISTING EASEMENTS AND TO ALL CONDITIONS AS SHOWN OF THE RECORDED MAP. Parcel ID: 144G-A-026 PROPERTY ADDRESS: The street address of the property is believed to be **806 Glensprings Drive, Knoxville, TN 37922**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): KATRINA BELCHER AND TRAVIS BELCHER OTHER INTERESTED PARTIES: A.F.S., ASSIGNEE OF HOUSEHOLD BANK, AMERICAN EXPRESS CENTURIUM BANK, ARROW FINANCIAL SERVICES, LLC, CACH, LLC, ASSIGNEE OF CHASE MANHATTAN BANK, LP, CITIFINANCIAL, INC., DISCOVER BANK, ISSUER OF DISCOVER CARD, FORD MOTOR CREDIT COMPANY, HOUSEHOLD FINANCIAL CENTER, INC., NORTH STAR CAPITAL ACQUISITIONS, LLC, AS ASSIGNEE OF AMOCO/CITIBANK, NORTHSTAR CAPITAL ACQUISITIONS, LLC, AS ASSIGNEE OF SHELL/CITIBANK The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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Ad #71270
slninsertion Dates: 2014-06-23 2014-06-30, 2014-07-07

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been in the terms, conditions, and payments provided in a certain Deed of Trust dated MAY 18, 2006, executed by DAVID L. FRI, JR. AND WIFE, JESSIE M. FRI, to FRED R. LAWSON, Trustee, of record in INSTRUMENT NO. 200605190097207, AS MODIFIED IN INSTRUMENT NO. 200706250105718 AND 201109290017089, SEE ALSO ASSIGNMENT OF RENTS IN INSTRUMENT NO. 200706250105719, for the benefit of BANKEAST, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to U.S. BANK NATIONAL ASSOCIATION, the entire indebtedness having been declared due and payable by U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **WEDNESDAY, JULY 23, 2014 AT 11:00 A.M.**, AT THE NORTHERN MOST ENTRANCE FROM MAIN AVENUE, NEAR THE MAIN ASSEMBLY ROOM, ON LEVEL "M" OF THE CITY-COUNTY BUILDING, AT 400 MAIN AVENUE, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

TRACT 2; SITUATED IN THE SECOND CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 15TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 40 MCBEE ADDITION AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET A, SLIDE 172C (MAP BOOK 5, PAGE 277) IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND AS SHOWN BY SURVEY OF J. ROY MILLER & ASSOCIATES, DATED 5/8/90 AND ALSO ACCORDING TO SURVEY SCOTT W. UMSTEAD, RLS #1861, ACRE BY ACRE SURVEYING, P.O. BOX 30804, KNOXVILLE, TN 37930, DATED 7/7/98.

SUBJECT TO APPLICABLE RESTRICTIONS, BUILDING SETBACK LINES AND ALL EXISTING EASEMENTS THAT APPEAR OF RECORD IN MAP CABINET A, SLIDE 172C AND MAP BOOK 5, PAGE 277 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

SUBJECT TO LIENS TO CITY OF KNOXVILLE, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO DAVID L. FRI, JR., BY LIMITED WARRANTY DEED DATED MAY 18, 2006 OF RECORD IN INSTRUMENT NO. 200605190097206, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 2505 WASHINGTON AVE, KNOXVILLE, TENNESSEE 37917.

PARCEL ID: 082JE022

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO THE APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425 AND T.C.A. 67-1-1433. THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET. SEQ. HAVE BEEN MET.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE.

PAYMENT IS REQUIRED AT THE TIME OF THE SALE UNLESS PRIOR ARRANGEMENTS ARE MADE WITH THE TRUSTEE/SUBSTITUTE TRUSTEE'S OFFICE.

OTHER INTERESTED PARTIES: JESSIE M. FRI; STABILIT AMERICA, INC.; CITY OF KNOXVILLE (INSTRUMENT NOS. 201004080063567 AND 201312040034949)

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This day, June 27, 2014. This is improved property known as 2505 WASHINGTON AVE, KNOXVILLE, TENNESSEE 37917.

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 06/30/14, 07/07/14 and 07/14/14

Classified

Legal Notices

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 8, 2006, executed by WALTER R. DIRL, CYNTHIA YVONNE MANNING, conveying certain real property therein described to MID-SOUTH TITLE CORPORATION, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded March 10, 2006, at Instrument Number 200603100075552; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-BC4 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NUMBER SEVEN OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOTS 72, SUMMER ROSE SUBDIVISION, UNIT 8, AS THE SAME APPEARS OF RECORD AT INSTRUMENT NO. 200408180014930, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 049K-F-081 PROPERTY ADDRESS: The street address of the property is believed to be **5009 Ivy Rose Drive, Knoxville, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): WALTER R. DIRL, CYNTHIA YVONNE MANNING OTHER INTERESTED PARTIES: Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Mortgage Lenders Network USA, Inc., Wells Fargo Bank, N.A., d/b/a America's Servicing Company The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71270
Insertion Dates: 2014-06-23 2014-06-30, 2014-07-07

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 6, 2005, executed by ELISABETTA PROIETTO, conveying certain real property therein described to PARK PLACE TITLE & ESCROW, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 13, 2005, at Instrument Number 200510130033780; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nationstar Mortgage LLC f/k/a Centex Home Equity Company LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee, NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 10, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT OF KNOX COUNTY, TN. ALL THAT PIECE, PARCEL OR LOT OF LAND SITUATE, LYING AND BEING IN KNOX COUNTY, TN AND KNOWN AND DESIGNATED AS LOT 44, BLOCK D, UNIT 5, BRENTMOOR SUBDIVISION, RECORDED IN MAP CABINET L, SLIDE 350-B, OF THE KNOX COUNTY REGISTER OF DEEDS OFFICE, REFERENCE TO WHICH IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. SUBJECT TO ALL MATTERS APPEARING ON THE PLAT OF RECORD IN PLAT CABINET L, SLIDE 350-B, AND ANY RESTRICTIONS, EASEMENTS OR SET-BACK LINES ANCILLARY THERETO, SAID REGISTER'S OFFICE. SUBJECT TO RESTRICTIONS OF RECORD IN BOOK 2025, PAGE 707, SAID REGISTER'S OFFICE. SUBJECT TO 40-FOOT FRONT SETBACK LINE, SAID REGISTER'S OFFICE. Parcel ID: 145H-K-044 PROPERTY ADDRESS: The street address of the property is believed to be **1628 CLEAR BROOK DRIVE, KNOXVILLE, TN 37922**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ERIC PATTERSON, ELISABETTA PROIETTO OTHER INTERESTED PARTIES: Mortgage Electronic Registration Systems, Inc., ("MERS"), acting solely as a nominee for The CIT Group/Consumer Finance, Inc. The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed July 22, 2004 by Debi L. Stovall, a/k/a Debra Stovall and husband, John Norbert Stovall to Robert M. Wilson, Jr., as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200408030010001, and the undersigned having been appointed Substitute Trustee by instrument recorded, in the said Register's Office, and the owner of the debt secured, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-O, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on **July 15, 2014 commencing at 12:00 PM**, at the Northernmost Entrance from Main Avenue near the Main Assembly Room on M-Level of the City and County Building, Knoxville, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee.

Situated in the Ninth Civil District of Knox County, Tennessee, without the corporate limits of any municipality and being more particularly described as follows: TRACT ONE: Being designated as Lot 38, HIGHLAND VIEW 2ND ADDITION, as shown on the plat of same of record in Plat CABINET D, Slide 129-A (see also Cabinet F, Slide 75-A), in the Register's Office for Knox County, Tennessee, to which plat specific reference is hereby made for a more particular description of said lot, and described as follows: Beginning at an iron pin in the northeastern line of Ensley Drive, said iron pin being distant 216.75 feet in an easterly direction from the intersection of the northeast line of Ensley Drive with the east line of Ruble Road; thence from said beginning point North 53 degrees 00 minutes East 221.15 feet to an iron pin; thence South 20 degrees 20 minutes East 199.6 feet to an iron pin; thence North 88 degrees 30 minutes West 186.9 feet to an iron pin in the Eastern line of Ensley Drive; thence following said line of Ensley Drive a curve distance of 82.02 feet to an iron pin in the place of beginning, as shown by survey of T. J. Hatmaker, dated August 17, 1971. TRACT TWO: Beginning at a point located South 18 degrees 09 minutes East 319.04 feet from the south right of way of Highland View Road and North 54 degrees 51 minutes East and along the right of way line of Highland View Road a distance of 374 feet to the east right of way of Ruble Road; thence South 18 degrees 09 minutes East 74 feet to an iron pin; thence North 53 degrees 37 minutes East and along the northern boundary of the grantee herein a distance of 221.15 feet to an iron pin; thence North 19 degrees 26 minutes West 75.30 feet to an iron pin; thence South 53 degrees 24 minutes West 218.50 feet to the point of beginning, as shown by survey of Joe Touchton, dated March 10, 1983. The above description is the same as the prior deed of record, no boundary survey having been made at the time of this conveyance.

Subject to Deed of Trust of record in Register's Instrument No. 200403300089939, Register's Office of Knox County.

Tax Parcel ID: 150H-B-020

Property Address: **401 Ensley Drive, Knoxville, TN.**

Other Interested Parties: JPMorgan Chase Bank, National Association; BESCO Electrical Contractors, a division of Broadway Electric Service Corporation; Broadway Electric Service Corporation; EMI Entertainment World, Inc.; Bank of the West; Word Music, LLC, a Tennessee Limited Liability Company; Dayspring Music, LLC, a Tennessee Limited Liability Company; Wordspring Music, LLC, a Tennessee Limited Liability Company; Unichappell Music, Inc., a Delaware Corporation, Chappell & Co., Inc., a Delaware Corporation; Cotillion Music, Inc., a Delaware Corporation; Rightson Music, Inc., a Delaware Corporation, Walden Music, Inc., a New York Corporation; Warner-Tamerlane Publishing Corp., a California Corporation; WB Music Corp., a California Corporation; Media Supply, Inc.; Gary Douglas Enterprises, LLC; Cherry Lane Music Publishing Company, Inc.; BMG Rights Management LLC; Discover Bank, issuer of Discover Card; Capital One Bank (USA); N.A.

All right and equity of redemption, homestead and dower waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

ARNOLD M. WEISS,
Weiss Spicer Cash, PLLC
Substitute Trustee
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8296
File #1701-113515-FC

Published: June 16, June 23 and June 30, 2014
Bank of America/Debi Stovall

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated FEBRUARY 23, 2006, executed by PATRICK L. BLAKELY AN UNMARRIED MAN AND ANGELA C. WELCH AN UNMARRIED WOMAN, to TONYA ESQUIBEL, Trustee, of record in INSTRUMENT NO. 200602270072027, for the benefit of CTX MORTGAGE COMPANY, LLC, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, AUGUST 7, 2014 AT 10:00 A.M.**, IN THE AUCTION.COM ROOM AT THE HILTON KNOXVILLE, 501 WEST CHURCH AVE., IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN THE SEVENTH (7TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 18TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT NUMBER FIVE R (5-R) A RESUBDIVISION OF LOTS 5 AND 6, BLOCK "37", LINCOLN PARK SUBDIVISION, AS SHOWN BY MAP OF RECORD AS INSTRUMENT NO. 200108140011965, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH MAP REFERENCE IS HERE MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO PATRICK L. BLAKELY, AN UNMARRIED PERSON AND ANGELA C. WELCH, AN UNMARRIED PERSON, BY WARRANTY DEED DATED FEBRUARY 21, 2006 OF RECORD IN INSTRUMENT NO. 200602270072026, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **335 HIAWASSEE AVENUE, KNOXVILLE, TENNESSEE 37917**.

PARCEL ID: 081BB04301

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO THE APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425 AND T.C.A. 67-1-1433. THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET. SEQ. HAVE BEEN MET.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE

PAYMENT IS REQUIRED AT THE TIME OF THE SALE UNLESS PRIOR ARRANGEMENTS ARE MADE WITH THE TRUSTEE/SUBSTITUTE TRUSTEE'S OFFICE.

OTHER INTERESTED PARTIES: NONE OF RECORD

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This day, June 27, 2014. This is improved property known as 335 HIAWASSEE AVENUE, KNOXVILLE, TENNESSEE 37917.

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES.

SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203
(615) 254-4430
www.phillipjoneslaw.com
Publish: 06/30/14, 07/07/14 and 07/14/14

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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated February 4, 2009, executed by TIMOTHY CUMMINGS, conveying certain real property therein described to US TITLE CORP, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded February 17, 2009, at Instrument Number 200902170050361; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 10, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NUMBER FIVE (5) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 40TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING ALL OF LOT NUMBER SIX (6), BLOCK 'F' OF THE PLEASANT HILL SUBDIVISION; UNIT-3, AS SHOWN BY MAP OF RECORD IN MAP BOOK 62-S, PAGE 57 IN THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY, TENNESSEE AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN FOUND IN THE NORTHWESTERN RIGHT OF WAY OF MONTINA ROAD SAID POINT BEING LOCATED 415 FEET, MORE OR LESS, FROM THE POINT OF INTERSECTION OF THE RIGHT OF WAY OF MONTINA ROAD WITH THE RIGHT OF WAY OF VIENNA DRIVE ALSO A COMMON CORNER TO LOT 5 AND THE PROPERTY HEREIN DESCRIBED; THENCE WITH THE LINE OF LOT 5 SOUTH 62 DEGREES 52 MINUTES 27 SECONDS WEST 119.97 FEET TO AN IRON PIN FOUND IN THE PROPERTY LINE OF JAMES J. SCHAAD, TRUSTEE; THENCE WITH THE LINE OF JAMES J. SCHAAD NORTH 27 DEGREES 02 MINUTES 55 SECONDS WEST 75.01 FEET TO AN IRON PIN FOUND CORNER TO LOT 7; THENCE WITH THE LINE OF LOT 7 NORTH 63 DEGREES 04 MINUTES 43 SECONDS EAST 120.12 FEET TO AN IRON PIN FOUND IN THE RIGHT OF WAY OF MONTINA ROAD; THENCE WITH THE RIGHT OF WAY OF MONTINA ROAD SOUTH 26 DEGREES 56 MINUTES 00 SECONDS EAST 74.59 FEET TO AN IRON PIN THE POINT OF BEGINNING ACCORDING TO THE SURVEY OF BENJAMIN J. MOORMAN, RLS# 1501, OF KNOXVILLE, TENNESSEE DATED MAY 2, 1993. THE ABOVE DESCRIPTION WAS PREPARED FROM BOUNDARY SURVEY PREPARED BY BENJAMIN J. MOORMAN, SURVEYOR, LICENSE #RLS 1501, WHOSE ADDRESS IS KNOXVILLE, TENNESSEE. THE ABOVE DESCRIPTION IS THE SAME AS FOUND IN PRIOR DEED OF RECORD AS A BOUNDARY LINE SURVEY WAS NOT DONE AT THE TIME OF THIS CONVEYANCE. THIS CONVEYANCE IS SUBJECT TO ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, AND OTHER CONDITIONS SHOWN OF RECORD IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 080HG-006 PROPERTY ADDRESS: The street address of the property is believed to be **5701 MONTINA ROAD, KNOXVILLE, TN 37912**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): TIMOTHY CUMMINGS OTHER INTERESTED PARTIES: First Tennessee Bank National Association The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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Insertion Dates: 2014-06-16 2014-06-23, 2014-06-30

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 12, 2007, executed by DEBORAH ARLEEN BOWMAN AND FRANK A. BOWMAN, JR., conveying certain real property therein described to R. KIRKLAND MOSER, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded March 28, 2007, at Instrument Number 200703280078540; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TO LASALLE BANK, N.A. AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 10, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: THE FOLLOWING TRACT OF LAND, LOCATED AT 3916 IDUMEA ROAD, CORYYTON, TENNESSEE, TO-WIT: PARCEL 1: SITUATED IN DISTRICT EIGHT (8) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, AND BEING DESCRIBED IN THREE (3) TRACTS AS FOLLOWS: TRACT NO. I: BEGINNING AT A POINT IN THE CENTER LINE OF IDUMEA ROAD, SAID POINT BEING 530 FEET NORTHERLY ALONG THE CENTER LINE OF IDUMEA ROAD FROM THE POINT OF INTERSECTION OF THE CENTER LINE OF IDUMEA ROAD WITH THE NORTH SIDE OF RUTLEDGE PIKE, AS EXTENDED; THENCE, RUNNING WITH THE CENTER LINE OF IDUMEA ROAD, THE FOLLOWING CALLS AND DISTANCES: NORTH 42 DEG. 30 MIN. EAST, 120 FEET TO A POINT; THENCE NORTH 33 DEG. 30 MIN. WEST, 100 FEET TO A POINT, COMMON CORNER OF PROPERTY HERETOFORE CONVEYED BY CHRISTINA RIFFEY, WIDOW TO FIRST PARTIES HEREIN; THENCE, RUNNING WITH THE COMMON BOUNDARY LINE OF PROPERTY NOW OR FORMERLY BELONGING TO HOLLAND ALLEN PHILLIPS, ET UX, NORTH 43 DEG. 30 MIN. EAST, 250 FEET TO A POINT IN THE CENTER OF A BRANCH; THENCE, RUNNING WITH THE CENTER LINE OF SAID BRANCH, SOUTH 28 DEG. 00 MIN. EAST, 141 FEET TO A POINT; THENCE, SOUTH 61 DEG. 12 MIN. EAST, 86.2 FEET TO A POINT; THENCE RUNNING SOUTH 43 DEG. 30 MIN. WEST, 258 FEET TO THE POINT OF BEGINNING. TRACT NO. II: BEGINNING AT A POINT IN THE CENTERLINE OF IDUMEA ROAD, SAID POINT BEING 750 FEET NORTHWESTERLY ALONG THE CENTER LINE OF IDUMEA ROAD FROM THE POINT OF INTERSECTION OF IDUMEA ROAD WITH THE NORTH SIDE OF RUTLEDGE PIKE; THENCE, RUNNING WITH THE CENTER LINE OF IDUMEA ROAD, THE FOLLOWING CALLS AND DISTANCES: NORTH 30 DEG. 30 MIN. WEST, 160 FEET TO A POINT; THENCE, NORTH 37 DEG. WEST, 200 FEET TO A POINT; AND NORTH 44 DEG. 30 MIN. WEST, 86 FEET TO A POINT; THENCE RUNNING NORTH 45 DEG. 30 MIN. EAST, 30 FEET TO A POINT IN THE CENTER OF A BRANCH; THENCE, RUNNING WITH THE CENTER LINE OF SAID BRANCH, THE FOLLOWING CALLS AND DISTANCES: SOUTH 70 DEG. 00 MIN. EAST, 237 FEET TO A POINT; SOUTH 44 DEG. 15 MIN. EAST, 158 FEET TO A POINT; AND SOUTH 89 DEG. 00 MIN. EAST, 81 FEET TO A POINT; THENCE, RUNNING SOUTH 43 DEG. 30 MIN. WEST, 250 FEET TO THE POINT OF BEGINNING. TRACT NO. III: BEGINNING AT AN IRON PIN IN THE NORTHEAST LINE OF IDUMEA ROAD, CORNER TO PROPERTY CONVEYED BY DEED DATED APRIL 2, 1965, RECORDED IN DEED BOOK 1285, PAGE 358 IN SAID REGISTER'S OFFICE OR KNOX COUNTY, TENNESSEE; THENCE ALONG THE LINE OF IDUMEA ROAD, SOUTH 54 DEG. 35 MIN. EAST, 65 FEET TO AN IRON PIN, CORNER TO PROPERTY NOW OR FORMERLY BELONGING TO SOPHRONIA S. KERN, WHICH SAID PIN IS LOCATED 465 FEET, MORE OR LESS, IN A NORTHWESTERLY DIRECTION FROM THE INTERSECTION OF IDUMEA ROAD AND RUTLEDGE PIKE; THENCE, ALONG THE LINE OF PROPERTY OF SOPHRONIA S. KERN, NORTH 43 DEG. 30 MIN. EAST, 220 FEET TO AN IRON PIN IN THE CENTER OF A CREEK AND CORNER TO JAKE NICELY; THENCE, ALONG SAID CREEK, AND PROPERTY NOW OR FORMERLY BELONGING TO NICELY, NORTH 38 DEG. 25 MIN. WEST, 65 FEET TO AN IRON PIN, CORNER TO PROPERTY HERETOFORE CONVEYED AS AFORESAID; THENCE, ALONG THE LINE OF PROPERTY NOW OR FORMERLY BELONGING TO DALLAS RIFFEY, SOUTH 43 DEG. 30 MIN. WEST, 238 FEET TO THE PLACE OF BEGINNING. PARCEL 2: SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE CENTERLINE OF IDUMEA ROAD AND IN THE NORTHWEST LINE OF RUTLEDGE PIKE; THENCE NORTH 40 DEG. 15 MIN. EAST ALONG THE NORTH LINE OF RUTLEDGE PIKE, 318 FEET TO A POINT IN THE CENTER LINE OF A BRANCH; THENCE WITH THE SAID BRANCH, THE FOLLOWING CALLS AND DISTANCES: NORTH 47 DEG. 30 MIN. WEST 56 FEET TO AN IRON PIN; THENCE NORTH 54 DEG. WEST 75 FEET TO AN IRON PIN; THENCE NORTH 48 DEG. WEST 79 FEET TO AN IRON PIN; THENCE NORTH 46 DEG. 30 MIN. WEST 67.5 FEET TO AN IRON PIN; THENCE NORTH 56 DEG. WEST 125 FEET TO AN IRON PIN; THENCE NORTH 8 DEG. 15 MIN. WEST 24 FEET TO AN IRON PIN; THENCE LEAVING THE BRANCH AND WITH THE SECOND PARTIES PROPERTY, SOUTH 43 DEG. 30 MIN. WEST 240 FEET TO AN IRON PIN IN THE CENTER LINE OF IDUMEA ROAD; THENCE ALONG THE CENTER LINE OF IDUMEA ROAD AS THE SAME IS NOW LOCATED IN A SOUTHERLY OR SOUTHEASTERLY DIRECTION 465 FEET TO THE PLACE OF BEGINNING. THERE IS EXCEPTED FROM THE DESCRIPTION OF PARCELS 1 AND 2 ABOVE THAT TRACT CONVEYED TO THOMAS C. STALS WORTH AND WIFE, FRANCES V. STALS WORTH, BY DEED DATED NOVEMBER 5, 2002, OF RECORD AS INSTRUMENT 20021107-0040568, AND THAT TRACT, INCLUDING ACCESS TO RUTLEDGE PIKE, CONVEYED TO THE STATE OF TENNESSEE BY DEED DATED JUNE 13, 1985, OF RECORD IN DEED BOOK 1852, PAGE 899, BOTH OF RECORD IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. THERE IS ALSO EXCEPTED FROM THE DESCRIPTION OF PARCELS 1 AND 2 ABOVE THAT TRACT OF RECORD IN THE PARTIAL RELEASE OF LIEN RECORDED AT INSTRUMENT NO. 201303040057657 AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: SITUATED IN DISTRICT NO. EIGHT (8) OF KNOX COUNTY, TENNESSEE: BEGINNING AT A POINT IN THE EAST LINE OF IDUMEA ROAD, DISTANT 855 FEET, MORE OR LESS, IN A NORTHWESTERLY DIRECTION FROM THE NORTH LINE OF RUTLEDGE PIKE; THENCE WITH THE EASTERN LINE OF IDUMEA ROAD THE FOLLOWING CALLS AND DISTANCES: NORTH 30 DEGREES 30 MINUTES WEST 49.2 FEET TO AN IRON PIN; THENCE NORTH 37 DEGREES WEST 203.3 FEET TO AN IRON PIN; THENCE NORTH 44 DEGREES 30 MINUTES WEST 87.9 FEET TO AN IRON PIN IN A BRANCH; THENCE WITHIN THE BRANCH, NORTH 45 DEGREES 30 MINUTES EAST 5 FEET TO AN IRON PIN; THENCE WITH THE CENTER LINE OF THE BRANCH AND WITH NICELY, SOUTH 70 DEGREES EAST 237 FEET TO AN IRON PIN; THENCE CONTINUING WITH NICELY AND THE CENTER LINE OF THE BRANCH, SOUTH 44 DEGREES 15 MINUTES EAST 116.8 FEET TO AN IRON PIN, CORNER TO THE REMAINING PROPERTY OF RIFFEY; THENCE WITH RIFFEY, SOUTH 43 DEGREES 30 MINUTES WEST 144.8 FEET TO THE POINT OF BEGINNING, AS SHOWN BY SURVEY OF TED R. MILLER & ASSOCIATES, DATED JULY 15, 1967 AND OF RECORD IN MAP BOOK 49-L, PAGE 79 IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE. MORE PARTICULARLY DESCRIBED IN DEED BOOK 1360, PAGE 132, BOTH IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 032-019 PROPERTY ADDRESS: The street address of the property is believed to be **3916 IDUMEA RD, CORYRYTON, TN 37721**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): DEBORAH ARLEEN BOWMAN AND FRANK A. BOWMAN, JR. OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
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Legal Notices

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75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid in a certain Deed of Trust executed the 29th day of June, 2007, KINITO S. SWADER AND ONOME A. SWADER to Dennie R. Marshall as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee as Instrument No. 200707260007909 and John B. Philip or Paul N. Royal or James A. Crislip, Jr. of Shelby County, Tennessee were substituted in his place and the holder and owner of the note, Linear Investment Legacy II, LLC, and the owner of the debt secured having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of the said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that John B. Philip or Paul N. Royal or James A. Crislip, Jr., Substitute Trustees, will on **Tuesday, July 8, 2014 at 11:00 a.m.** at the front door of the City/County Building of the Knox County Courthouse, proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in the County of Knox and State of Tennessee:
Property Address: **1833 Silver Cloud Lane, Knoxville, TN 37909**

(Property Description)

Situated in District No. 6 of Knox County, Tennessee, and within the 45th Ward of the City of Knoxville, Tennessee, and being known and designated as all of Lot 32, Glenview Subdivision, Unit 7, as shown by map of same of record in Instrument No. 200108190011514, in the Register's Office of Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

Being the same property described by deed of record in Instrument No. 200305010099211, Register's Office of Knox County, Tennessee.

CLT No.: 106HQ-011

OTHER INTERESTED PARTIES: SunTrust Mortgage, Inc.

The street address of the above described property is believed to be 1833 Silver Cloud Lane, Knoxville, TN 37909, but such address is not apart of the of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

SALE IS SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.

All right and equity of redemption, Statutory and otherwise, homestead and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but John B. Philip or Paul N. Royal or James A. Crislip, Jr., Substitute Trustee, will sell and convey only as Substitute Trustee, subject to any prior deeds of trust, real estate taxes, assessments and liens.

The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon announcement at the time and place for the sale set forth above.

If the highest bidder cannot pay the bid within twenty-four (24) hours of the sale, the next highest bidder will be deemed the successful bidder.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time.

This office is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

John B. Philip
Paul N. Royal
James A. Crislip, Jr.
Benjamin T. Wages
Substitute Trustees

Crislip, Philip & Associates
John B. Philip, Attorney

Publication dates:
June 16, June 23, June 30, 2014

75 FORECLOSURES

NOTICE OF FORECLOSURE AND SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Tammy Percell and Peter Percell, h/w to Krystal Johnston, Trustee, dated the 12th day of April, 2004 and being of record in Inst. No. 200404190095846, Register's Office for Knox County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, Beneficial Tennessee, Inc. Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, and appointing William Timothy Hill as Substitute Trustee.

NOW, THEREFORE, I, William Timothy Hill, Trustee, pursuant to the said Deed of Trust, having been requested by the owner and holder of said indebtedness so to do, by virtue of the authority and power vested in me by said deed of trust and appointing of Substitute Trustee will on the **14th day of July, 2014, at 12:00 noon.**, on the front door of the Knox County Courthouse, Knoxville, Knox County, Tennessee, sell at public outcry to the highest bidder for cash (or credit upon the indebtedness secured, if the holder is the successful purchaser) the following described property located in Knox County, Tennessee, to wit:

District No. Seven (7th) of Knoxville, Tennessee, in what is known as Washington Heights, First Subdivision to Knoxville, TN and being lots Nos.2 and 12 as shown on Map of Said Addition on file in the Register's Office of Knox County, Tennessee, in Map Book 7, page 73, to which reference is hereby made for a more complete legal description. Tax Id#070JG-005

Excepting therefrom: Second Tract: as described in Deed Book page 2083, page 338.

BEING the same property conveyed to Tammy Percell and Peter Percell by deed recorded 9/11/92 in Book 2083, page 338, Register's Office for Knox County, Tennessee.

This is improved property known as **3084 Washington Pike, Knoxville, TN**

If there is any discrepancy with the street address, the legal description will control.

At the time of this publication, the § 35-5-117 notice of the right to foreclose was timely forwarded. The sale of the property described in said Deed of Trust shall be subject to any and all instrument of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes, assessments, penalties and interest, if any. All right and equity of redemption, homestead, dower and all other exceptions are expressly waived in said Deed of Trust, and the title is believed to be good, but the Substitute Trustee will convey and sell only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day or time certain without further publication, upon announcement at the time for the above. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. This is an attempt to collect a debt and any information obtained will be used for that purpose.

This 11th day of June, 2014

s/s: **William Timothy Hill**
William Timothy Hill,
Substitute Trustee
www.wthillatty.com

Published: 6/23/14 ~ 6/30/14 ~ 7/7/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JULY 30, 2011, executed by JANET M. MCCELROY, AN UNMARRIED MAN, to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 201108030006308, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE INVESTORS GROUP, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, AUGUST 7, 2014 AT 10:00 A.M.**, IN THE AUCTION.COM ROOM AT THE HILTON KNOXVILLE, 501 WEST CHURCH AVE., IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND BEING WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING LOT NO. 3, ON THE FINAL PLAT OF VARNER ESTATES, AS SHOWN ON PLAT OF RECORD IN INSTRUMENT NO. 200912110040309, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT.

BEING THE SAME PROPERTY CONVEYED TO JANET M MCCELROY BY WARRANTY DEED DATED JULY 30, 2011 OF RECORD IN INSTRUMENT NO. 201108030006307, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **6415 BOB VARNER RD, KNOXVILLE, TENNESSEE 37918**.

SEE AFFIDAVITS OF AFFIXATION (MANUFACTURED HOME) OF RECORD IN INSTRUMENT NOS. 201108030006308 AND 201111210028128, AS CORRECTED IN SCRIVENER'S AFFIDAVIT-AFFIDAVIT OF AFFIXATION OF RECORD IN INSTRUMENT NO. 201203130050526 IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

PARCEL ID: 039PG003

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO THE APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425 AND T.C.A. 67-1-1433. THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET. SEQ. HAVE BEEN MET.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE

PAYMENT IS REQUIRED AT THE TIME OF THE SALE UNLESS PRIOR ARRANGEMENTS ARE MADE WITH THE TRUSTEE/SUBSTITUTE TRUSTEE'S OFFICE.

OTHER INTERESTED PARTIES: CAPITAL ONE BANK (USA), N.A.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This day, June 27, 2014. This is improved property known as 6415 BOB VARNER RD, KNOXVILLE, TENNESSEE 37918.

J. PHILLIP JONES, Substitute Trustee

s/s: **J. PHILLIP JONES**.

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 06/30/14, 07/07/14 and 07/14/14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 22, 2008, executed by MARK SCHMID, conveying certain real property therein described to EMMETT JAMES HOUSE OR BILL R. McLAUGHLIN, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 25, 2008, at Instrument Number 200808250013528; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to REGIONS BANK D/B/A REGIONS MORTGAGE who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 17, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE SIXTH CIVIL DISTRICT OF KNOX COUNTY TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 47, GHIRADELLI PLACE SUBDIVISION, UNIT 2, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP CABINET N, SLIDE 174-C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD, NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THIS CONVEYANCE. Parcel ID: 047KE047
PROPERTY ADDRESS: The street address of the property is believed to be **7259 PALERMO RD, KNOXVILLE, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): MARK SCHMID OTHER INTERESTED PARTIES: K.O. Herston, Esq., John F. Weaver, Jr., Esq. The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose..

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Ruben Lublin TN PLLC, Substitute Trustee
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Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71231
Insertion Dates: 06-23, 06-30, 2014-07-07

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 6, 2006, executed by DORIS OGLE and TOMMY OGLE, JR., conveying certain real property therein described to ARNOLD M. WEISS, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded June 13, 2006, at Instrument Number 200606130104874; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Trust 2006-HE6, Mortgage Pass-Through Certificates, Series 2006-HE6 who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **August 7, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NUMBER FIVE(5) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 23RD WARD, OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT NUMBER EIGHT (8), BLOCK "4" OF THE CRAWFORD'S ADDITION, AS SAME APPEARS OF RECORD IN MAP BOOK 6, PAGE 94, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND ON SURVEY OF ROBERT F. COLLINGNON, RLS #1094, SURVEYOR, DATED AUGUST 25, 1986, BEARING NUMBER L-2072 TO WHICH MAP AND SURVEY SPECIFIC REFERENCE, IN HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THIS CONVEYANCE IS MADE SUBJECT TO RESTRICTIONS OF RECORD ON IN DEED BOOK 431, PAGE 208, DEED BOOK 692, PAGE 212, AND PLAT CABINET A, SLIDE 208-C, SAID REGISTER'S OFFICE. THIS CONVEYANCE IS MADE SUBJECT TO ALL MATTERS APPEARING ON THE PLAT OF RECORD IN PLAT CABINET A, SLIDE 208-C (FORMERLY MAP BOOK 6, PAGE 94); AND ANY RESTRICTIONS, EASEMENTS OR SETBACK LINES ANCILLARY THERETO, SAID REGISTER'S OFFICE. PROPERTY ADDRESS: The street address of the property is believed to be **2818 DENSON AVE, KNOXVILLE, TN 37921**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): Estate of/any-and-all heirs of Tommy Ogle, Jr. OTHER INTERESTED PARTIES: WMC Mortgage Corporation The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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Ad #71269
Insertion Dates: 06-30, 07-07, 2014-07-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated February 21, 2007, executed by KELVIN REED, conveying certain real property therein described to MARYVILLE TITLE AGENCY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded March 5, 2007, at Instrument Number 200703050071331; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Wells Fargo Bank, N.A., as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2007-NCW, Mortgage Pass-Through Certificates who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 17, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT SIX (6) OF KNOX COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS ALL OF LOT 19, UNIT 1, PLUMB CREEK SUBDIVISION, AS SHOWN ON THE PLAT OF RECORD IN MAP BOOK 65-S, PAGE 48 IN THE OFFICE OF THE REGISTER OF DEEDS FOR KNOX COUNTY, TENNESSEE, AND AS SHOWN ON THE SURVEY OF SMOKY MOUNTAIN LAND SURVEYORS DATED JULY 28, 1999 (DRAWING # 990505): THIS PROPERTY BEARS THE STREET ADDRESS OF 1826 PLUMB CREEK CIRCLE, KNOXVILLE, TENNESSEE 37921 : THIS PROPERTY IS IDENTIFIED FOR TAX PURPOSES BY CLT # 1040A-019. THIS CONVEYANCE IS SUBJECT TO ALL RESTRICTIONS, EASEMENTS, SET-BACK LINES, AND OTHER CONDITIONS SHOWN OF RECORD IN THE OFFICE OF THE REGISTER OF DEEDS FOR KNOX COUNTY, TENNESSEE. Parcel ID: 1040-A-019
PROPERTY ADDRESS: The street address of the property is believed to be **1826 PLUMB CREEK CIRCLE, KNOXVILLE, TN 37932**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): KELVIN REED OTHER INTERESTED PARTIES: AMERICAN GENERAL FINANCIAL SERVICES, INC., CAVALRY PORTFOLIO SERVICES LLC, ASSIGNEE OF US BANK/AMWAY VISA The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Ruben Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71156
Insertion Dates: 06-23, 06-30, 2014-07-07

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated NOVEMBER 22, 2010, executed by ALEKA CHARKHIAN, A SINGLE PERSON, to ARNOLD M. WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 201011290032905, for the benefit of WELLS FARGO BANK, N.A., in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, AUGUST 21, 2014 AT 10:00 A.M.**, IN THE AUCTION.COM ROOM AT THE HILTON KNOXVILLE, 501 WEST CHURCH AVE., IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exceptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NINE (9) (FORMERLY THREE) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 27TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 6, BLOCK D, COLONIAL VILLAGE ADDITION, AS SHOWN BY MAP OF THE SAME OF RECORD IN MAP BOOK 13, PAGE 137, CABINET B, SLIDE 44C, IN THE (ERRONEOUSLY HE IN DEED OF TRUST) REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF THE PROPERTY AND MORE FULLY DESCRIBED AS FOLLOWS

BEGINNING AT AN IRON PIN IN THE SOUTH LINE OF COLONIAL ROAD AT THE COMMON CORNER BETWEEN LOTS 6 AND 7, SAID BEGINNING POINT BEGIN DISTANT 375 FEET WESTERLY FROM CATLETT ROAD; THENCE FROM SAID BEGINNING POINT WITH THE DIVIDING LINE BETWEEN LOTS 6 AND 7, SOUTH 21 DEGREES 02 MINUTES 03 SECONDS EAST, 149.87 FEET TO AN IRON PIN AT THE COMMON CORNER BETWEEN LOTS 6, 15, 16, AND 17; THENCE WITH THE DIVIDING LINE BETWEEN LOTS 6 AND 17, AND ALONG A FENCE LINE, SOUTH 68 DEGREES 49 MINUTES 05 SECONDS WEST, 74.87 FEET TO AN IRON PIN (ERRONEOUSLY IN ON DEED OF TRUST) AT THE CORNER OF LOT 5; THENCE WITH THE DIVIDING LINE BETWEEN LOTS 5 AND 6, NORTH 21 DEGREES 03 MINUTES 13 SECONDS WEST, 149.89 FEET TO AN IRON PIN IN THE SOUTH LINE OF COLONIAL ROAD; THENCE WITH SAID LINE NORTH 68 DEGREES 50 MINUTES EAST, 74.92 FEET TO THE PLACE OF BEGINNING, ACCORDING TO THE SURVEY OF DENNIS N. GORE, SURVEYOR, DATED AUGUST 17, 1994.

SUBJECT TO ALL APPLICABLE RESTRICTIONS, EASEMENTS, BUILDING SETBACK LINES AND CONDITIONS OF RECORD IN SAID REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO ALEKA CHARKHIAN, UNMARRIED, BY WARRANTY DEED DATED NOVEMBER 22, 2010 OF RECORD IN INSTRUMENT NO. 201011290032904, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **310 COLONIAL DRIVE, KNOXVILLE, TENNESSEE 37920**.

PARCEL ID: 123LQ006

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY.

THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO THE APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425 AND T.C.A. 67-1-1433. THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET. SEQ. HAVE BEEN MET.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE

PAYMENT IS REQUIRED AT THE TIME OF THE SALE UNLESS PRIOR ARRANGEMENTS ARE MADE WITH THE TRUSTEE/SUBSTITUTE TRUSTEE'S OFFICE.

OTHER INTERESTED PARTIES: NONE OF RECORD

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

This day, June 19, 2014. This is improved property known as **310 COLONIAL DRIVE, KNOXVILLE, TENNESSEE 37920**.

J. PHILLIP JONES, Substitute Trustee

s/s: **J. PHILLIP JONES**.

SUBSTITUTE TRUSTEE

1800 HAYES STREET

NASHVILLE, TN 37203

(615) 254-4430

www.phillipjoneslaw.com

Publish: 06/23/14, 06/30/14 and 07/07/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed June 25, 2004 by Terry W. Smith and wife, Patricia Smith to Robert M. Wilson, Jr., as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200407020000920, and the undersigned having been appointed Substitute Trustee by instrument recorded, in the said Register's Office, and the owner of the debt secured, Bank of America, N.A., having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on **Tuesday, July 15, 2014 commencing at 12:00 PM**, at the Northernmost Entrance from Main Avenue near the Main Assembly Room on M-Level of the City and County Building, Knoxville, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee..

SITUATED IN District Eight (8) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, being known and designated as all of Lot 5, WOODDALE WOODS, Unit 1, as shown on final plat of record as Instrument No. 200305290109372, in the Register's Office for Knox County, Tennessee, to which plat specific reference is hereby made for more particular description. No boundary survey having been made at the time of this conveyance and the above description being different from the previous deed of record, the source of the new description is of record at Instrument No. 200305290109372. THIS CONVEYANCE is made subject to applicable, restrictions, setback lines, all existing easements, and to all conditions as shown on the recorded map.

Tax Parcel ID: 073J-B-005

Property Address: **837 Wooddale Church Road, Knoxville, TN**.

Other Interested Parties: Carl J. Vogel, Jr.; CACV of Colorado; Gault Financial, LLC assignee of Aaron's; Midland Funding LLC as successor in Interest to Credit One Bank, N.A.

All right and equity

Classified

Legal Notices

75 FORECLOSURES

NOTICE OF FORECLOSURE AND SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by John William Haun and Mary A. Haun, h/w to Kyle M. Walters, Trustee, dated the 28th day of July, 2000 and being of record in Inst. No. 20000802000720, Register's Office for Knox County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, debts and obligations having been assigned by Household Financial Center, Inc. to U.S. BANK TRUST, N.A., as Trustee for LSF8 Master Participation Trust, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, U.S. BANK TRUST, N.A., as Trustee for LSF8 Master Participation Trust. Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, and appointing William Timothy Hill as Substitute Trustee.

NOW, THEREFORE, I, William Timothy Hill, Trustee, pursuant to the said Deed of Trust, having been requested by the owner and holder of said indebtedness so to do, by virtue of the authority and power vested in me by said deed of trust and appointing of Substitute Trustee will on the **8th day of July, 2014, at 12:00 noon.**, on the front door of the Knox County Courthouse, Knoxville, Knox County, Tennessee, sell at public outcry to the highest bidder for cash (or credit upon the indebtedness secured, if the holder is the successful purchaser) the following described property located in Knox County, Tennessee, to wit:

District No. Nine (9) of Knoxville, Tennessee, and being all of Tract No. 1 of the division of Floyd Williams property located on the northwesterly of Marine Road, as referenced on Deed Book 1825, page 1048, Register's Office for Knox County, Tennessee, to which reference is hereby made for a more complete legal description. Tax Id#137-254.01

BEING the same property conveyed to John Williams Haun and Mary A. Haun by deed recorded 8/21/84 in Book 1825, page 1048, Register's Office for Knox County, Tennessee.

This is improved property known as **405 W. Marine Road, Knoxville, TN**

Other interested parties: USCB, Inc. Household Financial Center, Inc.

If there is any discrepancy with the street address, the legal description will control.

At the time of this publication, the § 35-5-117 notice of the right to foreclose was timely forwarded. The sale of the property described in said Deed of Trust shall be subject to any and all instrument of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes, assessments, penalties and interest, if any. All right and equity of redemption, homestead, dower and all other exceptions are expressly waived in said Deed of Trust, and the title is believed to be good, but the Substitute Trustee will convey and sell only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day or time certain without further publication, upon announcement at the time for the above.

Other interested parties: Knoxville Community Development Corp

This 11th day of June, 2014

s/s: William Timothy Hill
William Timothy Hill,
Substitute Trustee
www.wthillatty.com

Published: 6/23/14 – 6/30/14 – 7/7/14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 21, 2008, executed by KARL C. CHUNN, conveying certain real property therein described to CHARLES E. TONKIN, II, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 22, 2008, at Instrument Number 200807220005332; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 24, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 3, BLOCK Q, CRESTWOOD HILLS SUBDIVISION, UNIT 6, AS SHOWN ON MAP OF SAME OF RECORD IN MAP CABINET D, SLIDE 300-A (FORMERLY MAP BOOK 45-S, PAGE 105), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION; AND ACCORDING TO SURVEY OF STANLEY E. HINDS, SURVEYOR, DATED 11/24/97, AND BEARING JOB NO. 971162. THIS CONVEYANCE IS MADE SUBJECT TO APPLICABLE RESTRICTIONS, SETBACK LINES, ALL EXISTING EASEMENTS, AND TO ALL CONDITIONS AS SHOWN ON THE RECORDED MAP. Parcel ID: 105N-K-004 PROPERTY ADDRESS: The street address of the property is believed to be **8737 FOX LONAS RD, KNOXVILLE, TN 37923**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): KARL C. CHUNN OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
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CALL (865) 686-9970 TO PLACE YOUR AD

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed March 18, 2009 by Charles A. England, III and Tabitha L. England, husband and wife to Matt B. Murfree, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200903240060117, and the undersigned having been appointed Substitute Trustee by instrument recorded, in the said Register's Office, and the owner of the debt secured, Bank of America, N.A., having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on **Thursday, July 24, 2014 commencing at 10:00 AM**, at the Auction.com Room at Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee..

SITUATED in District No. Seven (7) of Knox County, Tennessee and within the 36th Ward of the City of Knoxville, Tennessee and being known and designated as all of Lot 3, HATCHER ADDITION, as shown by map of same of record in Map Book 25, page 42, Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description. This Conveyance is subject to restrictions, of record in Deed Book 1124, Page 80, Register's Office for Knox County, Tennessee and any and all restrictions, easements, setback lines, conditions, plat of record, and encumbrances of record in the Register's Office for the aforesaid county.

The State of Tennessee (Department of Revenue) has filed a lien on all property belonging to Chas. A. England III D/B/A Chas. A. England III in Register's Instrument No. 201111210028096, dated November 16, 2011 as recorded in the Knox County Register's Office, Knoxville, Tennessee. Timely notice has been given by the undersigned Substitute Trustee to the State of Tennessee (Department of Revenue) by Certified Mail as required by T.C.A. § 67-1-1433(b)(1).

The sale of this property will be subject to the right of the State Of Tennessee to redeem the said property under the provisions of T.C.A. § 67-1-1433(c)(1).

Tax Parcel ID: 058PF030

Property Address: **1409 Autumn Lane, Knoxville, TN..**

All right and equity of redemption, homestead and dower waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

ARNOLD M. WEISS,
Weiss Spicer Cash, PLLC
Substitute Trustee
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8296

File #1701-114342-FC

Published: June 23, June 30 and July 07, 2014

Bank of America/Charles England, III

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed July 7, 2008 by Claude David Sutton, Jr., and Tammy A. Sutton, husband and wife to Town and Country Title, as Trustee, as same appears of record in the office of the Register of Sevier County, Tennessee, in Book 3142, Page 256, and modified in Book 3819, Page 366, and the undersigned having been appointed Substitute Trustee by instrument recorded, in the said Register's Office, and the owner of the debt secured, Bank of America, N.A., having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on **Wednesday, July 16, 2014 commencing at 02:00 PM**, at the Front Door of the Courthouse, Sevierville, Sevier County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Sevier, State of Tennessee..

SITUATE in the Eighth (8th) Civil District of Sevier County, Tennessee, and being all of Lot 85 of Harvest Meadows, as the same appears in the plat map of record in Map Book 33 at page 377, in the Sevier County, Tennessee Register of Deeds Office, to which reference is hereby made for a more particular description. SUBJECT to easements, restrictions, reservations, setbacks, notations of record in Map Book 33, at page 377; Large Map Book 4, at page 199; Book 1743, at page 651, Book 1715, at page 492; Book 1586, at page 36; Book 1727, at page 402, in the said Register's Office. The Manufactured home described below located at the below referenced address is permanently affixed to a foundation and will assume the characteristics of site-built housing.

Tax Parcel ID: 009J-A-085.00

Property Address: **874 Harvest Meadows Drive, Kodak, TN**

Other Interested Parties: Secretary of Housing and Urban Development/Department of Housing and Urban Development; Capital One Bank (USA), N.A.; City of Knoxville

All right and equity of redemption, homestead and dower waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

ARNOLD M. WEISS,
Weiss Spicer Cash, PLLC
Substitute Trustee
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8296

File #1701-114230-FC

Published: June 23, June 30 and July 07, 2014

Bank of America/Claude David Sutton, Jr.

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **July 28, 2014 on or about 11:00AM** local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by KATHERINE WOOD AND JEFFREY BRUCE WOOD, to WESLEY D TURNER, Trustee, on January 12, 2005, as Instrument No. 200501210058133 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-R1

The following real estate located in Knox County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

SITUATED IN DISTRICT NINE (9) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 25TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 1R OF J. W. OWENS PROPERTY, BLOCK C, A RESUBDIVISION OF LOTS 1 AND 2 OF J. W. OWENS PROPERTY, BLOCK C, AS SHOWN BY MAP OF ME OF RECORD IN MAP CABINET O, SLIDE 203B IN THE REGISTER'S OFFICE KNOX COUNTY, TENNESSEE, TO 'WHICH MAP SPECIFIC REFERENCE I HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO JEFFREY AND KATHERINE WOOD BE DEED OF RECORD AS INSTRUMENT#200004200026084

DESCRIPTION CONTAINED HEREIN WAS TAKEN FROM A PRIOR DEED AND WITHOUT BENEFIT OF AN UPDATED SURVEY. PREPARER MAKES NO REPRESENTATION AS TO WE ACCURACY OF SAID DESCRIPTION

Tax ID: 123HE-010

Current Owner(s) of Property: KATHERINE WOOD AND JEFFREY BRUCE WOOD

The street address of the above described property is believed to be **740 INGERSOLL AVENUE, KNOXVILLE, TN 37920**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: None

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If applicable, the notice requirements of T.C.A. 35-5-117 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

MWZM File No. 14-000577-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: INFO@MWZMLAW.COM
Publish: 06/23/14, 06/30/14 and 07/07/14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 18, 2007, executed by BARRY COFFEY AND HEATHER COFFEY, conveying certain real property therein described to TITLE ENTERPRISE,LLC, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded April 23, 2007, at Instrument Number 200704230086239 (see also Final Order of Default Judgment at Instrument # 201403060051344); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., AS SUCCESSOR TRUSTEE TO LASALLE BANK, N.A., AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 24, 2014 at 10:00 AM** at the Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: DESIGNATED AS PART OF LOT 1, BLOCK B, POWELL HEIGHTS SUBDIVISION, UNIT 3, SECTION 1, AS SHOWN ON MAP OF SAME OF RECORD IN PLAT CABINET D. SLIDE 116-C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, AND DESCRIBED BY METES AND BOUNDS AS FOLLOWS: BEGINNING AT AN IRON PIN NEW AT THE POINT OF INTERSECTION OF THE NORTHEAST LINE OF SHARPS ROAD WITH THE SOUTHEAST LINE OF A 50-FOOT RIGHT OF WAY (NOT OPEN) BOTH EXTENDED, SAID BEGINNING POINT BEING A DISTANCE OF 850 FEET, MORE OR LESS, SOUTHEASTERLY FROM THE POINT OF INTERSECTION OF SHARPS ROAD AND PONDEROSA DRIVE, THENCE FROM SAID BEGINNING POINT WITH THE LINE OF SAID 50-FOOT RIGHT OF WAY, NORTH 60 DEGREES 50 MINUTES EAST 178.52 FEET TO AN IRON PIN NEW; THENCE, WITH THE ADDITIONAL LINE SOUTH 40 DEGREES 34 MINUTES EAST 109.50 FEET TO AN IRON PIN NEW; THENCE SOUTH 49 DEGREES 26 MINUTES WEST 175.00 FEET TO AN IRON PIN IN THE NORTH-EAST LINE OF SHARPS ROAD; THENCE WITH SAID LINE, NORTH 40 DEGREES 34 MINUTES WEST, 144.90 FEET TO THE PLACE OF BEGINNING, ACCORDING TO THE SURVEY OF CHURCH CONSULTING ENGINEERS & SURVEYORS, DATED MAY 2, 1988. THERE IS EXCEPTED FROM THE ABOVE DESCRIBED PROPERTY A SMALL TRIANGULAR PLAT LYING OUTSIDE OF THE CURVE FORMED AT THE INTERSECTION OF SHARPS ROAD AND THE 50- FOOT RIGHT OF WAY, THE RADIUS OF SAID CURVE BEING 20 FEET, AS SHOWN ON PLAT OF SURVEY AND MAP OF RECORD. Parcel ID: 056 CA 005 PROPERTY ADDRESS: The street address of the property is believed to be **8124 SHARP ROAD, POWELL, TN 37849**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): BARRY COFFEY, HEATHER COFFEY OTHER INTERESTED PARTIES: HALLSDALE POWELL UTILITY DISTRICT , JOHN & PAIGE LEDGERWOOD , Smoky Mountain Ventures, LLC The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71218
Insertion Dates: 06-23, 06-30, 2014-07-07

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed August 20, 2007 by Deborah Kay Threet, a married person and Gary W. Threet, her husband to Larry A. Weissman, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200708220016732, modified at Register's Instrument No. 201002120052590, and the undersigned having been appointed Substitute Trustee by instrument recorded in Register's Instrument No. 200906250085553, in the said Register's Office, and the owner of the debt secured, Green Tree Servicing LLC, having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on Tuesday, July 22, 2014 commencing at 12:00 PM, at the Northernmost Entrance from Main Avenue near the Main Assembly Room on M-Level of the City and County Building, Knoxville, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee..

SITUATED in District No. Six (6) of Knox County, Tennessee and without the corporate limits of the City of Knoxville, Tennessee and being known and designated as all of Lot 52, Block D, BRENTMOOR SUBDIVISION, Unit 5, as shown by map of same of record in Map Cabinet L, Slide 350B, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description; and according to the survey of Jim W. Sullivan, Surveyor, dated November 19, 1990. SUBJECT to the terms, conditions, easements as set forth in the Deed of Restrictive for Brentmoor Subdivision Unit 5 of record in Book 2025, page 707 said Register's Office. SUBJECT to Right-Of-Way and Easement as recorded in Deed Book 2081, page 174 in said Register's Office. SUBJECT to a 20-foot Drainage Easement and Detention Basin Easement as shown on the plat of record in Map Cabinet L, Slide 350B in said Register's Office. SUBJECT to all matters appearing on the plat of record in Map Cabinet L, Slide 350B; and any restrictions, easements or setback lines ancillary thereto, said Register's Office.

The United States Internal Revenue Service has filed liens on all property belonging to Gary Threet as follows: Serial Number 823350811 recorded in Instrument No. 201110310023463, dated October 24, 2011 and Serial Number 825376211 recorded in Instrument No. 20111070025291, dated October 31, 2011 and Serial Number 828276411 recorded in Instrument No. 20111180027849, dated November 10, 2011 as recorded in the Knox County Register's Office, Knoxville, Tennessee. Timely notice has been given by the undersigned Substitute Trustee to the Internal Revenue Service by Certified Mail as required by 26 USC Section 7425(b).

The sale of this property will be subject to the right of the United States to redeem the said property under the provisions of 26 USC Section 7425(d)(1).

Tax Parcel ID: 145HK-052

Property Address: **8908 Mill Run Drive, Knoxville, TN.**

Other Interested Parties: Auto-Owners Insurance Company; BB&T/DDA

All right and equity of redemption, homestead and dower waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

ARNOLD M. WEISS,
Weiss Spicer Cash, PLLC
Substitute Trustee
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8296

File #7134-114471-FC

Published: June 23, June 30 and July 07, 2014

Bank of America/Deborah Threet

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed February 27, 2009 by Duminda Randeniya, unmarried to Charles E. Tonkin, II, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200903020054241, and the undersigned having been appointed Substitute Trustee by instrument recorded in Register's Instrument No. 201405270066719, in the said Register's Office, and the owner of the debt secured, Bank of America, N.A., having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on **Thursday, July 24, 2014 commencing at 10:00 AM**, at the Auction.com Room at Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee.

Situated in District Six (6) of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 147, Greenbrook, Unit 3, as shown by map of same of record under Instrument No. 200602130068086, in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

Tax Parcel ID: 089J-C-053

Property Address: **3327 Maple Springs Lane, Knoxville, TN.**

All right and equity of redemption, homestead and dower waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

ARNOLD M. WEISS,
Weiss Spicer Cash, PLLC
Substitute Trustee
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8296

File #1701-113731-FC

Published: June 16, June 23 and June 30, 2014
Bank of America/Duminda Randeniya

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 23, 1998, executed by JACQUELINE N. PELLICER, conveying certain real property therein described to ARNOLD M. WEISS, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 5, 1999, in Deed Book 3523, Page 856 (see also the Scrivener's Affidavit recorded at Instrument Number 201406050068845); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 31, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse , located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: BEING KNOWN AND DESIGNATED AT LOT 10 IN SANDS POINTE SUBDIVISION, UNIT 1, (FORMERLY WOODPOINTE SUBDIVISION, UNIT 2), THE MAP OF SAID SANDS POINTE SUBDIVISION APPEARING OF RECORD IN MAP BOOK 85S AT PAGES 8 AND 9, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SAID LOT 10 (APPEARING ON PAGE 9 OF SAID MAP BOOK) IS MORE PARTICULARLY DESCRIBED AS FOLLOW: BEGINNING ON AN IRON PIN IN THE EASTERN RIGHT OF WAY LINE OF RHODODENDRON COURT SAID IRON PIN MARKING A COMMON CORNER OF LOTS 9 AND 10 AND BEING LOCATED 125.02 FEET IN A SOUTHEASTERLY DIRECTION FROM THE POINT OF INTERSECTION OF SAID LINE OF RHODODENDRON COURT WITH WOODPOINTE DRIVE (PRODUCED). THENCE FROM THE POINT OF BEGINNING LEAVING RHODODENDRON COURT AND WITH THE COMMON DIVIDING LINE BETWEEN LOTS 9 AND 10, NORTH 75 DEG. 05 MIN. EAST, 120.12 FEET TO AN EXISTING IRON PIN IN THE LINE OF LOT 35 AND 34 IN SAID UNIT OF RICHLAND COLONY SOUTH 14 DEG. 45 MIN. EAST, 43.64 FEET TO AN EXISTING IRON PIN IN THE LINE OF SAID LOT 34; SAID IRON PIN ALSO MARKING A COMMON CORNER OF LOTS 10 AND 11 IN SANDS POINTE SUBDIVISION. THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 10 AND 11, SOUTH 74 DEG. 50 MIN. WEST, 119.95 FEET TO AN EXISTING IRON PIN IN THE EASTERN RIGHT OF WAY LINE OF RHODODENDRON COURT. THENCE WITH SAID LINE OF RHODODENDRON COURT, NORTH 15 DEG. 09 MIN. WEST, 44.18 FEET TO THE POINT OF BEGINNING. REFERENCE IS HERE MADE TO PLAT OF SURVEY BY TROTTER AND MCCLELLAN, SURVEYORS, OF KNOXVILLE, TENNESSEE, DATED DECEMBER 22,1986, FILE NO. R. DRAWING NO. 25853. Parcel ID: 150D-B-010.00 PROPERTY ADDRESS: The street address of the property is believed to be **1508 RHODODENDRON CT, KNOXVILLE, TN 37931**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ESTATE AND/OR HEIRS-AT-LAW OF JACQUELINE N. PELLICER OTHER INTERESTED PARTIES: The sale of the above

Classified

Legal Notices

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed January 23, 2008 by Gina Welch, an unmarried woman to Robert M. Wilson, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 201204030054944, and the undersigned having been appointed Substitute Trustee by instrument recorded, in the said Register's Office, and the owner of the debt secured, Bank of America, N.A., having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that the undersigned will, on **Thursday, July 10, 2014 commencing at 10:00 AM**, at the Auction.com Room at Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee.

Situated in the Sixth (6th) District of the County of Knox, State of Tennessee; without the corporate limits of the City of Knoxville, Tennessee, being more particularly described as follows: Being all of Lot 78, Summer Hall, Unit 1, as shown of record as Instrument No. 20030709-00003717, in the Register's Office for Knox County, Tennessee, to which reference is hereby made.

Tax Parcel ID: 0381F-017

Property Address: **2705 Evening Sun Lane, Knoxville, TN.**

Other Interested Parties: Summer Hall HOA, Inc.

All right and equity of redemption, homestead and dower waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

ARNOLD M. WEISS,
Weiss Spicer Cash, PLLC
Substitute Trustee
208 Adams Avenue
Memphis, Tennessee 38103
901-526-8296
File #1701-114059-FC

Published: June 16, June 23 and June 30, 2014
Bank of America/Gina Welch

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **August 4, 2014 on or about 11:00AM** local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by ANTHONY LANE AND ASHLEY BEAN, to WESLEY D. TURNER, Trustee, on February 2, 2005, as Instrument No. 200502090063152 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-SP2

The following real estate located in Knox County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

SITUATED IN THE EIGHTH (8TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND BEING LOT 4 OF THE ROBERT BOATMAN PROPERTY, AS SHOWN BY MAP OF RECORDED MAP CABINET P, SLIDE 346-B, IN KNOX COUNTY REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, SAID LOT BEING MORE PARTICULARLY BOUNDED AND DESCRIBED BY MAP AFORESAID, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

TOGETHER WITH AND SUBJECT TO ALL APPLICABLE EASEMENTS, CONDITIONS, RESERVATIONS, COVENANTS, RESTRICTIONS AND BUILDING SET-BACK LINES, INCLUDING, BUT NOT LIMITED TO, ALL RIGHTS AND OBLIGATIONS IN AND WITH RESPECT TO THE JOINT PERMANENT EASEMENT SHOWN ON THE MAP CITED ABOVE AND ESTABLISHED BY THE INSTRUMENT RECORDED IN DEED BOOK 2315, PAGE 571, IN THE KNOX COUNTY REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE.

THIS PROPERTY IS SUBJECT TO ANY AND ALL APPLICABLE EASEMENTS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN THE KNOX COUNTY REGISTER OF DEEDS' OFFICE. ALSO CONVEYED ARE ALL RIGHTS IN AND TO ANY AND ALL APPLICABLE EASEMENTS AND PERMISSIVE USE AGREEMENTS OF RECORD AT THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY, TENNESSEE.

Tax ID: 051-08904

Current Owner(s) of Property: ANTHONY LANE AND ASHLEY BEAN

The street address of the above described property is believed to be **2125 ELLISTOWN ROAD, KNOXVILLE, TN 37924**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: PRESTIGE HOMES, INC

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If applicable, the notice requirements of T.C.A. 35-5-117 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

MWZM File No. 14-000036-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)

PREMIER BUILDING, SUITE 404

5217 MARYLAND WAY

BRENTWOOD, TN 37027

PHONE: (615) 238-3630

EMAIL: INFO@MWZMLAW.COM

Insertion Dates: 06-30, 07-07, 2014-07-14

CALL (865) 686-9970 TO PLACE YOUR AD

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 21, 2010, executed by ROBERT E. WHITE, III AND JESSICA G. WHITE, conveying certain real property therein described to ROBERT M. WILSON, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 28, 2010, at Instrument Number 201001280049724 (as modified at Instrument Number 201212050036356); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 31, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: TRACT I SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING A TRACT OF LAND CONTAINING 0.25 ACRES MORE OR LESS LYING ON THE WEST SIDE OF OGLESBY ROAD AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD SAID IRON PIN BEING LOCATED 1585 FEET MORE OR LESS SOUTH OF THE CENTER LINE OF MANIS ROAD; AND ALSO CORNER TO STATE RIGHT OF WAY; THENCE WITH THE LINE OF OGLESBY ROAD SOUTH 24 DEG. 44 MIN. EAST 180.37 FEET TO AN IRON PIN; THENCE SOUTH 79 DEG. 38 MIN. WEST 59.10 FEET TO AN IRON PIN; THENCE NORTH 29 DEG. 28 MIN. WEST 160.41 FEET TO A RIGHT OF WAY MARKER; THENCE WITH THE RIGHT OF WAY LINE NORTH 60 DEG. 32 MIN. EAST 70.73 FEET TO AN IRON PIN, THE PLACE OF BEGINNING, ACCORDING TO THE SURVEY OF GERALD F. CLARK SURVEYOR DATED SEPTEMBER 21, 1979. TRACT II SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING A TRACT OF LAND CONTAINING 3.95 ACRES MORE OR LESS LYING ON THE WEST SIDE OF OGLESBY ROAD AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD SAID POINT BEING LOCATED 1765 FEET SOUTH OF MANIS ROAD; THENCE FROM SAID BEGINNING POINT SOUTH 79 DEG. 38 MIN. WEST 998.74 FEET TO AN IRON PIN; THENCE SOUTH 6 DEG. 02 MIN. EAST 231.36 FEET TO AN IRON PIN; THENCE NORTH 73 DEG. 46 MIN. EAST 581.91 FEET TO AN IRON PIN; THENCE NORTH 68 DEG. 56 MIN. 20 SEC. EAST 467.08 FEET TO AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD; THENCE ALONG THE WEST LINE OF OGLESBY ROAD NORTH 24 DEG. 44 MIN. WEST 87.16 FEET TO AN IRON PIN THE POINT OF BEGINNING ACCORDING TO THE SURVEY OF GERALD F. CLARK SURVEYOR DATED MAY 15, 1979. TRACT III SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING IN THE CENTER OF THE SULPHUR SPRINGS BRANCH AND IN THE PROPERTY LINE OF CARROLL M. OGLESBY AND HERBERT A. SHERROD; THENCE IN A WESTERLY DIRECTION AND WITH THE PROPERTY NOW OR FORMERLY BELONGING TO CARROLL M. OGLESBY AND HERBERT A. SHERROD 934 FEET TO THE PROPERTY LINE OF CARROLL M. OGLESBY AND W.O. LUSBY; THENCE IN A NORTHWESTERLY DIRECTION 315 FEET WITH THE PROPERTY LINE OF CARROLL M. OGLESBY AND W.O. LUSBY; THENCE EASTERLY AND PARALLEL TO THE PROPERTY LINE OF CARROLL M. OGLESBY AND HERBERT A. SHERROD 714 FEET TO A PINE TREE IN THE PROPERTY LINE OF CARROLL M. OGLESBY AND G.A. GRIGSBY; THENCE SOUTHEASTERLY 10 FEET TO AN IRON PIN; THENCE NORTHEAST 150 FEET AND WITH THE PROPERTY LINE OF CARROLL M. OGLESBY AND G.A. GRIGSBY TO THE CENTER OF SULPHUR SPRINGS BRANCH; THENCE UP THE CENTER OF THE SULPHUR SPRINGS BRANCH TO THE POINT OF BEGINNING. CONTAINING 6 1/2 ACRES MORE OR LESS. THERE IS EXCEPTED FROM THE ABOVE DESCRIBED TRACT III THAT CERTAIN PARCEL OF LAND CONVEYED TO CARROLL M. OGLESBY AND WIFE MARY TERRY OGLESBY BY DAN F. SHERROD, JR. AND WIFE DONNA S. SHERROD BY DEED DATED FEBRUARY 15, 1980 OF RECORD IN BOOK OF DEEDS 1700 AT PAGE 303 IN THE REGISTER OF DEEDS OFFICE, KNOX COUNTY, TENNESSEE. THIS CONVEYANCE IS MADE SUBJECT TO 10' UTILITY AND/OR DRAINAGE EASEMENTS INSIDE ALL PROPERTY LINES, FIVE FEET EACH SIDE OF ALL LOT LINES AND MINIMUM SET BACK AT 100 FEET. Parcel ID: 072-093-01 PROPERTY ADDRESS: The street address of the property is believed to be **1011 OGLESBY RD, KNOXVILLE TN 37914, TN 37914**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ROBERT E. WHITE, III AND JESSICA G. WHITE OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71477
Insertion Dates: 06-30, 07-07, 2014-07-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by that certain Deed of Trust executed on October 5, 2005, by Sonya A. Benge to Suburban Escrow, Trustee, as same appears of record in the Register's Office of Knox County, Tennessee, under Instrument No. 200510170034438, ("Deed of Trust"); and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to The Bank of New York Mellon FKA The Bank of New York, as Trustee (CWALT 2005-57CB); and

WHEREAS, Bayview Loan Servicing, LLC, as servicer for The Bank of New York Mellon FKA The Bank of New York, as Trustee (CWALT 2005-57CB), the current owner and holder of said Deed of Trust, (the "Owner and Holder"), appointed the undersigned, The Callins Law Firm, LLC, as Substitute Trustee by instrument filed for record in the Register's Office of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

WHEREAS, pursuant to Tenn. Code Ann. § 35-5-117 (l), not less than sixty (60) days prior to the first publication required by § 35-5-101, the notice of the right to foreclose was properly sent, if so required;

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Owner and Holder, and that the undersigned, The Callins Law Firm, LLC, Substitute Trustee, or his duly appointed attorneys or agents, by virtue of the power and authority vested in him, will on **Tuesday, July 8, 2014, commencing at 12:00 PM** at the Main entrance or hallway of the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 31-16B, RAVENWOOD II TOWNHOMES, A RESUBDIVISION OF LOTS 14, 15, AND 16 OF DAVID PARK SUBDIVISION, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP BOOK 88-S, PAGE 22, IN THE KNOX COUNTY REGISTER'S OFFICE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION; AND BEING ACCORDING TO THE SURVEY OF SIZE-MORE-LYNCH ASSOCIATES, DATED DECEMBER 11, 1987, AND BEARING JOB NO. 1232-16B-31. SAID PREMISES BEARING STREET ADDRESSES OF 125-D DURWOOD ROAD.

TOGETHER WITH AND SUBJECT TO THAT CERTAIN DECLARATION OF JOINT PERMANENT ACCESS EASEMENT AS SET FORTH IN DEED BOOK 1879, PAGE 298 AND AS AMENDED IN DEED BOOK 1894, PAGE 298, BOTH IN KNOX COUNTY REGISTER'S OFFICE

THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD, NO BOUNDARY SURVEY HAVING BEEN DONE AT THE TIME OF THIS CONVEYANCE.

BEING THE SAME PROPERTY CONVEYED TO SONYA A. BENGE, UNMARRIED, BY JUDY K. ACKERMAN, UNMARRIED, BY WARRANTY DEED DATED OCTOBER 5, 2005, OF RECORD IN INSTRUMENT NO. 200510170034437, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

Tax ID # 131NL-031

PROPERTY ADDRESS: **125 Durwood Road aka 125 - D Durwood Road, Knoxville, Tennessee 37922**

CURRENT OWNER(S): Sonya A. Benge

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and any matter that an accurate survey of the premises might disclose.

SUBORDINATE LIENHOLDERS: 1. The Bank of New York Mellon FKA The Bank of New York As Successor Trustee to JP Morgan Chase Bank, N.A., As Trustee

2. Ravenwood Phase II Homeowners Association

OTHER INTERESTED PARTIES: N/A

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

The Callins Law Firm, LLC, Substitute Trustee
c/o Dionna Squires
The Callins Law Firm,
101 Marietta Street, Suite 1030
Atlanta, GA. 30303
(404) 681-5826
File No.: FT14.03.005
THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
Insertion Dates: 06/23/14, 06/30/14, and 07/07/14

85 MISC. NOTICES

Public Auction

Truck will be sold @ Wilkerson Diesel & Tire located @ 3742 Hwy 82 West Leland MS 38756. Unit will be sold for towing, recovery, and storage fees. Sale will be on 07/07/2014 at 5:01 PM. If you are the owner or have a claim against this truck, Please contact us at 662-334-7716. International Truck 92001 VIN 2HSC2AAXK92047582
Publish: 06/16, 06/23 & 06/30/14

85 MISC. NOTICES

Public Auction

Trailer will be sold at Wilkerson Diesel & Tire located at 372 Hwy 82 West Leland MS 38756 for towing, recovery, and storage fees. Sale will be on 07/07/2014 at 5:01 PM. If you are the owner or have a claim against this trailer, Please contact us at 662-334-7716. UTILITY REEFER TRAILER VIN IUY738V87Y7901107
Publish: 06/16, 06/23 & 06/30/14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 21, 2006, executed by MARGARITA CASILLAS, conveying certain real property therein described to ASPEN TITLE AND ESCROW, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded November 27, 2006, at Instrument Number 200611270044229; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Wells Fargo Bank, National Association, as Trustee, on behalf of the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE4, Mortgage Pass-Through Certificates, Series 2007-HE4 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 31, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. FIVE (FORMERLY EIGHT) OF KNOX COUNTY, TENNESSEE, WITHIN THE 42ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS LOT 1, BLOCK R, CUMBERLAND ESTATES, SECTION 5, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP BOOK 24, PAGE 117, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE SOUTHWEST LINE OF SILVERHILL DRIVE AT THE COMMON CORNER BETWEEN LOTS 1 AND 2, SAID BEGINNING POINT BEING DISTANT 140 FEET NORTHWESTERLY FROM THE INTERSECTION OF SILVERHILL DRIVE AND CLIFFWOOD ROAD; THENCE FROM SAID BEGINNING POINT WITH THE LINE OF LOT 2, SOUTH 69 DEG. 33 MIN. WEST, 115.78 FEET TO AN IRON PIN IN THE LINE OF LOT 3; THENCE WITH THE LINE OF SAID LOT 3, NORTH 20 DEG. 31 MIN. WEST, 13.9 FEET TO AN IRON PIN, CORNER TO LOT 11; THENCE WITH THE LINE OF SAID LOT, NORTH 21 DEG. 32 MIN. WEST, 151.25 FEET TO AN IRON PIN IN THE SOUTHEAST LINE OF SILVERHILL DRIVE; THENCE WITH THE LINE OF SAID DRIVE, NORTH 68 DEG. 30 MIN. EAST, 35.8 FEET TO AND IRON PIN; THENCE CONTINUING WITH SAID LINE ALONG A CURVE TO THE RIGHT, THE RADIUS OF WHICH IS 80 FEET, A CHORD DISTANCE OF SOUTH 66 DEG. 30 MIN. EAST, 113.14 FEET TO A POINT IN THE SOUTHWEST LINE OF SILVERHILL DRIVE; THENCE WITH SAID LINE, SOUTH 21 DEG. 30 MIN. EAST, 87.3 FEET TO THE PLACE OF BEGINNING; ACCORDING TO THE SURVEY OF BATSON AND HIMES, ENGINEERS, KNOXVILLE, TENNESSEE, DATED AUGUST 22, 1961. THIS CONVEYANCE IS MADE SUBJECT TO ALL APPLICABLE EASEMENTS, RESTRICTIONS AND BUILDING SET BACK LINES; SANITARY SEWER EASEMENT OUT-CONVEYED BY THE CITY OF KNOXVILLE FURTHER BEING DESCRIBED AS: BEGINNING AT A POINT IN THE DIVIDING LINE BETWEEN LOTS 2 AND 1, BLOCK "R" OF CUMBERLAND ESTATES SUBDIVISION SECTION 5, SAID POINT BEING 5 FEET, MORE OR LESS, MEASURED IN A NORTHEASTERLY DIRECTION FROM THE SOUTHERNMOST CORNER OF LOT 1, SAID POINT ALSO BEING DESIGNATED AS STATION 47+03; N19 DEG. 30 MIN W 165 FEET MORE OR LESS, TO A POINT IN THE DIVIDING LINE BETWEEN LOT 1 AND SILVERHILL DRIVE, SAID POINT BEING 5 FEET, MORE OR LESS, MEASURED IN A NORTHEASTERLY DIRECTION FROM THE WESTERNMOST CORNER OF LOT 1. THIS RIGHT OF WAY IS IN THE SOUTHWESTERN PORTION OF LOT 1, BLOCK "R" OF CUMBERLAND ESTATES SUBDIVISION SECTION 5 AND IS FURTHER DESCRIBED ON MAP 42-000-C3-22 ON FILE IN THE OFFICE OF THE CITY ENGINEER. Parcel ID: 079L-G-009.00 PROPERTY ADDRESS: The street address of the property is believed to be **4505 SILVERHILL DR, KNOXVILLE, TN 37921**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): MARGARITA CASILLAS OTHER INTERESTED PARTIES: MORGAN STANLEY MORTGAGE CAPITAL HOLDINGS LLC The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71452
Insertion Dates: 06-30, 07-07, 2014-07-14

85 MISC. NOTICES

NOTICE

Adoption of Alexandria Elizabeth Ricketts, DOB: September 16, 2001

By: William Timothy and Dana Leann Letsinger, Petitioners Versus Jessica Lauren Ricketts, Respondent

NO. 3-275-12

In The Circuit Court of Knox County, Tennessee

In this cause, it appearing from the Order of Publication, that the Respondent, Jessica Lauren Ricketts, resident is unknown and cannot be ascertained upon diligent inquiry it is ordered that publication be made for four successive weeks, as required by law, in the Knoxville Focus, a newspaper published in Knoxville, Tennessee, notifying Respondent, Jessica Lauren Ricketts to file an answer with the Court and a copy to Plaintiff's Attorney, Hal E. Watts, whose address is 800 South Gay Street Suite 650, Knoxville, TN 37929 within thirty (30) days of the last date of publication or a judgment by default may be entered and the cause set for hearing ex parte as to said Respondent. If there is no answer, hearing on Petitioners' motion for default judgment shall be heard on August 22, 2014. Failure to answer or appear may result in terminations of Respondent's parental rights to the child reference above.

This 17th day of JUne, 2014.

Catherine F. Shanks
Clerk

PUBLISH: 6/23/14, 6/30/14, 7/07/14 AND 7/14/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Samantha Mae Gilbreath

IN RE: Joshua James Gilbreath vs Samantha Mae Gilbreath

NO. 187210-3

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Samantha Mae Gilbreath, a non-resident of the State of Tennessee, or whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon Samantha Mae Gilbreath, it is ordered that said defendant Samantha Mae Gilbreath file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Brian Starnes an, Attorney whose address is 6408 Papermill Drive Suite 231, Knoxville, TN 37919 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause set for hearing Ex Parte as to you before Chancellor Mike Moyers at the Knox County Chancery Court, Division 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Journal for four (4) consecutive weeks.

This 10rd day of June, 2014.

s/s Howard G. Hogan
HOWARD G. HOGAN
Clerk and Master

PUBLISH: 6/23/14, 6/30/14, 7/07/14 AND 7/14/2014

85 PUBLIC SALE

PUBLIC NOTICE

Knoxville Regional Transportation Planning Organization - Technical Committee Meeting, July 8, 2014.

The Knoxville Regional Transportation Planning Organization (TPO) Technical Committee will meet on Tuesday, July 8, at 9 a.m. in the Small Assembly Room of the City/County Building, 400 Main Street, Knoxville, TN. Topics to be considered: proposed Amendments to the FY 2014-2017 Transportation Improvement Program to include projects funded with FTA Sections 5307 and 5339 funds to the City of Knoxville, East Tennessee Human Resource Agency and Knox County Community Action Committee and for development of a study for a linear park greenway to run parallel to State Hwy 444 from US Hwy 321 south to State Hwy 72, review final Draft of the FY 2014-2015 Transportation Planning Work Program, federal legislation update, and other business.

If you would like a complete agenda, please contact MPC at 215-2500 or see the TPO web site at www.knoxtrans.org. If you need assistance or accommodation for a disability, please contact MPC at 215-2500 and we will be glad to work with you in obliging any reasonable request.

Publish Date: 6/30/2014

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 14, 2009, executed by MARY GUSTIN, conveying certain real property therein described to MATT B. MURFREE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 12, 2009, at Instrument Number 200908120011768; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSDH 2013-1 Trust who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 24, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE 51ST WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING ALL OF LOT 10, OF THE NORTHSHORE VILLAGE, UNIT 2, A PLANNED UNIT DEVELOPMENT, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP BOOK 82-S, PAGE 19, PLAT CABINET F, SLIDE 135-D, IN THE REGISTER



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LARGE ESTATE & ANTIQUE AUCTION THURSDAY, July 3, 2014 - 6 p.m.

Please note that this is a Thursday night because of the holiday!!!!

We will be selling for several estates this week. Partial listing to include loads of furniture, glassware, antiques, advertisement, jewelry & coins

Contact Greg at (865) 604-3468 for all of your auction needs.
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