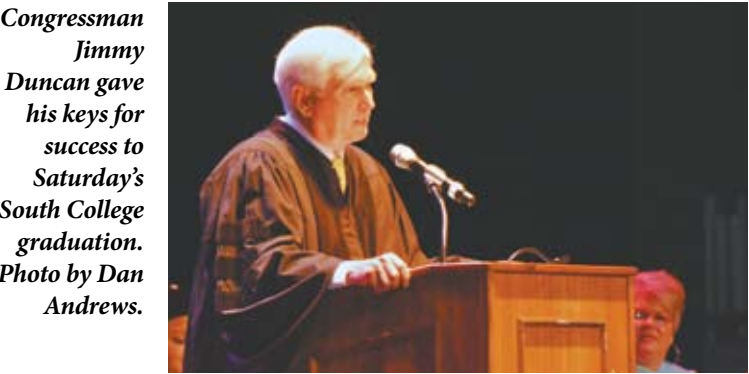


# Congressman Duncan addresses South College grads



U.S. Congressman John J. Duncan Jr. addressed South College graduates on Saturday, June 21, at the Historic Tennessee Theatre.

Duncan has served in Congress since 1988. He currently is a member of the House Transportation and Infrastructure Committee and the House Oversight and Government Reform Committee.

In addition to his Washington office, Duncan maintains offices in Knoxville and Maryville. He has established a reputation for extensive constituent services and staying in touch with residents of the Second District by attending numerous public events and holding countless constituent meetings. Although he spends considerable time in East Tennessee, Duncan maintains one of the best attendance records in Congress.

Approximately 170 graduates received their degrees during the South College graduation ceremony. Outstanding students and faculty awards were also presented.

# RACE TO THE TOP Part 1: Common Core

**By Sally Absher**  
sallyabsher@gmail.com

Until this year, most people had never heard of “Common Core.” Touted as uniform, higher academic standards in English/Language Arts (ELA) and math across all the states, who could be opposed? Yet Common Core State Standards have recently been at the center of controversy not only in Tennessee, but across the nation.

In order to fully understand Common Core, one must put it in the broader context of Race to the Top (RTTT), and the continuing Education Reform movement that began at least as far back as the late 1960s. This is the first of a five-part series that examines the five components of RTTT, including Common Core standards, national student assessments, performance-based teacher evaluations, a state-wide longitudinal database, and the move to privatize “failing” public schools and increase the number of Charter Schools.

In 2002, President Bush signed No Child Left Behind (NCLB) into law. NCLB promoted standards-based education reform based on the premise that establishing high standards and measurable goals can improve individual outcomes in education. The bill had bipartisan support in the U.S. Congress.

NCLB required all public schools receiving federal (Title 1) funding to administer a state-wide standardized test annually to all students. NCLB expanded the federal role in public education through annual testing, annual academic progress, report cards, teacher qualifications, and funding changes.

According to NCLB, by 2014 every child was supposed to test on grade level in reading and math. But by 2009, NCLB was increasingly unpopular, and it was clear that the goals would not be met by 2014. States were looking for a way out of NCLB, while still maintaining their Title 1 federal funding.

**Continue on page 3**

# Knoxville Celebrates Civil Rights Anniversary



PHOTO BY DAN ANDREWS.

**Bob Booker, Avon Rollins, Rev. Dr. C. T. Vivian, Rev. Dr. Harold A. Middlebrook Sr. and Daniel Brown at last week's Civil Rights event at Beck Center.**

## By Focus Staff

This year the City of Knoxville is recognizing 50 years of the Civil Rights Movement in America with a series of events honoring the Civil Rights Act of 1964.

Last Thursday, June 19, two such events were held at The Beck Cultural and Exchange Center and at Payne Avenue Baptist Church. Both were headlined by the Rev. Dr. C.T. Vivian.

Dr. Vivian, once known as a Christian journalist, is best known for his work with the Rev. Dr. Martin Luther King, Jr., as his National Director of Affiliates, and strategist for every Southern Christian Leadership Conference (S.C.L.C.) organization. In Birmingham, Alabama, Vivian's work helped to enact the Civil Rights Bill. In Selma, Alabama, he helped with the Voting Rights Bill. Vivian was deeply involved in other movements in Nashville, Virginia, Florida, and Chicago. Dr. Vivian won his first non-violent direct action movement in 1947 by integrating restaurants in Peoria, Illinois. That summer, following the Selma Movement, Dr. Vivian developed, organized and launched Vision, an educational program that assisted over 700 Alabama students to attend college on scholarship. Vision would later be known as Upward Bound.

In 1970, Vivian authored the first book written by a member of King's staff entitled, "Black Power and the American Myth."

He is featured throughout PBS's acclaimed documentary "Eyes on the Prize" (1987 and 2006). PBS later produced a full-length presentation, "The Healing Ministry of the Rev. Dr. C.T. Vivian." He is also featured as both an activist and analyst in the series, "The People's Century" (PBS/WGBH, 1998), and in the

**Continue on page 3**

# Veterans reunite on anniversary of Korean invasion

Korean War military veterans of East Tennessee will hold their annual reunion luncheon Wednesday, June 25<sup>th</sup> at noon at the Golden Corral restaurant at 6612 Clinton Highway, in the Crowne Point Plaza. This event recognizes the actual day of the 1950 invasion of South Korea, and the allied support of the U.S. Military.

Event organizer Rex Davis of Norwood says this annual reunion keeps Korean War

veterans connected, and the memory of "The Forgotten War" alive. "That experience," Davis said, "It made me do a lot of growing up and made me appreciate life in our country more than anything, I guess."

This annual observance by this East Tennessee group began in 2003, and attracted about 30 veterans last year. Many more former military members have already committed to attending

this year. Veterans are urged to bring photographs for display and stories to share about the Korean War.

The event is informal, and will include remarks by Rex Davis and others, with an emphasis on small group table conversation. Casual dress is recommended. The event is Dutch treat, and veterans are encouraged to invite spouses and significant others.

The Golden Corral

restaurants provides a buffet and grill, and bills itself as offering wholesome foods in a family-friendly atmosphere at a great value. The restaurant and guests contribute to the Disabled American Veterans organization each year with proceeds from an annual Military Appreciation Dinner.

For more reunion information or to RSVP, please contact Rex Davis at (865)689-3900.



**Rex Davis shares photographs from his experience in Korea at last year's annual luncheon. The reunion commemorating the 64th anniversary of the start of the Korean War is open to all East Tennessee Military Veterans who served during the Korean War.**

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PHOTO BY DAN ANDREWS.

Commissioners Norman, Ownby and Briggs at last Monday's Workshop.

## Commission to discuss appointments, snow trucks for schools

By Focus Staff

When the Knox County Commission meets today, they will be minus two commissioners. After last week's workshop meeting, Commissioners Sam McKenzie and Jeff Ownby advised they would be on vacation. This only matters should there be a close vote about an item. By commission rules it still takes six commissioners to carry a vote, based upon the makeup of the commission, not the number of commissioners present.

The June agenda has over 50 items on it but only seven of those items are up for discussion; the remaining ones are on consent, unless somebody decides they want to discuss an item. Consent is when items are merely read into the record and voted affirmative as a group without discussion.

Two items that will be discussed are about appointments to the Industrial Development and Health, Education, and Housing Facility Boards. There are five names submitted to fill five vacancies. The Commission has no obligation to accept the names submitted by The Development Corporation and may submit names of their own choosing. Also, there are vacancies to fill on the Visit Knoxville Board of Directors and Knox County Personnel Board.

Other items for discussion are about Knox County Schools wanting to purchase two dump trucks at a purchase price of \$93,639.00. Commissioner Mike Brown asked Director of Schools, Dr. James P. McIntyre, Jr., about the price of the trucks and their uses. McIntyre answered that the trucks would primarily be used for snow removal around schools and other purposes. McIntyre noted that Knox County does not provide snow removal on school grounds. Dwight van de Vate, director of Engineering and Public Works, confirmed this during the meeting.

There's a consideration of a Resolution to amend the Jackson/Depot Redevelopment and Urban Renewal Plan for tax increment financing for the Magnolia Urban Village Project, which includes the redevelopment of the buildings located at 110 Magnolia Ave. and 319 N. Central St.

On Second Reading there is an item to amend the county Noise Ordinance by adding a subsection to include the use of skateboards in a residential area.

Last month's (May) Ordinance proposed by the county clerk to require a registration by all solicitors that go door-to-door has been postponed indefinitely.

One addition to the Agenda is the final transfer of the Seven Islands Wildlife Refuge Property to the state of Tennessee. Commissioner Brown reported that Gov. Bill Haslam would be there at the Refuge on July 1 for a ceremony. This final piece will be in Commission Districts Eight and Nine.

Regular Session begins at 2:00 p.m. in the Main Assembly Room of the City-County Building, 400 West Main Street. The complete agenda for June can be found on Knox County's website: <http://www.knoxcounty.org/agenda>. Monday's meeting can be seen live on Community Television of Knoxville [www.ctvknox.org](http://www.ctvknox.org).

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## Focus on the Law

# Land Surveys

Before you purchase land, it is a good idea to have a land survey done. A survey describes what it is you are buying. It will give you the metes and bounds description or reference to a parcel on a recorded map. A survey shows you what the boundary lines actually are. It can find your pins and markers which can help you in the future. A survey will show the location of physical improvements to the property such as buildings and driveways as well as natural features such as streams and ponds. A survey can locate encroachments onto the property that may impact that value and/or marketability of the property. Surveys locate easements for drainage and utilities which are typically recorded but a survey may also identify signs of unrecorded easements such as a travel easement. A travel easement may



By Sharon Frankenberg,  
Attorney at Law

also be reflected on a survey. A survey can also calculate the acreage of the lot and shoreline footage. This can help resolve a discrepancy with the tax assessor's acreage assessment.

Let's say you are considering the purchase of a particular house and lot. There is a nice driveway running to the garage on the eastern side of the property and a wrought iron fence runs between the driveway and the next door neighbor's yard, around the back and between the property and the neighbor on the other side. You expect the property lines to be where the fence is. The "occupied lines" are where the property is physically

occupied. If you obtain a survey, the occupied lines may be shown to be completely wrong. You may find out that that beautiful fence, part of the driveway and half of the garage is actually located over the boundary line and on the neighbor's lot. You can save yourself a lot of heartache and litigation cost by canceling the purchase at that point. The survey prior to purchase is a very good investment.

Likewise, you should never consider building anything without knowing where your current boundary lines and building setback lines are. I handled a case several years ago where the property owners built a new barn. Unfortunately, the barn was built entirely on the neighbor's land and they were sued by the neighbors. Saving the expense of a survey beforehand cost them thousands of dollars in the long run.

In Tennessee, it is common practice for the buyer to pay for the cost of the survey. If the purchase

is being financed through a bank, a survey is often required for the loan to be approved. Even if you have purchased an owner's title insurance policy (also a very good idea), the title insurance policy has an exclusion which does not cover matters that an accurate survey of the property would disclose. The burden falls on the purchaser to investigate what he or she is buying. Obtaining a land survey is a valuable step in making an informed decision to buy real property.

Sharon Frankenberg is an experienced attorney licensed in Tennessee since 1988. She is a sole practitioner who handles real estate, foreclosures, landlord-tenant, probate, collections and general civil matters. She represents Social Security disability claimants and she represents creditors in bankruptcy proceedings. Her office is in Knoxville and she may be reached at (865)539-2100.

## What is a 'functional' family?

By Mike Steely  
steelym@knoxfocus.com

We've all heard the phrase "dys-functional family" but what is a "functional family?" It's not what you might think.

In developing rules about residential occupancy standards, the City of Knoxville has classified occupants in different categories. A "functional family," as defined by Knoxville's Residential Occupancy Standards, is of a group of people living in the same dwelling that are not related.

The question is, why categorize people living in a house or apartment? How does it help the city and would it lead to enforcement and why?

Crista Cuccaro, of the city law department, reviewed the occupancy standards with the Knoxville Neighborhood Advisory Committee recently.

Depending on the zoning and number of bedrooms, the city permits two people in a one or two bedroom structure, three people in a three bedroom, and four people in a

four or more bedroom home. The city also has separate categories such as Assisted Living, Dormitory, Fraternity or Sorority, Halfway House, Nursing Home and Rooming or Boarding House.

Again, the question is, why define these groups?

Back in 2006 the MPC became aware of a growing problem in several communities – large groups of college students, temporary workers and other unrelated people living together in single-family homes. The planners and a task force of neighborhood representatives looked at the problem and occupancy standards in 20 communities around the southeast.

The idea was to find a better way of protecting neighborhoods while allowing for evolving changes in households that include blended families, foster and adopted children, and gay and lesbian couples.

The city and county adopted guidelines replacing the previous "family" definition as the only means of managing residential occupancy.

However, the definitions are all but impossible to enforce. The Advisory Commission had several questions for city officials, including MPC director Mark Donaldson, and the officials differed in their answers.

Most of the questions had to do with "functional families" and particularly about violations and large numbers of people living in a small house.

David Massey, the city's Neighborhood Coordinator, said that calling 311 and explaining an issue might be the best way to reach someone who could help.

Another official said that sending Scott Elder, Zoning Coordinator, to investigate might be a good idea, but if he isn't allowed entrance to the home then little could be done.

Under the "functional family" definition, no one has ever been evicted from a home and the category has never been enforced. The officials said that another violation, like too many cars parked in the driveway of a house or a building codes violation may be a better alternative.

## Festival on the Fourth

The City of Knoxville's Festival on the Fourth promises once again to deliver a wide variety of family fun including entertainment, activities and treats at the City of Knoxville's Fourth of July celebration.

The free festival begins at 4 p.m. and ends at approximately 10 p.m. at the conclusion of the fireworks display. This event is Rain or Shine.

Throughout the day festival goers will be treated to good music, good food, good fun and good times on the

Festival and Performance lawns of the Worlds' Fair Park. Regal's Kids Zone is sure to please kids of all ages.

Starting at 8 p.m., the Knoxville Symphony Orchestra will begin the KSO 30th Annual FREE Pilot Flying J Independence Day Concert on the World's Fair Park's Performance Lawn. The two-hour show features the KSO performing a mix of patriotic and Americana pieces. Conducted by KSO Musical Director Lucas Richman, this medley will be

the perfect accompaniment to the fireworks spectacular.

Fireworks start at 9:35 p.m.

**FREE PARKING:** World's Fair & Blackstock Parking Lots, 11th Street, Locust Street, State Street & Market Square Garages-ADA Parking at Fort Kid Parking Lot

**SEVERE WEATHER PLAN:** Announcements will be made in the park if severe weather is approaching. If you are located on the South Lawn (near UT) and severe weather is approaching, you will need to leave the site and walk out

the gate to the 11th Street Parking Garage located at the corner of 11th Street and White Ave. If you are located on the North Lawn (near the fountains) and severe weather is approaching, you will need to leave the site and walk to the Knoxville Convention / Exhibition Center (bottom level of the Holiday Inn) next to the Stem Academy. You can enter the building through the large roll-up doors on the north end or the glass doors on the front.



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# RACE TO THE TOP

## Part 1: Common Core

Cont. from page 1

President Obama and Secretary of Education Arne Duncan introduced RTTT in 2009. RTTT was a \$4.35 billion U.S. Department of Education contest created to “spur innovation and reforms in state and local district K-12 education.” It was funded as part of the American Recovery and Reinvestment Act of 2009. Because RTTT was funded by ARRA, it completely bypassed congressional approval. In the midst of the recession, revenue starved states were enticed to apply by the promise of grant money and NCLB waivers.

RTTT awards were based on how well the application satisfied certain educational policies. These included Common Core standards, common assessments, performance-based evaluations for teachers and principals, building data systems, and lifting caps on charter schools and turning around the lowest-performing schools.

The TN General Assembly voted to apply to RTTT in January 2010, but legislators were not involved in preparing the application nor had they seen the Common Core Standards – in fact, the first draft of Common Core was not prepared until March of 2010, and the final version approved in June 2010. Tennessee received over \$500M in RTTT grant money.

Common Core is promoted “to establish consistent educational standards across the states as well as ensure that students graduating from high school are prepared to enter credit-bearing courses at two- or four-year college programs or enter the workforce.” But do the standards actually meet these goals?

The Common Core standards were created by two private trade associations: the National

Governors Association (NGA) and the Council of Chief State School Officers (CCSSO). These associations contracted with Achieve, Inc. to write the standards. They were financed largely by the Bill and Melinda Gates Foundation, Pearson Publishing Company, the Walton Family Foundation, and others.

Achieve, Inc. is a bipartisan organization founded in 1996 to raise academic standards and graduation requirements, improve assessments, and strengthen accountability. Governor Bill Haslam serves on the board of the NGA, and Achieve Inc.

The standards were largely developed by a committee of five individuals, including David Coleman and Jason Zimba. Few educators were involved until the final stage of the process, when a 30-person validation committee was chosen to review and sign off on the standards for ELA and math. However, not all members of the committee signed off.

Sandra Stotsky, credited with developing the highly acclaimed former standards for the state of Massachusetts (rated number one in the country) refused to sign off on the ELA standards. She said, “Common Core’s ‘college-readiness’ standards for ELA and reading are simply empty skill sets... college-readiness may be at about the grade 7 level.”

Compared with Massachusetts’ standards, Common Core’s English standards reduce by 60% the amount of classic literature, poetry, and drama students will read, placing emphasis on “informational text” instead.

Stanford University’s Dr. James Milgram, the only mathematician on the validation committee, refused to sign off on the final math standards: “The special interest sources

were focused on making the math standards as non-challenging as possible... The Core Mathematics Standards are written to reflect very low expectations”

Ze’ev Wurman, who served on the commission that evaluated the suitability of Common Core’s standards for California, said, “Common Core replaces the traditional foundations of Euclidean geometry with an experimental approach. This approach has never been successfully used in any sizable system; in fact, it failed even in the school for gifted and talented students in Moscow, where it was originally invented. Yet Common Core effectively imposes this experimental approach on the entire country, without any piloting.”

Both Dr. Milgram and Ze’ev Wurman conclude that rather than Common Core math standards making U.S. students more competitive, they will move from being one year behind students from the best performing state and international programs, to two or more years behind. Key components of Algebra II and Geometry, essential for higher mathematics courses including Calculus, have been removed from the Common Core standards.

As admitted by one of the creators of Common Core, Dr. Jason Zimba, “Common Core defines ‘college-readiness’ as ready for a non-selective community college, not a four-year university.” Original claims of the standards being “internationally benchmarked” have been removed from promotional material, as no basis for this claim could ever be established. And clearly, Common Core standards were not state-led.

Few people argue the need for high academic standards. The question remains, why not adopt

the academic standards from Massachusetts or California, which had highly rated, tested, proven standards? Common Core was imposed on the entire country, without any field testing or piloting. The standards were designed to fail almost from the beginning.

Because the goal was to prepare high school graduates for admission to a non-selective community college, the developers simply worked backwards from what students needed to know in grade 12, to Kindergarten. No early-childhood development or early childhood education experts were involved in the creation of the standards for grades K-3.

When the draft standards were released in March of 2010, a group of over 400 such subject matter experts signed the Joint Statement of Early Childhood Health and Education Professionals on the Common Core Standards Initiative, saying, “We have grave concerns about the core standards for young children now being written by the National Governors Association and the Council of Chief State School Officers. The draft standards made public in January conflict with compelling new research in cognitive science, neuroscience, child development, and early childhood education about how young children learn, what they need to learn, and how best to teach them in kindergarten and the early grades.”

“...We therefore call on the National Governors Association and the Council of Chief State School Officers to suspend their current drafting of standards for children in kindergarten through grade three.”

“We further call for the creation of a consortium of early childhood researchers, development al

psychologists, pediatricians, cognitive scientists, master teachers, and school leaders to develop comprehensive guidelines for effective early care and teaching that recognize the right of every child to a healthy start in life and a developmentally appropriate education.”

However, no changes were made to the standards in response to these concerns. There is over-emphasis on “critical thinking,” and “abstract reasoning” for which the 6 or 7-year-old brain is simply not cognitively developed. With emphasis on math and ELA, there is little room for play and hands-on learning, which is how young children learn best.

Abstract reasoning is emphasized over learning math facts because that is “rote” or “boring,” yet mastery of these facts at an early age builds confidence and higher math skills in later grades. The U.S. does a better job of training our athletes than educating our children. Sure it’s rote, and boring, but baseball pitchers throw thousands of balls, and track stars run thousands of laps. Michael Phelps didn’t become an Olympic medalist by coming to consensus with his teammates.

Research has shown that children who are behind in proficiency by the third grade have a very difficult time catching up. One almost wonders if the intent of the primary grade standards is to “level the playing field” by confusing and frustrating all children, and their parents, equally. We’ve all seen examples of inappropriate Common Core lessons; in fact there is an entire Facebook Page dedicated to this phenomenon.

Instead of simply saying  $14 - 8 = 6$ , a child must explain that  $14 - 4 = 10$ , and  $8 + 2 = 10$ , and  $4 + 2 = 6$  and so  $14 - 8 = 6$ . What? I can guarantee that this is

not how they teach math in China!

And they don’t teach math this way in most of our elite private and prep schools, either. The children of Bill and Melinda Gates – Jennifer, Rory and Phoebe – have attended Lakeside School, Seattle’s most elite, private school. President Obama’s daughters, Malia and Sasha, attend Sidwell Friends School in the D.C. area. And one of TN Education Commissioner Kevin Huffman’s girls attends Harpeth Hall in Nashville, an elite private school. No Common Core at these schools!

**Instead of raising the standards and the achievement of all children, Common Core seems destined to further create an education system of “haves” and “have nots.” It continues a four decade trend of deliberately dumbing down our public educational system, and refuses to address the very real and most significant cause of low proficiency among urban kids known as the “achievement gap” – poverty.**

In the coming weeks, *The Focus* will examine how performance based assessments, teacher evaluations, a state-wide data system that allows your child’s data to be shared with anyone without your knowledge or permission, and the move to privatize education are all destroying the very democratic model of public education in America.

## Knoxville Celebrates Civil Rights Anniversary

Cont. from page 1

Tom Brokaw documentary “King” (History Channel, 2008).

Dr. Vivian was joined at The Beck Center by Daniel T. Brown, Knoxville city councilman and former city mayor; The Rev. Dr. Harold A. Middlebrook, Sr.; Bob Booker, director of The Beck Center; and Avon Rollins, co-founder of Student Non-violent Coordinating Committee and former Beck Center director.

They were asked to think back to 1964 in Philadelphia, Mississippi,

when three young people that were registering blacks to vote were killed by Klansmen. The panel was then asked whether they agreed that these murders began the Movement.

Each man agreed that the Movement began long before that period but it was a pivotal point that brought national attention to the cause.

Later, a crowd over 300 gathered at Payne Avenue Baptist Church to hear Vivian deliver his message. He encouraged the crowd to be alert and sensitive to issues around the world.

He warned that money and economics may rule the next presidential election and that social issues may get cast aside.

He also reminded those attending how important such mass meetings were in years past and were held regularly to keep communities informed about the issues. Vivian was quick and consistent throughout the day to credit King with being the catalyst and leader that kept the Movement going throughout the years.

The next events in the series will be held

Wednesday, July 2. A Civil Rights March will start at 6 p.m. that day from Knoxville Safety Building at 800 Howard Baker Jr. Ave. (KPD) and will end at Mt. Olive Baptist Church at 1601 Dandridge Ave. Following the Commemorative Civil Rights March, legendary Civil Rights Leaders Rabbi Israel Dresner and Dorie Ladner will speak at Mt. Olive Baptist Church.



Dr. C. T. Vivian

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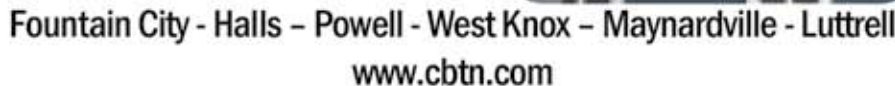
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I know my fussing here won't stop anyone who thinks it's safe to text while driving. Still, if you have even an inkling of concern for other drivers, just put down the phone.



As churches across America pay tribute to our men and women in uniform, may we all offer our gratitude for their unselfish courage and a prayer for those in harm's way. "Army, Air Force, Navy, Coast Guard, the United States Marines"---you are America, and we salute you! God bless!





# Kitts Café is good food, family

By Mike Steely  
 steelym@knoxfocus.com

It's one of those places that is a favorite of local people. About 70% of those who cometo the restaurant are repeat customers who come for the food and the friendship they find there among the Kitts family.

Joyce Kitts sort of fell into the business. She said she was visiting a friend who was running a craft booth at the old Farmers Market, where the Target on Washington Pike is now located, and discovered no one was serving food. She found a "little dark space" that Sunday at the Market and asked her daughter and daughter-in-law if they might have an interest in opening a little

restaurant there.

"By Tuesday I had signed the papers. The first week we opened I was asked if we could cater a special event for the market for about 150 people and the whole family was in there cooking," she said. She said that Tootsie Neely at Neelys Produce helped her a lot with advice about running a business. The Kitts cooked at the Farmers Market from 1993 until it closed in 2003.

When the old Farmers Market closed, Joyce built the current restaurant at 4620 Greenway Drive, just a block or so away from it's previous location.

"My family all worked together," she said. That family help also has

included her son, three grandsons and her son-in-law.

The family is still involved there and her grandson, Randy, is the manager. Other family members occasionally come in to help cook, but Joyce obviously has a hand in everything, including the menu.

If you like Southern cooking, then Kitts is the place to find things like fried bologna, skillet cornbread, pinto beans, and even "Hillbilly" chili pie. One of the most popular items, one which she says they normally fix for football season but will start-ing fixing next week, is their own version of hot tamales.

**Continue on page 2**



PHOTO BY MIKE STEELY

*Joyce Kitts and her grandson Randy are joined by Julia Ackerman and Karren Cox at the counter of Kitts Café as they work to serve the busy breakfast crowd. Amy Bowling isn't pictured because she was busy cooking.*

## Karns Gold Smith's More than coins and jewelry



PHOTO BY MIKE STEELY

*Jamie Smith stands at the counter of Karns Gold Smiths with his father, mother and wife behind him. The Karns store offers not only coins and jewelry but jewelry design.*

By Mike Steely  
 steelym@knoxfocus.com

Jamie Smith is surrounded by family in his Gold Smiths store at 7811 Oak Ridge Highway in Karns. His dad and mom, Mickey and Faye, help out in the store as does his sister Mellissa. Jamie's wife, Jacqueline, says she

lends moral support.

The Smiths buy and sell all kinds of U.S. coins as well as all types of jewelry; the shop can even repair your jewelry or design new pieces for you. Jamie can help you design your special engagement ring or jewelry for far less than most.

"There was a young girl who came in with no idea of what she wanted as an engagement ring. She wanted some specific details and left the store happy. I can usually create something within a week's time, depending on the availability of diamonds,"

**Continue on page 2**

## Virginia College hosts free 'Educated Aging' Seminar

It's no secret that our nation's population is aging. And, while Alzheimer's disease and related dementias are not part of the normal aging process, the incidence of these brain disorders is rising in line with the increasing number of older Americans.

Currently, more than 5 million Americans have Alzheimer's disease and that number is expected to triple by 2050. The prevalence of Alzheimer's disease, which is the most common form of dementia, doubles every five years after age 65.

East Tennessee Personal Care Service and Virginia College have partnered to provide a free community event on Thursday, June 26 from 6 p.m. - 8 p.m. at Fountain City United Methodist Church. The event, themed "Educated Aging," will include speakers and over 10 vendors that offer services catered to senior citizens. Senior Financial Group Medicare will be on hand to answer any questions about

Medicare.

"The Free 2-Hour Seminar is designed to help older adults, their families and caregivers find their way through the maze of local Knoxville services offered to seniors", said Cindy Winegar, Care Transition Coordinator at East Tennessee Personal Service.

Key Note Speakers Andrew Dougherty, MBA, BSM, and Jill Beason, RN, MSN will address a new computerized cognitive screen that focuses on living a "brain healthy" lifestyle, covering everything from activities of daily living, medical history, risk factors, nutrition and exercise.

"We are encouraging families to attend the event and learn about the programs and services available to them," Winegar added.

For more information about East Tennessee Personal Care Service, please visit [www.etpcs.net](http://www.etpcs.net).



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he said.

Jamie said that coin collecting, a passion of his for more than 20 years, gives people a sense of history while preserving it at the same time.

Opening in August of last year Jamie took a year off of his personal ministry to get the shop going.

Karns Gold Smith's opened in August, 2013. Jamie has taken a year off from his personal ministry to get the shop going, but is ready to return this fall.

His in-school ministry is known as "Get Real Outreach." His mission is to bridge the gap between parents and teens.

"That door opened to me six years ago and I'm blessed to go into alternative schools. I share my past and life lessons with (the children) to develop relationships. They open up and share things with each other they normally would not talk about," he said.

Jamie has taken former Vol football and basketball players with him into the schools for assemblies and to speak in smaller classrooms as well.

Karns Gold Smith's offers layaways, free professional evaluations, and is open Monday through Friday 10 a.m. until 6 p.m. and Saturdays from 10 a.m. until 2:30 p.m.

You can reach the store by calling 227-0369 or 803-8021, or email [karnsgoldsmiths@gmail.com](mailto:karnsgoldsmiths@gmail.com). You can also find them on Facebook.

# Is Boomsday worth \$20?

By Mike Steely  
[steelym@knoxfocus.com](mailto:steelym@knoxfocus.com)

Several things are different this year for Knoxville's premier one-day event. Touted as the largest fireworks display in the United States, Boomsday will be on Saturday, August 30 this year. This event traditionally is held the Sunday before Labor Day and draws thousands to downtown for the fireworks display and the festivities.

What happened to having Boomsday on Sunday?

Well, what could possibly kick Boomsday from Sunday to Saturday? The University of Tennessee football schedule, that's what. UT has its season opener Sunday, August 31<sup>st</sup>.

Also new this year, is an admission cost for viewing the show from a special area. If you want to watch the fireworks from Neyland Drive, you'll have to pay a \$20 admission.

A family of two parents and two teenagers would have to \$80 to get the best place to watch the entertainment and fireworks. The complaint many have, aside from the admission fee, is that it is difficult to find a free viewing area that also allows you to see the cascade of fireworks from the Henley Street Bridge.

The idea behind charging admission is to work towards making Boomsday a two-day event that draws out-of-area visitors as well as local people. Certainly many people this year will be arriving to see the UT Football Game and also take in the downtown celebration.

Kim Bumpas, President of



PHOTO BY DAN ANDREWS.

Boomsday on the Henley Street Bridge in 2010.

Visit Knoxville, told *The Focus* that the crowd during Boomsday in recent years has grown uncontrollable and there was no way to "thin out the crowd."

"We want to take the event to the next level and also be responsible to those who don't want to come into the programmed area," she said, adding that bathrooms and water will be available in the ticketed area and that there

are free viewing areas in the city. She also said she's meeting with South Knoxville neighborhoods about setting up a viewing area across the river. Popular points in South Knoxville are under construction.

Bumpas explained that the admission is less than you would pay to see either of the musical acts being offered and that many people, in past years,

had complained about the size of the crowd in the area that will now be gained by admission. The event this year opens at 3 p.m. with live entertainment on Neyland Drive and Volunteer Landing. The local Black Lillies will take center stage. The Boomsday Main Stage has Rodney Atkins. A second stage will host local bands like Native Run.

Continue on page 4

# Kitts Café is good food, family



PHOTO BY MIKE STEELY

There's something special every day at Kitts Café on Greenway Drive near the Target Store.

Cont. from page 1

"We have a daily special on our menu board plus our plate lunch specials," she said. The restaurant closes at 3 p.m. each day.

She said that regular customers often call ahead and ask for something to be special for a particular day and Joyce and the staff try to do just that.

"They'll call ahead and ask for meatloaf, pork chops, chicken and dumplings' and so on," she said.

The restaurant opens at 9 a.m. each day Monday through Friday.

When this writer visited on a bright Thursday morning, Kitts was hopping. Cars filled the parking lot as the regular customers

came in to eat and to visit with Joyce, who has recently completed chemotherapy and is recovering from her fight with cancer. Several came over and spoke with her, asking how she was and how her recent family trip to Myrtle Beach was.

"I'm fine, I'm doing very well," she said, adding, "I got a lot of support from my customers and I never missed very much work because of the treatments."

Her husband, Gene Kitts, son Robert and grandson Danny operates Kitts Service. This business repairs and installs restaurant equipment, especially commercial coffee machines, at the company location at 817 North

4th Avenue.

One customer, when asked about Kitts Café, said she dines there for the food, the family atmosphere, and that the restaurant is always so clean.

"We are a family who cares and people are very comfortable here," Joyce said. Joyce said she has a couple of customers who can't leave their homes and will call in and order, than she takes their food to their homes.

You can find Kitts Café on Facebook or call 522-7311. You can go by for breakfast or lunch and sit down among friendly people for some delicious home cooking.

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# Edward Hull Crump: The Boss 3

## Pages from the Political Past



By Ray Hill  
rayhill865@gmail.com

Henry Horton had won reelection as governor in 1930, but within days the landscape of Tennessee politics was forever altered. Both Horton and his closest political adviser

E. H. Crump posing with U.S. servicemen in 1944. Courtesy of the Commercial Appeal

Rogers Caldwell had been very successful and was closely associated with Luke Lea, both politically and financially.

Rogers Caldwell had also done significant business with the State of Tennessee and when it became public knowledge that Tennessee had lost six and a half million dollars with the collapse of Caldwell and Company, citizens were naturally livid. Indignation meetings were held throughout the state and a committee was formed to investigate the ties between the Horton administration and Caldwell and Company. The legislature promptly initiated impeachment proceedings against Governor Horton.

For weeks there was only a foreboding silence from Shelby County as E. H. Crump held his tongue. With his usual impeccable sense of political timing, Crump announced the machine's own opposition to the Horton administration. Crump broke not only his silence, but also the tenuous alliance he had forged with Luke Lea and the Horton administration. Crump's announcement also meant the Shelby County delegation in the legislature would support impeaching Governor Horton.

Luke Lea and the beleaguered Henry Horton fought back, ruthlessly employing patronage and state favors to avoid having the governor impeached. Horton only barely managed to escape the humiliation of impeachment. Despite still clinging to his office, Governor Horton was a spent force in Tennessee politics.

After having served as Mayor of Memphis and Shelby County Trustee, Edward Hull Crump had withdrawn from electoral politics. Crump tended to this growing insurance empire and other business interests, all the while consolidating his grip on the political life of Memphis and Shelby County. In 1930, Crump ended his official electoral exile when he announced his candidacy for Congress.

Crump's announcement came as a surprise to incumbent Congressman Hubert Fisher. Fisher had first been elected to Congress in 1916 when then-Congressman K. D. McKellar had won election

as Tennessee's first popularly elected United States Senator. Fisher, a lawyer and former U. S. Attorney for the Western district of Tennessee, had quietly served in Congress for fourteen years. As the Tenth Congressional district was entirely composed of Shelby County, there was little doubt about Crump defeating Fisher should the Congressman be so foolish to run again.

E. H. Crump's decision to go to Congress caused a momentary breach in his friendship and political partnership with Senator McKellar. Hubert Fisher was growing increasingly deaf, to the point where it likely did impair his ability to serve in Congress, but he was also a warm personal friend of McKellar's and the senator resented Crump's rough treatment of the Congressman. Fisher wisely decided not to run again and Crump was elected to Congress without opposition.

The brief disagreement between Crump and Senator McKellar followed another spat between the two men. Crump had been highly annoyed when McKellar proposed to promote the Assistant Postmaster, who just happened to be McKellar's older brother, Clint, to the Postmaster of Memphis position.

The Boss decried the appointment of Clint McKellar as Postmaster of Memphis as "nepotism," causing Senator McKellar to retort Clint had served as Assistant Postmaster efficiently and honestly for years. McKellar pointed out that were Clint not his brother, there would be no question about his meriting the promotion. While Crump's mastery of Shelby County and Memphis was unquestioned, Senator McKellar was the master of Federal patronage in Tennessee and insisted his brother receive the promotion over Crump's protests.

Both the Memphis Boss and Senator McKellar had similar personalities in several respects; both were highly sensitive to any real or imagined slight. McKellar especially could perceive any disagreement as being quite personal and both men had very dominant personalities. Certainly, both McKellar and Crump could handle their respective ends of any argument.

Perhaps wishing to smooth over his relations with McKellar, Crump joined hundreds of other Tennessee Democrats at an event in 1931 promoting the senator as a favorite-son candidate for the Democratic presidential nomination in 1932. McKellar, highly pleased, thanked his friends for the honor, but used the occasion to announce



E. H. Crump posing with U.S. servicemen in 1944. Courtesy of the Commercial Appeal

his own support for New York Governor Franklin D. Roosevelt. Crump quickly followed suit and both the Memphis Boss and Senator McKellar attended the 1932 Democratic National Convention where they worked hard on Roosevelt's behalf. Crump was one of Roosevelt's floor leaders, while Senator McKellar helped to convince the Texas delegation to drop its support of fellow Texan John Nance Garner and back FDR, which they eventually did. Roosevelt, despite his sunny disposition, was very much a politician and made a clear distinction between those who had supported his candidacy prior to the Chicago convention and those who supported him after he had won the nomination.

President Herbert Hoover, reviled by many Americans for his failure to successfully deal with the deepening Great Depression, proved to be an easy target for E. H. Crump, who possessed a remarkable knack for entertaining invective. Senator McKellar, who loathed Hoover, was even freer with his use of derogatory terms in describing the President and his failed policies.

To no one's surprise, Franklin Roosevelt defeated Hoover easily. Roosevelt's promise of a "New Deal" for the country was just as appealing in Tennessee as it was throughout the rest of the country. Crump's domain of Memphis was suffering terribly from the effects of the Depression.

As businesses and banks alike failed all across the country, Memphis was no exception. Between 1929 and 1933, laborers saw their wages fall fifty-five percent. Public school teachers were forced

to accept a reduction in their own wages to keep schools open and finally had to endure the indignity of seeing their salaries paid in scrip by the local government. One national publication speculated in 1934 there were as many as thirty thousand Memphians on the New Deal relief rolls with a like number scrabbling to make a living through selling pencils, matches, apples or anything else to feed and clothe themselves and their families. Another seventy-five thousand Memphis citizens were said to be subsisting on tenuous employment that paid only minimum wages. That same national publication stated fully one half of Memphians lived on \$750 per year.

Congressman E. H. Crump and Senator K. D. McKellar faithfully supported the New Deal administration of Franklin Roosevelt. The two Memphis solons voted for virtually every measure sponsored by FDR and McKellar even frequently supported programs that were otherwise controversial in his native southland.

The 1932 election not only brought Franklin Roosevelt to the White House, but also solidified the power of the McKellar - Crump partnership in Tennessee. Luke Lea was desperately trying to cling to power in the wake of the fall of the House of Caldwell and Company. Governor Henry Horton, barely having escaped impeachment, was no longer a viable candidate to succeed himself and Lea frantically searched for a replacement. The fact he settled upon former Governor Malcolm Patterson was an indication of just how much

his position in Tennessee politics had deteriorated.

Patterson had served two terms as governor before being driven from office over the assassination of his recent opponent in a primary election, Edward Ward Carmack. When Patterson promptly pardoned the convicted killer of Carmack, the outrage of Tennesseans had caused him to retire. Patterson's attempted to regain his place in Tennessee politics by becoming a candidate for the U. S. Senate in 1916. Although Patterson managed to get more votes than incumbent Senator Luke Lea, he lost to Kenneth McKellar. Patterson had also been embarrassed by an episode that had been highly publicized when he was discovered drunk in a whorehouse.

In 1932, Patterson was a local judge in Shelby County and a changed man; once fond of the bottle, Patterson now claimed to have reformed and was a frequent lecturer on the evils of strong drink. Despite having the support of Luke Lea and Lea's publishing empire, Patterson made little impact on the gubernatorial race in 1932, running a poor third.

The contest was between Hill McAlister, making his third bid for the Democratic nomination for governor against Lewis Pope, a former official in the Cabinet of the late Governor Austin Peay. McAlister once again had the support of both Senator McKellar and Boss Crump. It was another close race for McAlister, but this time he won, once again getting heavy support in Tennessee's more urban areas.

Lewis Pope immediately

complained he had been cheated out of the nomination and claimed McAlister's victory had only been accomplished through wide spread voter fraud. Pope fingered Crump, pointing to the huge majority in Shelby County for McAlister and charged Crump and the Memphis machine had fraudulently inflated the vote for Hill McAlister.

Pope declared he would not abide by the decision of Tennessee Democrats in the primary and would run in the general election as an "Independent". Most Tennesseans were not moved by Pope's charges of fraud nor were they especially interested in his condemnation of E. H. Crump and the Shelby County machine. Hill McAlister won the general election, giving both Senator McKellar and Crump a large say in the distribution of state patronage, while McKellar controlled virtually all the Federal patronage following FDR's election.

Governor McAlister quickly moved to remove the appointees installed by his predecessor Henry Horton and anyone with ties to Luke Lea was immediately displaced. All were replaced by McKellar and Crump loyalists.

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# Happy Holler nominated to national register

By Focus Staff

The Happy Holler commercial district in North Knoxville has been nominated to the National Register for its historic significance, and was officially designated as a National Register Historic District on April 23, 2014 by the National Park Service. The nomination was written by (MPC) Metropolitan Planning Commission staff and was initially approved by the Tennessee Historical Commission. MPC summarized the community's significance in it's application to the Commission.

Happy Holler has the most complete collection of early 20th-century buildings in Knoxville outside of the main downtown area. The district runs along both sides of the 1200 blocks of N. Central Street, and was positioned between two trolley car routes. The buildings formed the core of a community-oriented shopping district that was established along the trolley line in 1905. The majority of the Happy Holler buildings are one-story commercial structures that were built during the first three decades of the 20th century.

Residents of Old North Knoxville, a Victorian-era neighborhood lying to the east, were served by the area, as were the textile, railroad and iron workers and their families who resided in the blocks to the west. The trolley lines provided the means to ride to a grocery store, hardware store, drug store, a movie theater, and other venues in Happy Holler.

The use of the word "happy" in the name results from the popularity of the area during the 1920s because of the bootleggers that operated from back rooms in the district and adjoining blocks. Manufacture and sale of alcoholic beverages was

prohibited.

As the home of the first suburban movie theater in Knoxville, Happy Holler became popular also as an entertainment district. The original name of its theater was the "Picto" at 1205 Central Street. It opened during the latter half of the silent film era in 1916. Happy Holler retains a unique identity that has not diminished with the passage of time, and it remains a distinctive and vital retail and service area.

Knoxville City Directories, 1890-1950 was primary sources used in addition to local newspaper articles.

Nomination to the National Register documents properties that are historically and culturally important to local, state, and national heritage and highlights their significance by placing the nomination reports within the History Archives of the National Park Service. Nomination to the National Register establishes a review process in cases where a Federal project would have a negative impact on the properties. Another benefit for properties listed in the Register is a federal income tax credit for the rehabilitation. Properties listed in the National Register are not subject to review of changes to them unless the owner applies for these tax credits.

Knoxville Historic District Design Guideline Update -- Summer 2014

The Metropolitan Planning Commission has received a grant from the Tennessee Historical Commission to prepare updates for existing design guidelines for six H-1 Historic Districts. The updates will address new issues that are of increasing concern within the historic districts. The updated documents will emphasize practical, defensible approaches to making sound judgments



PHOTO BY MIKE STEELY

*The Original Freezo In Happy Hollow is a nostalgic tasty treat of ice cream and pleasure foods.*

regarding the appropriateness of such alterations within each of the historic districts, thus allowing for consistent, well-defined, and predictable processes and recommendations.

(CRA) Cultural Resource Analysts, Inc. located locally on Summit Hill Drive was chosen as the consultant to assist MPC staff in this effort. They will be available to assist with the project through September 30, 2014, after that date, MPC staff (865-215-3795) or (Kaye.Graybeal@knoxmpc.org) will be available to continue to work with the districts to complete any updates.

MPC staff and the consultants, CRA, have met with all involved residential neighborhood groups concerning the Historic District

Design Guidelines update, except the Market Square District Association. A meeting with that group is pending. Meetings with the at-large neighborhood groups on this project are also planned throughout the summer as needed. A

Google Docs link has been provided to the neighborhood boards to distribute to property owners as another way to collect their input.

The Board of the Historic Zoning Commission approved four applicants for Certificates of

Appropriateness: 609 Caswell St. in Fourth and Gill; 6501 Kingston Pike; 1011 McGhee Ave. in Mechanicsville, and 416 Oklahoma Ave. in Old North Knoxville.

## BZA Update

By Focus Staff

The City of Knoxville Board of Zoning Appeals met on last Thursday considered petitions for variance of requirements of the Knoxville City Code,

Two were granted, two were withdrawn, and one was denied.

Granted were Habitat for Humanity, 317 Maryville Pike, and Woodrow Miller 5335 Western Ave.

The one denial was highly contested by the applicant: Lawrence Van Voorhis, 1819 Cumberland Ave., wants to open a tattoo parlor on The Strip. His primary argument was there are exact and similar type

existing businesses on that block of Cumberland Avenue and surrounding it.

BZA board explained the decision of the Director of Building Inspections that a tattoo establishment is not a permitted use in the CU-2 (Cumberland Avenue District), per Article 4, Section 4.2.5.D.

Van Voorhis currently has tattoo parlors in Chattanooga and wants to expand to Knoxville. He expressed that his business would also have teaching facilities. He plans to appeal to Knoxville City Council.

The next BZA meeting is July 17, 2014.

## Is Boomsday worth \$20?

*Cont. from page 2*

Military and military veterans will be admitted free with a military ID card and there will be a Knox Kids zone set up outside the ticket area for children.

Water stunts by Ben Merrell from Fly Life Extreme Productions will perform.

"I'm excited about the changes," she said, describing the Programmed Area as a "controlled experience," and that other cities have similar admission areas for their events.

Bumpas also said that, as a result, the fireworks display could get even larger in future years.

"This year's event will feature more fireworks than we've presented in years and entertainment that is well worth the price of admission," said Bumpas.

Some free alternatives to view the fireworks would be Fort Dickerson Park or Sharp's Ridge,

but in both cases you might be looking down on the display instead of looking from beneath. Joining the growing crowd of boats on the river might be a good place to watch, or you can pay a \$10 parking fee at James White Fort, but parking there is limited so arrive early. You can park in the Neyland Stadium Parking Garage and watch the fireworks from the roof of the facility.

Or, you can always skip the crowd and watch Boomsday on WBIR, one of the sponsors of the event. Only time will tell if the \$20 per person admission is successful or if traffic around the river is a problem because of people trying to find a free or less expensive viewing site.

More information is available at "Boomsday.org" on the web, which will also be handling tickets, vendor inquiries, sponsorships, etc.

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# THE BEST OF TIMES

## Lady Cherokees' softball crown was Taylor-made



Taylor Plemons, South-Doyle's Female Athlete of the Year, hurled the Lady Cherokees to a district championship and earned her district's Pitcher of the Year award along the way.

By Steve Williams

"An amazing year!" That's how South-Doyle softball coach Robbie Howard described Taylor Plemons' season.

"She gave us a chance to win every game she pitched in."

Plemons, a junior, was the Inter-Mountain Athletic Conference Pitcher of the Year. She also was named to the IMAC All-Tournament team after giving up only two runs in four games in the District 2-AAA tourney, including a shutout of Seymour in the championship game.

Her domination in the circle also resulted in Plemons being tabbed as South-Doyle's Female Athlete of the Year for 2013-14, according to athletic director Clark Duncan.

Plemons shut out six of the seven teams in the conference this spring. Only Jefferson County escaped a goose egg. She had 10 shutouts in all and averaged 1½ strikeouts per inning pitched over the season.

Offensively, Plemons batted

second in the Lady Cherokees' order and hit over .300.

The student-athlete has a GPA over 3.0.

Seymour's Female Athlete of the Year is Lauren Irwin, announced AD Gary Householder. The UT signee has been All-District four years and was the District 2-AAA Player of the Year this season. The All-Stater has 29 career home runs and carries a grade point average over 4.0.

Footballer Tanner Sise received the Male Athlete of the Year distinction at Seymour. A strong runner, he rushed for over 1,500 yards in his prep career and was an All-District honoree this past season. The student-athlete also has a 4.0 GPA.

Michaela Evans, Tennessee School for the Deaf's Female Athlete of the Year, according to Athletic Director Luke Benson, was a Deaf Digest All-American in both volleyball and basketball. The three-sport athlete capped her junior year by winning the Troy Haydon Track and Field

**Continue on page 4**

# The Tragic Case of Janzen Jackson

By Alex Norman

You are Janzen Jackson... you have been charged with murder.

There was a time when you were one of the nation's top football recruits for the Class of 2009, out of Barbe High School in Lake Charles, Louisiana.

Rivals.com says you run a 4.43 40. You are a 5-star prospect.

For almost 12 months you have been committed to LSU, the home state school only a year removed from a national championship.

But on National Signing Day 2009 you shocked almost everyone by deciding to switch your commitment to Tennessee, with its young coach, Lane Kiffin, and the brash attitude he and the rest of his staff brought to Knoxville.

"Coach (Lane) Kiffin and Coach (Ed) Orgeron were pumped," Jackson said to Volquest.com in February 2009. "I actually told them that Tennessee was where I wanted to be when I visited up there, but it's hard to leave home with your family and friends. I

just felt in my heart that Tennessee was where I wanted to be and I didn't think I would be happy if I didn't follow my heart."

You started 9 games at safety for the Vols during that freshman season in 2009, living up to the high expectations.

But that freshman season was marred by an incident in November, when you and two teammates were arrested on charges of attempted armed robbery at a Pilot convenience store on Cumberland Avenue.

Nu'Keese Richardson and Mike Edwards would be kicked off the team, but when charges were dropped against you by the Knoxville Police Department, your legal problems were a thing of the past.

For the time being.

Kiffin and the coaching staff left town a few weeks later, and in walked a coach that proved to have and more lax disciplinary practices, Derek Dooley.

You started all 12 regular season games during that sophomore season, and you were named

**Continue on page 3**

# Biliter returns to Halls Middle to work camp

By Ken Lay

It wasn't all that long ago that Lauren Biliter played basketball at Halls Middle School.

She was a top player for the Lady Demons before moving on to Halls High, where she starred on the hardwood and soccer field until she graduated in 2014.

This fall she'll enroll at Maryville College where she'll play basketball.

Last week, however, Biliter returned to Halls Middle School to work the Halls Middle School Basketball Camps hosted by Demons' coach Bill Warren.

"It's been fun," Biliter said. "This teaches you what the coaches go

through.

"I remember what it was like when I was in sixth, seventh and eighth grade and I came to these camps."

Biliter played goalkeeper for the Halls High girls soccer team and was a natural leader on the field. She has a passion for soccer but her true love is basketball.

"I guess I didn't have a choice but to play basketball," she said. "It was in my blood. My mom and dad both played. Basketball has meant everything to me."

Her parents are from Kentucky where basketball is king.

She said that she'll definitely miss playing soccer.

"I'll be on the floor kicking

the [basketball] with my foot," she said. "I'll miss soccer.

"I'll miss playing with those girls and I'll miss making them better. It was awesome goalkeeper but I had to work a lot harder than I did in the past."

Last week, Biliter turned her attention to making potential future Halls basketball players better.

"It's great to come out here and teach the game," she said. "It's great to come out here and work with the kids and you realize how different kids respond.

"We do some fun stuff and these kids think I put them through NBA drills because they say the drills are so hard."

While at Halls High School, she played basketball for coach Randy Moore and she played soccer for Mike Horner. She credited both coaches for making her better.

"Coach Moore is intense and he keeps you in line but he's always positive," Biliter said. "Coach Horner always did things to keep me in the game.

"When I wasn't seeing a lot of shots, he had us play up. He always kept me in the game. As a goalkeeper, I felt like I had to be a leader because I was the one who saw everything going on. Coach Horner was good at making me talk. Sometimes, he put

**Continue on page 4**



PHOTO BY DAN ANDREWS.

Two players battle for a rebound Friday at the Halls Middle School Basketball Camp. Another camper shot a 3-point shot.

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This 4BR, 2.5BA + Bonus is absolutely gorgeous inside & out! Plenty of private space to entertain on the huge covered deck and spacious level yard. Inside it is Beautiful gleaming Hardwood galore! Open Spacious floor plan, formal dining, office, lg living-room, Master Suite with Whirl Pool tub, walk in closets & tray ceiling. Spare rooms w/Jack & Jill full BA! Park a boat or truck, ex work area, and ex storage in this 600SF over-sized Garage. 7413 Opemview Lane, Corryton \$264,500

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# Area soccer players honored by state coaches

By Ken Lay

Twelve area high school soccer players received all-state honors recently.

Farragut had four players named to the Tennessee Soccer Coaches Association Class AAA squad including forwards Marvin Mendy and Fletcher Eckern,

Midfielder Ryan Coughenour and defender Tyler Klarner were also named to the team by the state's coaches from the Admirals, who won the District 4-AAA and Region 2-AAA Tournament and reached the State semifinals.

Farragut went 22-3 in 2014 after losing to Franklin in the State Championship match last season.

Other area Class AAA selections included midfielder Shawn Foster and defender Logan Kington of Hardin Valley Academy. That duo led the Hawks to the District 4-AAA regular-season title and a Section 1-AAA berth.

Bearden defender Hunter Hall was also named to the Class AAA team.

Christian Academy of Knoxville, which reached the State Championship match for the third consecutive season, had three players receive Class A/AA honors.

Forward Wade Crutchfield, midfielder Dallas Dunn and defender John Broyles were named to the team from the Warriors, who entered the 2014 State Tournament as the two-time defending State Champions. CAK, however, lost in the title match this season.

Webb School of Knoxville had a pair of players make the Division II-A squad, including defender Connor Jacobs and goalkeeper Jackson Lansing.

## Cade relishes chance to improve in Rocky Top League

By Ken Lay

It's with a positive attitude that Jay Cade plays in the Pilot Rocky Top Basketball.

Cade, a 2013 Gibbs High School graduate led the Eagles to the Class AA State Tournament and was also a star on the gridiron where he quarterbacked the Eagles' triple option attack.

He was a two-sport star in high school but he's found the transition to college basketball a bit difficult.

But through it all, Cade has kept his head high and his trademark smile rarely leaves his face.

"I haven't gotten to play for my Knoxville people for a long time," said Cade who spent last season at Cleveland State Community College. "This is a great opportunity to play against some of the best competition around.

"That gives me the opportunity to see what I need to work on. These guys are 6-10 and I'm only about 5-11. I'm struggling with the transition but I'll get there."

His future in college basketball is currently uncertain. He does, however, know two things. He'll play basketball this winter and it won't be in Cleveland.

"I'll be a sophomore but I'm not going back," Cade said. "I don't want to stay in juco [basketball]. "I've been offered preferred walk-on [status] at Tennessee Tech but I'm not sure if I'm going to take it.

"I'm going to visit TSU [Tennessee State University]."

Cade, who got a pair of key rebounds and played some tough defense to help Rice Buick GMC notch a 122-118 comeback victory over Knoxville News-Sentinel.

In the Rocky Top League, Cade plays for former South-Doyle High School coach Chad Smith and this isn't the first time that Smith and Cade have been together.

"Chad is a great guy and I've known him for a long time," Cade said. "He taught with my grandmother."

For his part, Smith is pleased that the former Gibbs standout is on his team.

"Jay played some great defense and he had two big rebounds late and those helped us come back," Smith said. "This is great for him because it will help him in his next level of basketball.

"There are grown men playing in this league and the 10 minutes per game that he gets here will help him. You can learn a lot from watching these guys but you learn more from playing against them."

The coach noted that Cade's frame of mind is good.

"He always has that smile on his face and that comes from his grandmother. That I assure you," Smith said. "I remember seeing him come to the gym at South-Doyle when he was a kid."

Cade's work ethic certainly doesn't hurt his cause.

He spends his morning working out with the Gibbs football team and he spends nights running. Between those times, it's all about basketball for Cade.

"I pretty much play basketball 24/7," Cade said. "In the mornings, I work out with [the] football team at Gibbs and I run the track at night."

## Williams returns to coach at Halls Park

By Ken Lay

After a two-year hiatus from coaching Teddy Williams is returning to the Halls Community Park football program.

Williams walked away after the 2012 season and had no intentions of returning to coaching.

But things change.

He spent nearly three decades coaching before stepping away but he was talked in to returning for the 2014 season. He'll coach a Minor Pee Wee (10-year old) team this fall.

"I'm retired [from KUB] and this was a tough decision but once I decided that I was in, I'm in," Williams said. "I'm fired up about it.

"It was a tough decision because it takes so much time and you have to sacrifice. I have the support from my wife and I thought about it and all I'll have to give up is watching a few Braves games. I watch them play every night."

Teddy's wife Teresa was a big reason for his return to the game he loves.

"I've had two years out of the game and my wife, Teresa, has been great. You have to have a good wife if you're going to coach little league sports," Williams said.

He's inheriting a team that hasn't won much over the last three years and he returned to the gridiron at the behest of HCP president Todd Cook and football commissioner Dustin Wallace. And now that Williams is back, he's going to try to reverse the fortunes of his new team.

He enjoys coaching but he prefers to stay out of the limelight.

"Todd told me that if I came back that he would be sure that I would have anything I'd need," Williams recalled. "But I told him that all I needed was a couple of footballs and some blocking dummies.

"I don't want to be treated any differently than any other coach."

While Williams is revered as a coaching legend in the Halls Community, he doesn't quite see things that way.

"I'm not anything big," he said. "But any time you do something that people like, it makes you feel good.

"But Halls Community Park has given me more than I could ever give them. Halls Community Park has given me a place where I belong. I love kids and I love sports and those things go together."

During his time at Halls Community Park, Williams has done it all. He once served as president at the park. He began coaching at the request of the late Chiz Leonard because Halls had enough players to field two Grass Cutter (9-year old) teams.

"I did it that one year and I found it so rewarding," Williams said.

He coached Halls Grass Cutter teams for a number of years and he won multiple City-County Championships.

He has coached some of Halls' better football players and he loved those kids as they were his own. He taught them to win with class.

"I tell those kids that when I see them, I don't want a handshake, I want a hug," Williams said. "I love those kids as if they were my own. I tell them and their parents that we are going to be classy.

"We're not going to yell at the referees. We're not going to yell at players, other coaches or other teams."

## Overton, Halls continue to rebuild at youth camp

By Ken Lay

Halls High School football coach J.D. Overton understands that he must rebuild the Red Devils.

Overton, who will open his third season in August, inherited a struggling program and has watched the team take some lumps since he arrived.

Last week, Overton hosted the Halls Youth Football Camp in conjunction with Halls Community Park.

He and some of his players, along with Halls Community Park coaches spent Monday, Tuesday and Thursday at Halls High School's Dink Adams Field.

The camp is nothing new to Halls but some things have changed since Overton arrived at the school.

The three-day event was formerly held during the high school dead period. That meant that current high school players couldn't participate as instructors.

"This is the same camp that we've always run but we've changed it a little bit," Overton said. "As long as I'm here, it will run the week before the dead period.

"We also reached out to the community park, its commissioner [Dustin Wallace] and to its coaches. The program at Halls Community Park has been good for a long time."

Overton noted that it is important for him to maintain a strong presence at the camp.

"We met with the community park's commissioner and it's important for me to work with the young players," Overton said. "It's important for us to work together because part of rebuilding our program is keeping these players in Halls.

"We have some [rising] eighth graders here and I want them to know that I was here. It's good to get out there and work with them."

At the camp, players were instructed on football fundamentals and 118 youth players showed up for opening night --- that's a hefty turnout for a hot week.

"We're here to have fun and teach the game of football," Overton said. "We'll have all the high school coaches and youth coaches here at some point this week."

The coaches weren't alone last week as several current Red Devils were present including senior Colby Jones, who is a wide receiver and safety at Halls.

Jones knows the importance of summer football camp for the high school program.

"I came to these camps when I was a kid and now, I just want to give back," Jones said. "I want to see Halls get back to get back to winning. That was the way it used to be.

"We need to keep these kids here. A lot of them have left us. For me, it was great to come and learn from the high school players. Those were the guys you grew up watching every night and I want to be a role model for these players."

## The Tragic Case of Janzen Jackson

Cont. from page 1

devoted a tremendous amount of energy, resources, support, and care in an effort to help Janzen manage his personal challenges," said Dooley. "I will always be there to help him as a person, but there comes a time when a player's actions preclude him from the privilege of playing for the University of Tennessee football team. Although I'm disappointed with this outcome, we will never compromise the long-term organizational values and goals we maintain here at Tennessee."

Your NFL dreams were now in jeopardy, and you ended up at McNeese State, the school where your Dad is an assistant coach. You were there for one year, and decided to turn pro.

The New York Giants saw all that potential, and signed you to a free-agent deal when you fell out of the 2012 NFL draft. You were cut by the Giants in August 2012.

You gave the Canadian Football League a shot in 2013, and played five games for the Toronto Argonauts before they released you.

Your football career appeared to be over.

And now the rest of your life could be spent behind bars.

According to the Los Angeles Register, you've been in a jail cell since September 16, 2013, and you have now been charged with the murder of your mother's boyfriend.

You've pled not guilty. Prosecutors say you strangled Frank Herrera to death on September 11, 2013, leaving his body in the back of a car.

Your mother testified that you had been suffering from mental issues.

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# Haven Taylor gets the ball rolling for The King’s Academy

**By Steve Williams**

Sophomore Haven Taylor led the charge in The King’s Academy first season of softball, compiling impressive statistics as a pitcher and hitter.

“Without Haven, we would not have finished 18-8 on the year, just missing the regional tournament by one game,” stated Coach Marc Weekly, who started the TKA softball program after resigning as volunteer coach at the University of Tennessee.

Taylor was 15-8 in the circle, had a 1.67 ERA and struck out 205 while giving up only 30 bases on balls.

At the plate, Taylor hit .554, with 29 runs batted in, three home runs, three doubles and one triple.



*Sophomore pitcher Haven Taylor, The King’s Academy Female Athlete of the Year, had a nearly 7 to 1 strikeout-to-walk ratio and hit .554 to lead the Lions’ first softball season.*

basis.”

Taylor’s future in softball looks bright.

“Haven will work harder than the next kid because she knows, especially as a pitcher who is 5-feet-2-inches tall, that she has to,” said Weekly. “She has a warrior’s attitude when preparing and playing.

“Haven will play in college I have no doubt. We just need to see her progress in both high school and travel ball. But she is on the radar of several college coaches.”

The King’s Academy five with experience to be great everyday and that certainly put unfair pressure on them, although they excelled more often than not.

“All 13 players knew their role and bought in to the game plan. It was amazing to see how much could be accomplished when no one cared who got the credit. Again, while settling is not in our nature, we were very pleased with this year. It gives us great momentum for 2015.”

# Rollins takes unselfish path to success at South-Doyle

**By Steve Williams**

Brody Rollins has been a three-sport athlete at South-Doyle throughout his high school career, but with just one year to go and having a goal of earning a college football scholarship, he admitted last week he had thought of cutting back and focusing on football.

“It’s crossed my mind,” he said, “to concentrate just on football, in order to get stronger and better prepared.

“But other coaches come to me, and I can’t say no. I just end up playing all three.”

Despite the unselfish path, where the load is tripled, Rollins believes he can still be just as good in football. He’s willing to do whatever it takes.

“Brody is a great athlete,

but he is even a better person and leader within the South-Doyle community,” said Clark Duncan, the school’s athletic director and head football coach, in his announcement that Rollins was South-Doyle’s Male Athlete of the Year for 2013-14.

“He has started in football, basketball and baseball ever since he stepped on the South-Doyle campus as a freshman.

“In today’s athletic world,” added Duncan, “so many athletes feel as though they have to focus on one sport in order to be successful. Brody brings back that old-school mentality that I’m going to play whatever sport is being played at that time of the year. Brody not only participates in three sports, but he excels in all three.”

Rollins, the starting quarterback and free safety, led the Cherokees to their third consecutive appearance in the TSSAA state playoffs last fall. South-Doyle posted an 8-4 record after a second-round loss at Anderson County in Class 5A.

Operating the zone read attack, Rollins rushed for over 1,000 yards and passed for over 600 in earning first-team All-IMAC district honors.

Brody plays the No. 2 position or wing in basketball. As a sophomore, he had helped the Cherokees advance to the Region 1-AAA for the first time in 17 years. This past winter, they defeated Seymour to open district play but were eliminated by Cocke County.

The 5-11, 165-pound southpaw was the baseball

team’s No. 2 starting pitcher and center fielder. Batting leadoff, Rollins hit .330 and also was an All-IMAC first-team selection. The Cherokees lost to Morristown West in the District 2-AAA semifinals, finishing one win short of region play.

Brody’s favorite sport? “Football definitely,” he answered. “It always has been.

“There’s nothing like Friday nights, when everybody’s there.”

As he approaches his senior year, Rollins’ goals are set, too.

“My first goal is to win a state championship in football,” he said, “and to get an offer to play football at the next level.”

In the offensive backfield

**Continue on page 4**

# THE BEST OF TIMES

The Knoxville Focus this week recognizes Athletes of the Year from Seymour, South-Doyle, Tennessee School for the Deaf and The King’s Academy:

Lauren Irwin, Seymour, (softball)  
Tanner Sise, Seymour, (football)  
Taylor Plemons, South-Doyle, (softball)  
Brody Rollins, South-Doyle, (football, basketball, baseball)  
Michaela Evans, TSD, (volleyball, basketball and track and field)  
Tory Lipford, TSD, (basketball)  
Adam Deatherage, The King’s Academy, (football, basketball)  
Haven Taylor, The King’s Academy, (softball)

Athletes of the Year from Berean Christian School, Catholic, Christian Academy of Knoxville, Grace Christian Academy and Webb School will be recognized in The Focus’ June 30 issue.



*Tory Lipford, TSD’s Male Athlete of the Year, was the ‘go-to guy in the paint’ for the Vikings, said basketball coach Barry Swafford.*



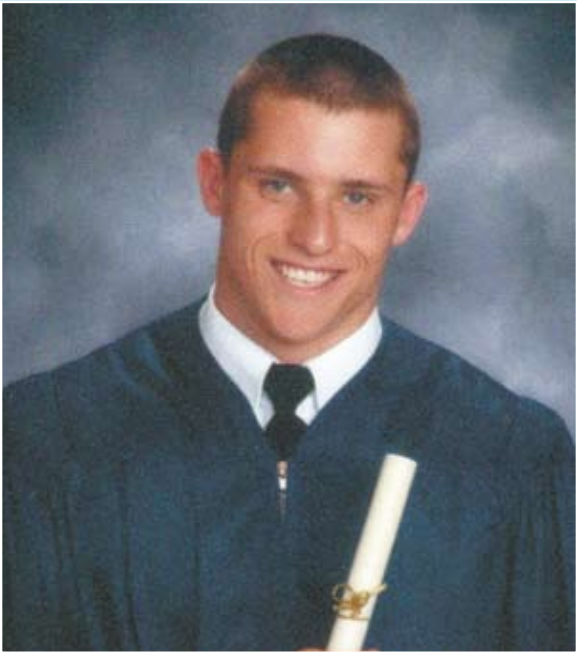
*Michaela Evans, TSD’s Female Athlete of the Year, “is a natural talent,” says Athletic Director Luke Benson.*



*Adam Deatherage, Male Athlete of the Year at The King’s Academy, was an All-Stater in football and a honor student in the classroom.*



*UT softball signee Lauren Irwin is Seymour’s Female Athlete of the Year.*



*Seymour Male Athlete of the Year Tanner Sise was a football standout for the Eagles and a honor student.*



# Sound the vuvuzelas! Get ready for another 2-1 match

For years we've heard many American sports fans say soccer isn't exciting enough. "Not enough scoring," they say when the World Cup rolls around every four years.

For the fun of it, let's put the shoe on the other foot, so to speak.

Would soccer be more popular in the eyes of USA sports fans if a goal was worth six points, and the United States' first-round win over Ghana in this year's World Cup had ended with a score of 12-6 instead of 2-1?

Take it a step further. What if soccer were to add



By Steve Williams

an extra-point kick after each goal and rules were amended to include 3-point field goal kicks?

I can just see soccer purists shaking their heads. They like their game the way it is. Stoppage time and all.

On the flip side, would American football be less popular if a touchdown counted only one point and the game did not include PAT kicks, 3-point field goals or 2-point safeties? Instead of the Seahawks beating the Broncos 43-8 in Super Bowl XLVIII, the score would have been 5-1. Instead of Butch Jones'

Vols losing 31-17 to the Gators last season, they would have lost 4-2.

Football purists are now shaking their heads.

A loss to the Gators in any sport, by any score, is no fun, I just heard one Vol fan shout.

One more observation about the low scoring in soccer. Of the first nine matches played in the current World Cup, three ended with a score of 2-1 and three others ended with a score of 3-1. How can you put out a ball board for entertainment purposes only with scores like that?

Timeout for a low-scoring update: Through the first 23 matches, eight ended with a 2-1 score, three ended

3-1 and three ended 0-0. Okay, nil to nil.

I've never gotten use to those red cards and yellow cards, either. But I guess the yellow flags our referees throw in the American version of football probably look just as odd to sports fans across the pond.

The best thing I like about the World Cup is seeing the patriotism it stirs among Americans. We're definitely the underdogs in this sport, so each victory brings more aboard the bandwagon.

Winning the World Cup would be bigger than the Miracle on Ice and the Miracle at South Bend combined.

The United States' opening win over Ghana was

sweet. It came against an old nemesis that ended the USA's run four years ago. The Americans, who were scheduled to battle Portugal Sunday night, have a pivotal match against Germany Thursday at noon.

Finally, have you noticed this year's World Cup is much quieter than the 2010 World Cup in South Africa?

I never imagined I would say this – But I miss those vuvuzelas and the buzzing sound those horn-like noisemakers made and we heard every time there was a World Cup report aired on TV or radio four years ago.

The official noisemaker of this year's World Cup is the caxirola. It sort of looks

like a beehive and makes a sound similar to what you get when shaking a can of rocks.

The caxirola can still be purchased from FIFA, soccer's governing body, but it's been banned from all the World Cup stadiums in Brazil for safety reasons. Fans reportedly threw hundreds of the grenade-size noisemakers on the field to express their displeasure after their club team lost a game to a rival last year.

What a bummer. A World Cup without vuvuzelas is like a football game in Starkville without cowbells.

Go USA!

## Lady Cherokees' softball crown was Taylor-made

Cont. from page 1

Athlete of the Year Award as she participated in the 100-meter dash, 200 dash, 400 relay, 800 relay and long jump.

In volleyball, Evans also was All-District 2A and made the Mason Dixon All-Tournament Team. Her basketball awards included being named to the Viking Classic and Mason Dixon All-Tournament Teams.

"Michaela is a natural talent who could succeed at any sport she tried," said Benson via e-mail. "What makes her special is her will and drive during games to do all she can to help the team. She has the desire to win and is now honing her skills as the team leader. We look forward to her senior year!"

Senior basketballer Tory Lipford is TSD's Male Athlete of the Year. He made

the All-District 2A regular season and all-tournament teams, the Viking Classic and Mason Dixon All-Tournament Teams and was a Deaf Digest All-American.

Lipford also was named the Most Valuable Player in the USA Deaf Basketball High School All Star Game.

"I was able to attend the USADB High School All-Star game in which Tory had 18 points, 14 rebounds, six blocks and a steal," said Benson. "He was the obvious MVP! Tory will be playing basketball at the Southwest Collegiate Institute for the Deaf this coming year. We will miss having him on the floor!"

According to Benson, at the school's annual sports banquet, TSD Coach Barry Swafford commented, "Tory was our go-to guy in the paint. If we needed a bucket or a rebound,

we knew he would come through."

Adam Deatherage was named Male Athlete of the Year at The King's Academy after shining in football and basketball and compiling a 4.21 GPA. He will be attending Tennessee Tech in Cookeville.

Deatherage was a Division II-A All-Stater in football and also All-Sevier County and All-District.. He was a two-time All-District pick in basketball, too.

Athletic Director Marc Weekly said Deatherage is one of the finest young men he's ever had the pleasure of meeting.

"He made everyone around him better with his faith, leadership and true concern for their well-being," stated Weekly. "He will be very difficult to replace, not only as an athlete but as a student and representative of TKA."



Brody Rollins, South-Doyle quarterback and the school's Male Athlete of the Year for 2013-14, battles for yardage in a win over Seymour last season.

## Rollins takes unselfish path to success at South-Doyle

Cont. from page 3

with Rollins will be running backs Joc Bruce, who recently received a scholarship offer and committed to play for UT, and Malik Lundy.

"All of our skill level players are coming back and most of the linemen," said Rollins. "We should be pretty good. But we got to put in the work."

Away from the ball fields, Brody, who carries a GPA over 3.0, "likes going fishing." He enjoys the "free

time and catching them." It's a family thing, too, he said.

By the way, Brody's dad, John, was a standout football player at Doyle High in the 1980s and played his junior and senior seasons of college ball for Johnny Majors at Tennessee as a tight end and fullback. He's now in his fourth season as a non-faculty assistant coach on Duncan's staff.

Brody's stepbrother, Austin, played football and rugby at South-Doyle and

is now a Navy Seal. Sister Kendall will be a freshman this fall and plays volleyball and softball.

Sherry, Brody's mom, "doesn't miss a game," he said, and is good at picking up his spirits when needed. That quality probably stems from her time as a Doyle cheerleader.

"She'll come in and tell me, I did fine and 'go get them the next time.'"

Of course, for Brody, a pep talk hasn't been needed too often.

## Biliter returns to Halls Middle to work camp

Cont. from page 1

me on the field as a forward and that was fun."

Biliter may have big basketball plans at Maryville but she excelled in the classroom at Halls. She'll major in biochemistry and then she hopes to eventually move on to medical school and pursue a degree in pediatric sports medicine.

For the summer, Biliter and Halls High School basketball player Braxton Moore

will continue teaching at the Halls Middle School Basketball Camps.

Camps will be held during the weeks of June 23, 30 and July 14.

The morning sessions (9am-noon) will be for younger players and will focus on fundamentals. The afternoon sessions (12:30-3:30 pm) will be a game camp for older players. Cost is \$60.

For more information, contact Warren at 742-7366 or by e-mail at bill.warren@knoxschools.org.

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### Survival

I'm not a beach person like the Johnson side of my family. I identify more with the Psalmist who said, "I look unto the mountains, from whence cometh my strength." Yet, I find myself at the beach again this year with our extended family and count my blessings. Though I might prefer a misty Smoky Mountain high, I love my family even more.

My favorite time at the beach is the beginning and the end of each day. Lying in the sun is not my thing. I worked on a tan once at the end of high school and I checked that off my to-do list. The heat and glare of the noonday sun at the beach removes contrast and washes out the color of the dune grass and God's magnificent creation. The Fiddler on the Roof also seems to focus

on the beginning and end of the day as he sings "Sunrise and Sunset."

I love pelicans. Every year I see these stately birds gliding effortlessly down the beach, and I think about Mrs. Green. Though long since gone she remains in my memories. I've read that Jewish people have the philosophy that you're never "gone" as long as someone remembers you. As I watch a clutch of brown pelicans soaring above my head I think of the life lessons Senta taught me, and her pelican limerick.

"A wise old bird is the pelican.  
He can hold more food in his beak than his bel-i-can.  
He can hold food in his beak that can last for a week,  
And I don't see how the hel-he-can."

Some people live to eat while others eat to live. My grandson Oakley is the latter. His parents try and try to get him to eat enough. I thought about pelicans as I watched my daughter and son-in-law try and coax Oakley to eat and then swallow the morsel they managed to get past his lips. Oakley has been banned from Calamari until he's in high school after they found a piece still in his cheek as ice cream was served for dessert. Maybe there's a bit of pelican in Oakley that causes him to hold food in his cheek (beak). Maybe we should all chew and savor more, and gulp less in gluttony.

The call that parents fear most came to us at eleven last night. Fortunately, it wasn't an accident as we feared some years ago when we received a similar call in the middle of the night. This time my daughter Emily was stranded due to a travel snafu. The other time we feared the worst, but were blessed to find her safe. This time her travel mishap was only a bump in the road by comparison. (Perhaps my readers might agree to do a little vicarious parenting for the Doc. Write her and suggest she move closer to

those who love her most!) Travel causes me to consider survival. Why does my life get to go on because my daughters are again safe after their journeys to the beach? Why is my friend's daughter an invalid after a travel related car wreck? I recently learned another friend's daughter completed her journey with only one lug nut holding her tire to the rim after a service mishap. I think back on my own life and wonder why I survived after falling asleep while driving back to medical school. Awakening in the median of the interstate is disconcerting. We've all done stupid things and wondered how we survived. In college I remember driving home after a party one night with a snoot full like Otis Campbell of the Andy Griffith show. At least Otis had enough sense to walk and not drive.

So far it has been my destiny to continue on the road of life rather than in its ditch. Is this dumb luck or does Providence guide my journey? The doctor doesn't know the answer to this question either. However, the notion that I am sustained by dumb luck amidst an uncaring universe is far less satisfying

and probable than a purpose and a plan for me. The universe remains mysterious and majestic and often inscrutable.

The survival of our country is in question. Everyday there is some new disaster or revelation of malfeasance in the government. The world is aflame "with wars and rumors of wars." There is no financial recovery; ask your neighbor rather than the perverse media that long ago sold their souls to the devil. Our borders are not enforced and we are overrun by the needy who will drown us just like a drowning person does his rescuer. We are divided as a people like never before, echoing the Master's observation that a "house divided cannot stand." Even our titular leaders actually serve themselves, their ideology and political party instead of the country. And our institutions (IRS, State Department, Justice Department) have become as corrupt as our leaders.

Americanism, as well as the Judeo-Christian philosophy that fostered western civilization, is under assault in the Middle East, in the far East, in Europe and in the United States by religious fanaticism, secularism

and the progressive political philosophy. The new McCarthyism of political correctness even raised the ire of the former mayor of New York, Michael Bloomberg. He branded the intolerance of academia and his Harvard Alma Mater as intellectual McCarthyism.

America has been under siege before and survived the Depression, World War II, and even our horrible Civil War. I don't particularly countenance Biblical prophecy regarding time. In fact, the Master repeatedly warned against predictions of when events will occur. However, I do know history and I see many similarities between lost empires and America. And as I read the Bible I see parallels between America and past cultures who chose man's way over God's.

Jeremiah preached his warnings in Israel for twenty-five years and few listened. I hope our people listen and reverse the trend of apostasy and avoid utter destruction.

How interesting that the Bible verse for today on my iPhone is 2 Chronicles 7:14. Pay

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

## KCHD encourages everyone to get tested for HIV

### Take the Test, Take Control

Ahead of National HIV Testing Day on June 27, the Knox County Health Department (KCHD) is urging everyone to get tested for HIV, the virus that causes AIDS.

"Nearly one in five of those infected with HIV do not realize they have the disease. They may unknowingly jeopardize their health and the health of their loved ones," says KCHD Director Dr. Martha Buchanan. "Knowing your

HIV status is a critical first step in getting life-saving treatment and care."

The Centers for Disease Control and Prevention (CDC) encourages everyone ages 13-64 to get tested for HIV at least once. Although there is no cure for HIV, getting medical care and taking medicines regularly helps those infected live a longer, healthier life and also lowers the chances of passing HIV on to others.

"Your annual checkup is a great time to get tested for HIV," added Buchanan.

"Primary care physicians can incorporate this test into the other screenings they may be conducting at this visit. Just ask."

HIV testing is covered as a preventive service with no co-pay by most insurance plans. KCHD offers resources and local referral information to medical providers who want tips on how to start the conversation with patients.

Confidential HIV testing is available at any of KCHD's three locations. Individuals may also

purchase HIV home test kits at many pharmacies.

Main Clinic
140 Dameron Ave,
Knoxville, TN 37917
865-215-5000
Teague Clinic
405 Dante Road
Knoxville, TN 37918
865-215-5500
West Clinic
1028 Old Cedar Bluff
Knoxville, TN 37923
865-215-5950

## Knox County introduces new emergency notification system

Knox County is implementing a new community-wide emergency notification system that will offer email, text and phone alerts in the case of an emergency. The project was spearheaded by Knox County Mayor Tim Burchett and Knox County Commissioner Mike Hammond.

Residents can register their home phone, cell phone and email addresses online at [www.knox-county.org](http://www.knox-county.org). Anyone without internet access can call 865-560-0239 to sign up by phone. There

is no fee to participate in the program.

"I am proud that Knox County is now able to provide this notification system, and I want to thank Commissioner Hammond, especially, for his leadership on this project," said Mayor Burchett. "We often get the feeling that we're immune from tornadoes, floods and other disasters because we're tucked away in the Tennessee Valley. Unfortunately, disasters, whether they're natural or

**Continued on page 2**

## Do You Suffer from Shoulder or Elbow Pain?



Featured Speaker  
Michael Howard, M.D.

From rotator cuff tears to arthritis, shoulder and elbow pain are common problems among active adults. Simple activities such as combing your hair or getting dressed may become painful and difficult. There is no reason to suffer from this pain. Join Michael Howard, M.D., orthopedic specialist, as he shares the latest treatment options to help you take back your life!

**Thursday, June 26**  
**Noon**  
**Turkey Creek Medical Center**  
Johnson Conference Center  
Space is limited. Lunch provided.  
Complimentary valet parking.  
**Call 1-855-Tennova (836-6682) to register,**  
**or visit Tennova.com by June 25.**



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# Faith

## Praying Constantly

Many of us grew up learning that prayer was done a certain way at a certain time. We created this box and said this is how you do it. But Scripture does not teach this. Yes, it is good to pray before meals and before you close your eyes in sleep each night, but there is so much more to prayer than this.

We don't just pray a couple of times a day with heads bowed and eyes



**By Mark Brackney,**  
Minister of the  
Arlington Church  
of Christ

closed. We pray all throughout the day with an ongoing communication as we go about our day. Your life will change when you practice this kind of prayer. For those with ADD, this kind of prayer will actually be easier than trying to sit still. Paul told the church at Thessalonica, "Pray continually" (I Thess. 5:17). When you are driving down the road, when you are shopping, when you are

walking – pray.

Imagine the impact on our community if Christians all over Knoxville prayed with their eyes wide open. As we walk in our neighborhoods, we pray for the neighbors we know and those we don't know. If at work we see a co-worker or a client, we pray for them. When we watch the news, we pray for the news. We pray for Ukraine and Russia and Iraq and the town in Nebraska that was recently wiped out by the two tornadoes.

Before you pray for your

food at the restaurant, pray for your server and their needs. When you are at the store, pray for those around you. When you are waiting in the checkout line, be aware about those standing near you and pray for them. If we were to pray with our eyes wide open, there would be so many stories that could be shared.

How will we begin to have this kind of transformed prayer life? We must always have a dependence upon God. As you look back at your life, when did you

find yourself praying the most? It was likely during a difficult period of time. Often prayer is like a fire extinguisher. We will break the glass and get it out only in an emergency. But the truth is, we are always dependent upon God. We just don't realize it.

In Exodus 17, the Israelites are battling the Amalekites. Moses is up on a hillside praying while the troops are in the battle below in the valley. As long as Moses held his arms up in prayer, Israel was victorious. When Moses'

arms grew weary and he dropped them for a rest, the Amalekites began to win the battle. This story shows us that the real battle is not being fought in the valley, but in the hill with arms raised in prayer. This is what happens every day.

We must keep our dependence upon God and remember that He is more than able to conquer anything we face. Pray with your eyes open with a continual awareness of your need for God.

## Church Happenings

### Seymour United Methodist Church

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.

Next Sunday, June 29th, is one of the few 5th Sundays of the year. As such, special donations for the Holston Home for Children will be accepted.

Please help support this worthy cause with your gifts, which are "above & beyond" your tithes.

There is also an Administrative Council meeting scheduled for Sunday, June 29, at 12:15 p.m.

For further information, please call the church office at 573-9711. The website is [www.seymourumc.org](http://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.

Members and friends of historic Eusebia Cemetery, Seymour, will gather Sunday, June 29, to place "Betsy Ross" American flags on the graves of the 15 known veterans of the Revolutionary War there.

At the 10:20 a.m. event children and youth of adjacent Eusebia Presbyterian Church, some of them, descendants of the buried patriots, will set the original, 13-star American banners onto each tomb. The flags will remain in place through July 4.

At least two of these early warriors for U.S.

independence fought with Col. John Sevier at the crucial Battle of King's Mountain, October, 1780, a total defeat for Loyalist forces, that ultimately led to the surrender of Cornwallis and the end of the conflict, a year later.

They are John Cusick, one of "Sevier's Sharp Shooters," who reputedly shot fatally Loyalist commander Major Patrick Ferguson from his saddle, and Joseph Black, Sr., who became Cusick's brother-in-law. Born on a Virginia farm, Black had built in 1774 Black's Fort, today's Abingdon, Va., the South's oldest English-speaking settlement

west of the Blue Ridge.

A lieutenant in the Virginia Militia, Black joined with the father of Davy Crockett, with Sevier, and other volunteer "Overmountain Men" from what is now East Tennessee, to march across the snowy ridges to the Carolinas and eventual victory at King's Mountain in October 1780.

After the war Black and Cusick, with other Scotch-Irish Virginians, moved to what is today western Blount County, establishing the cemetery, later Eusebia Church in 1786, and the first schools and colleges in the region.

Commissioned a

captain in the Knox County Militia by Territorial Governor William Blount in 1793, Black, with Andrew Jackson and 53 other men, was a delegate to the state Constitutional Convention, in Knoxville, three years later. He was a member of the commission that chose Maryville as Blount County seat.

After each patriot's grave displays a "Betsy Ross" flag, a "Service of Thanksgiving and Prayer for the Nation" will follow in Eusebia Church.

Graveyard and church are located at 1701 Burnett Station Rd., corner of U.S. 411, between Seymour and Maryville.

## Knox County introduces new emergency notification system

**Cont. from page 1**

manmade, still happen, and we need to be as prepared for them as possible."

"There is no question these systems have saved lives in other communities, said Commissioner Hammond. "This gives our citizens the chance to be notified in advance of bad weather, and to also be informed in the event of other emergencies. Special thanks to Mayor Burchett, Sheriff Jones, Police Chief

Rausch and the County Commission for supporting this system."

The emergency notification system is made possible through Federal Signal, Knox County's contractor for this service.

"Knox County will now be able to immediately notify citizens during emergencies, and even geographically target areas around the county for specific messaging related to weather events and other emergencies. Additionally, the new Federal Signal system connects with

FEMA's Integrated Public Alert and Warning interface (IPAWS)," said Federal Signal Vice President and General Manager Matt Brady. "We look forward to all Knox County residents signing up for this important notification system."

The emergency notification system will be implemented by Rural Metro using E911 Center data. Residents can choose to receive community-wide emergency alerts, public safety alerts and weather-related alerts.

**SUNDAY, JUNE 29<sup>TH</sup> | 6 p.m.**

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Sunday Morning Worship 11:00 a.m.  
Sunday Evening Worship 6:00 p.m.  
Wednesday Evening Prayer 7:00 p.m.  
Wednesday Evening Youth 7:00 p.m.  
Bus Ministry -  
For transportation call 546-0001.



County Communications Manager Michael Grider watches as Mayor Tim Burchett enrolls in the new emergency notification system.

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**922-4210 • [www.hallschristian.net](http://www.hallschristian.net)**

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Evening Worship - 6:30 p.m.  
Wednesday Bible Study - 6:30 p.m.

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



# Sustainable Vegetable Gardening

In this time of rising prices at the grocery store, concerns over use of chemicals and pesticides, quality and freshness of our food, our thoughts turn to backyard sustainable vegetable gardening. Growing a sustainable, organic vegetable garden, you can pick and eat the same day which means the produce can be eaten at its nutritional peak!!! For organic-minded growers, there are a few considerations when planting a sustainable vegetable garden.

First, you should decide where the garden site will be. How will you keep it fertilized and watered and how will you keep your plants



By Mike Cruze, Master Gardener

pest-free.

You don't need a very large space to enjoy an abundance of vegetables. When choosing a site remember that your vegetables will want sun and water---Look for a flat, sunny area with good drainage. The garden should receive at least 6 hours of direct sunlight each day--- Eight to 10 hours each day is ideal. An important step in sustainable gardening is the use of compost-rich dirt. Start saving kitchen scraps like coffee grounds, fruit and vegetable peels, table scraps like leftover pasta or uneaten bread, grass clippings and raked leaves. You'll be pleasantly surprised by the reduction of your garbage and you'll have rich, black compost to till into your garden.

Water is a primary issue for sustainable gardeners. Be sure to plan your garden site near a spigot or water source. One way to conserve water is to collect rain water in rain barrels and use it to water your garden. Water early in the morning and use the most direct method, using a drip hose or by hand. Sprinklers aren't as effective, as a significant percentage of the water evaporates before it ever makes it to your plants.

Consider companion planting. This would involve placing beneficial plants (the kind that attract helpful insects) in close proximity to your vegetables. Not only will you add color and fragrance to your garden, you'll help control pesky insects without using chemical pesticides.

Companion planting may reduce competition for water and nutrients, decrease pest and disease problems, and possible increase vegetable production. Pair marigolds with tomatoes. Yarrow attracts lady beetles, parasitic wasps and bees. Tansy provides homes for the largest variety of insects.

In regard to sustainable gardening, a Tennessean from Etowah, Jon R. Dewey, recently published a book on his inventions for gardening. His book, "The 20 Foot Tomato Plant" will teach you how to grow an amazing amount of food in a small space using less water, chemicals, and no toxic pesticides. His invention, the Waterstick, uses less water and fertilizer by watering and fertilizing at root

level. He indicates it can reduce the amount of water used by 75 percent. His book will give you step by step instructions on the Waterstick as well as his blended fertilizer which has a powerful vitamin formula added to make plants grow bigger, stronger, and healthier as well as his Organic Pest Repellent called Bug Juice.

With the use of organic sustainable gardening methods, you can make your edible vegetable garden more beautiful, productive and healthier for the environment and your family.

"Where you have a plot of land, however small, plant a garden. Staying close to the soil is good for the soul."

## Native plants can help create a pollinator-friendly landscape

Thanks to native plants, we often enjoy aesthetic benefits offered in our communities by these grasses, shrubs, trees and their flowers. Not only do they add charm and character to land, they also provide important habitat to wildlife like pollinators and insects.

Pollinators are responsible for pollinating more than 80 percent of the world's flowers, globally. Without the hard work of pollinators, our plates would become scrawny and charming landscapes would become an eye soar. That's why it's important to keep bees, butterflies, bats, beetles, moths, birds and other critters around so they can continue providing food, beverages, medicine and fiber – all goods essential to our quality of life.

By providing pollinator's key food sources like plants producing abundant nectar and pollen, we are also keeping ourselves healthy since about 1/3 of all the food we eat depends on their pollination. There are many native wildflowers, shrubs and trees that

are great food sources and provide habitat for pollinators, including red bud in the spring, butterfly milkweed in the summer, and yellow showy goldenrods in the fall.

Bees are the most important pollinators responsible for healthy American crops and help produce billions in revenue annually. Bees and other critters visit flowers, seeking nectar for energy and pollen for protein. By chance, they may brush against the flowers' reproductive parts, dropping pollen collected from other plants, which, through the phenomenon of plant reproduction, produces our favorite fruits and seeds.

Although pollinators are critically important to our nation's food supply, they are in trouble, but conservation can help. Taking the right steps to create pollinator habitat and healthy forage can help reverse their decline.

You can help pollination by:

1. Using pollinator-friendly plants in your landscape like native

- shrubs, wildflowers, and trees such as cherry, willow, maple, and poplar, which provide pollen or nectar early in the spring when food is scarce.
2. Planting a diverse mixture of flowers for spring, summer and fall. Diverse flower colors, shapes, and scents attract a variety of fluttering and crawling pollinator friends. If you have limited space, you can plant flowers in containers on a patio, balcony, and even window boxes.
3. Finding non-chemical solutions to reduce or eliminate the use of pesticides in your landscape. Incorporate plants that attract beneficial insects for pest control and, if you do use pesticides, use them sparingly and responsibly.
4. Accepting some plant damage on plants meant to provide habitat for butterfly and moth larvae.
5. Providing clean water for pollinators with a shallow dish, bowl, or birdbath with half-submerged stones for perches.
6. Leaving dead tree trunks, also called "snags,"

in your landscape for wood-nesting bees and beetles.

7. Supporting land conservation in your community by helping to create and maintain community gardens and green spaces to ensure that pollinators have appropriate habitat.

Farmers and ranchers are also doing their part to help pollinators. USDA's Natural Resources Conservation Service works with private landowners in Tennessee to create and improve pollinator habitat, offering more than two dozen conservation practices, or activities, that help pollinators.

Fields and forests with wildflowers and other plants are a fortress to pollinators and a great food source. NRCS also provides guidance on ways you can establish and maintain native plants on your land.

Learn more about pollinators by visiting [nrcs.usda.gov/pollinators](http://nrcs.usda.gov/pollinators).

Submitted by NRCS Knoxville Field Office & Knox County Soil Conservation District

## 'Let Freedom Ring' At Marble Springs

Please join us at Marble Springs State Historic Site as we celebrate the Fourth of July with a "Let Freedom Ring" bell ringing ceremony. In 1963, an act of Congress officially authorized the Let Freedom Ring National Bell Ringing Ceremony. This patriotic act says it is "fitting" and "appropriate" to ring bells in honor of the Signing of the Declaration of Independence. To participate on the 4TH OF JULY, bell ringing institutions across the country are to ring 13 times at 2:00 p.m. EDT.

Additional activities include storytelling, long hunter camps, Liberty Pole decoration, a synopsis of the Declaration of Independence and history. This event is in collaboration with the General Henry Knox Chapter Sons of the Revolution and local reenacting community.

This event will take place from 10:00 a.m. until 5:00 p.m. and is free to the public, though donations are appreciated. All events take place at 1220 West Governor John Sevier Highway, Knoxville, TN 37920.

For information call 865-573-5508, email [info@marblesprings.net](mailto:info@marblesprings.net), or [www.marblesprings.net](http://www.marblesprings.net)

Marble Springs is funded under an agreement with the Tennessee Department of Environment and Conservation, Tennessee Historical Commission, and supplemented by additional funds raised by the Governor John Sevier Memorial Association.

## ANNOUNCEMENTS

**Central City Democrats meeting**

"Central City" Democrats and the Knox County Democratic Party will hold a Meet & Greet for John McKamey and Cheri Siler at 6:15 p.m., Monday, July 7 at the Burlington Library, 4614 Asheville Highway.

**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](mailto:snyderbs@utk.edu).

**Democratic Women's Club Meeting**

The DWC meets the second Tuesday of each month at 6 p.m. at Shoney's on Western Avenue in Knoxville. New members are always welcome! Call 742-8234 for more info.

**Korean Veterans Luncheon**

A Reunion luncheon commemorating the 64th anniversary of the start of the Korean War will be held Wednesday, June 25, 2014 at noon (the actual anniversary of the invasion) at the Golden

Corral restaurant, 6612 Clinton Hwy, Knoxville, to commemorate the 64th anniversary of the start of the Korean War.

**Motorcycle Poker Run**

Becoming Brooke Benefit Motorcycle Poker Run will be on Saturday, June 28, 2014. Registration is 10 a.m. until noon at Chilhowee Park. The ride ends at 3:00 p.m. at Texas Roadhouse East Town. Medic Regional Blood Drive will be available as well as various vendors, food, prizes, music and kids' activities.

This campaign is about funding the IVIG (blood plasma) treatments that Brooke needs to help reset her immune system from the damaging neurological

disorders sometimes associated with Autism. Her treatments are very costly (\$4000 per treatment) and not covered by insurance.

**Cont. on page 4**

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# ANNOUNCEMENTS

**Cont. from page 3**

By contributing to Becoming Brooke you will not only be saving a young girl, but you will help her to realize and express her dreams making her an active and giving contributor to the world.

For more information, contact Dan Harris at

919-6883 or Suzanne Crisp at 388-5058, visit the website <http://becomingbrooke.net>.

## Piano concert

You are cordially invited to a Piano Concert by Jim O'Connor on Sunday, June 29, 2014, at 2 p.m. at Shannondale Presbyterian Church, 4600 Tazewell

Pike, Knoxville. Jim is a former student of Fountain City piano teacher Dale Wauford Ogg. Come visit this historic church building and enjoy beautiful music. Refreshments will be served following the concert.

## 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.

The contact is Dr. H. Alan Davis. You may reach him at 8208 Banyan Blvd. Orlando, FL 32819-4145; Email [halandavis@aol.com](mailto:halandavis@aol.com); home phone: (407)351-5515; and cell (407)721-1517.

# CLASSIFIEDS

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## Cooking Tips

Kiwi is never cooked. Heating kiwi causes it to turn to acid.

Never eat rhubarb alone, it must be sweetened.

Cooking in an iron skillet provides your body with a good source of iron.

A ½ cup serving of vegetables, fruit, or meat will look about the size of a tennis ball.

To clean "stuck on" or baked on food from casserole dishes, or cooking pans, dissolve 2 effervescent, dental cleansing tablets in water, and place inside the container. Let it soak over night. May need to dissolve more tablets and soak longer, but THIS REALLY WORKS.

Never eat beef two days in a row, it is hard on digestion, and is more likely to cause weight gain.

Casseroles are usually cooked in round dishes. Casserole is from a French word meaning round.

Au lait means "with milk."

Do NOT use metal bowls when mixing salads. Use wooden, glass, or china.

When boiling corn, add sugar to the water instead of salt. Salt will toughen the corn.

"Sometimes with our poor listening skills, it is a MIRACLE that we have any friends at all" Richard Carlson, Ph.D.

## NEIGHBORHOOD SALES

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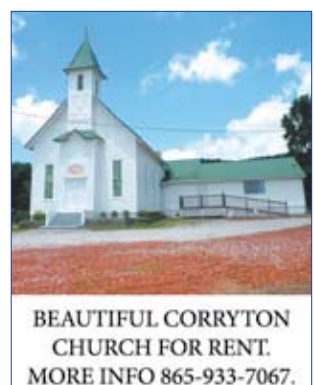
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# SERVICE DIRECTORY

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# Classified Legal Notices

## 65 COURT NOTICES

**NOTICE TO CREDITORS**  
**Estate of**  
**Lafayette Smith Horn**  
**DOCKET NUMBER 74968-3**

Notice is hereby given that on the **27 day of May, 2014**, letters testamentary in respect of the **Estate of Lafayette Smith Horn** who died Mar 21, 2014, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

(1) (A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; or

(B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1) (A); or

(2) Twelve (12) months from the decedent's date of death

This the **27 day of May, 2014**

**Estate of Lafayette Smith Horn**

**Personal Representative(s):**  
**Myra Horn; Executrix,** 1017 West Park Drive, Knoxville, TN 37909

**Brooke Givens; Attorney At Law,** 4931 Homberg Drive, TN 37919

PUBLISH: 06/16 & 06/23/14

**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 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, 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 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.

Ruben Lublin TN PLLC, Substitute Trustee

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Ad #71263

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 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, 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 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.

Ruben Lublin TN PLLC, Substitute Trustee

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Memphis, TN 38103 [www.rublinlublin.com/property-listings.php](http://www.rublinlublin.com/property-listings.php)

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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 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, 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 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.

Ruben Lublin TN PLLC, Substitute Trustee

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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 February 7, 2008 by Steve Herman and Mary Herman, Husband and Wife to Riney Title fo 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 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, 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 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.

Ruben Lublin TN PLLC, Substitute Trustee

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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

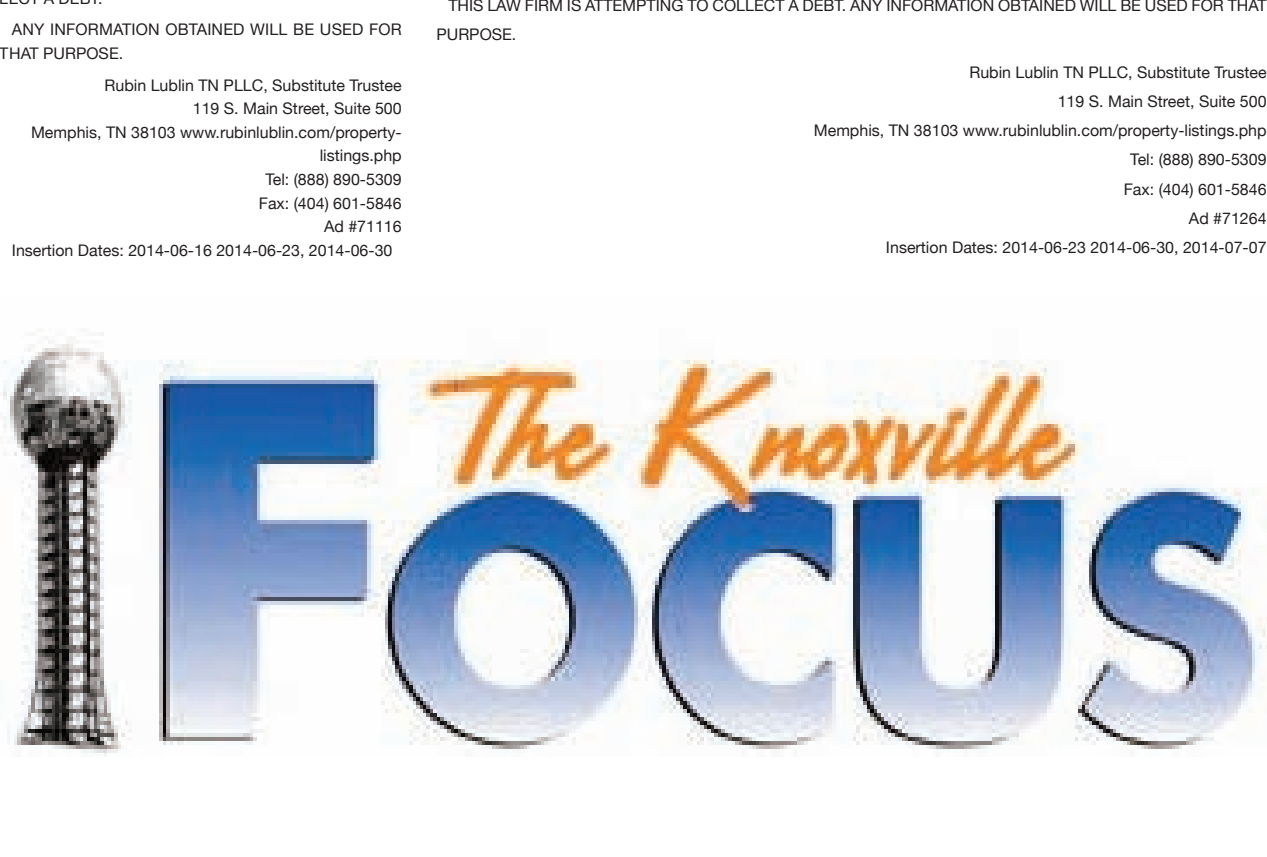
Property Address: **119 Kandy Way, Sevierville, TN.**

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



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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 January 22, 2011 by Mara C. Martin, married to Fidelity National Title Insurance Company, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 201101310045632, 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.

The land referred to herein below is situated in the County of Knox, State of Tennessee, and is described as follows: Situated in District No. 6 of Knox County, Tennessee and being more particularly described as follows: BEGINNING at an iron pin 754 feet more or less from the centerline of Oakmeade Road, running along West Beaver Creek Drive South 63 deg. 18 min. 22 sec. West 122.63 feet to a new iron pin; thence along property of Monroe (WD 1538, Page 785) North 08 deg. 19 min. 33 sec. West 262.27 feet to a new iron pin; thence along Monroe North 07 deg. 08 min. 47 sec. West 787.87 feet to an iron pin found; thence along Monroe North 07 deg. 08 min. 47 sec. West 31.34 feet to a new iron pin in the centerline of Beaver Creek; thence along property of Meadows (Instrument Number 200008230013207) South 07 deg. 08 min. 47 sec. West 32.24 feet to a new iron pin; thence along Meadows South 28 deg. 27 min. 30 sec. East 316.59 feet to an iron pin, corner to Lowe (WD 2226, Page 654); thence along property of Lowe, South 21 deg. 49 min. 08 sec. West 80.28 feet to a new iron pin; thence along Lowe South 10 deg. 56 min. 25 sec. East 676.69 feet to the point of BEGINNING containing 2.11 acres more or less, as according to the survey of Eddy R. Garrett, RLS 1544, 4839 Shady Road, Strawberry Plains, Tennessee 37871 dated 06/24/02 and bearing drawing no. 02-152.

Tax Parcel ID: 056-132

Property Address: **1315 W Beaver Creek Drive aka 1313 W Beaver Creek, Powell, TN.**

Other Interested Parties: Charles A. Martin; University Health Systems

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 #1701-113849-FC**

Published: June 6, June 16 and June 23, 2014

Green Tree Servicing Bank of America/Mara Martin

## 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: 059H02213 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.

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 #71266  
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 MAY 29, 2009, executed by DAVID L HUGHES JR. AND KIMBERLEE D HUGHES HUSBAND AND WIFE, to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 200906020079071, 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, JUNE 26, 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 DISTRICT NO. 6 KNOX COUNTY, TENNESSEE WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 40, UNIT 1, FOUNTAINCREST SUBDIVISION, AS SHOWN ON PLAT OF RECORD IN (MAP CABINET D, SLIDE 270-B) MAP BOOK 44-S, PAGE 81, IN THE REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO DAVID L. HUGHES, JR., AND SPOUSE, KIMBERLEE D. HUGHES, BY WARRANTY DEED DATED MAY 22, 2009 OF RECORD IN INSTRUMENT NO. 200906020079070, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

SUBJECT TO UCC FINANCING STATEMENT OF RECORD IN INSTRUMENT NO. 201003090057294, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **3656 FOUNTAINCREST DR, KNOXVILLE, TENNESSEE 37918**.

PARCEL ID: 038KG016

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: KNOXVILLE UTILITIES BOARD.

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

This day, June 5, 2014. This is improved property known as **3656 FOUNTAINCREST 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: 06/06/14, 06/16/14 and 06/23/14

## 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 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  
119 S. Main Street, Suite 500  
Memphis, TN 38103 www.rublinlublin.com/property-listings.php  
Tel: (888) 890-5309  
Fax: (404) 601-5846  
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  
119 S. Main Street, Suite 500  
Memphis, TN 38103 www.rublinlublin.com/property-listings.php  
Tel: (888) 890-5309  
Fax: (404) 601-5846  
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 CENTURION 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  
Insertion Dates: 2014-06-23 2014-06-30, 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 March 22, 2007 by Willard E. Cupp, Jr. and Rebecca L. Cupp, husband and wife to Crossroad Title-15365-1, as Trustee, as same appears of record in the office of the Register of Sevier County, Tennessee, in Volume 2784, Page 307, and the undersigned having been appointed Substitute Trustee by instrument recorded in Book 4118, Page 264, 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 Trustee for The Benefit Of The Certificateholders of The Cwabs Inc., Asset-Backed Certificates, Series 2007-BC3 by 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 **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.

BEGINNING at an iron pin found at the corner of Lots 92 and 93 of Pine Haven Estates and a corner to Curtis; thence from said point of beginning and with the line of Lot 92 of Pine Haven Estates, South 01 deg. 38 min. 39 sec. West 99.92 feet to an iron pin, corner of Lot 91 of Pine Haven Estates; thence with the line of Lot 91, South 02 deg. 15 min. 00 sec. West 138.94 feet to an iron pin, corner of Lot 90 of Pine Haven Estates and Violet Price McCarter, thence with a division line of the lands of McCarter, North 87 deg. 50 min. 44 sec West 188.10 feet to an iron pin; thence continuing with the division line of the lands of Violet Price McCarter, North 11 deg. 01 min. 45 sec. East 316.54 feet to an iron pin in the line of Curtis; thence with the line of Curtis, South41 deg. 22 min. 43 sec. West 99.96 feet to an iron pin; thence continuing with the line of Curtis south 86 deg. 40 min. 84 sec. East 69.78 feet to the point of BEGINNING. Containing 1.00 acre, more or less, according to survey prepared by Little river Surveying Co., Rick M Younger, RLS NO. 1422, 7625 R. Lamar Alexander Parkway, Townsend, Tennessee 37882, dated July 27, 1998, entitled "Hill Property". Subject to and together with right of way to ingress and egress to the above described property as set forth in deed of record in Deed Book 502, Page 71, Register's Office, Sevier County, Tennessee. Subject to and together with right of way agreement of record in Right of Way Book 11, Page 471, Register's Office, Sevier County, Tennessee.

Tax Parcel ID: 082-031.09

The United States Internal Revenue Service has filed liens on all property belonging to Rebecca L. Cupp as follows: Serial Number 630588510 recorded in Book 3505, Page 250, dated March 2, 2010; and on all property belonging to Willard E. Cupp as follows: Serial Number 785029011 recorded in Book 3737, Page 418, dated May 11, 2011 and Serial Number 848877312 recorded in Book 3873, Page 769, dated February 9, 2012 as recorded in the Sevier County Register's Office, Sevierville, 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).

The State of Tennessee (Department of Revenue) has filed a lien on all property belonging to Willard E. Cupp, Jr. D/B/A Willard E. Cupp, Jr. by Lien of record in Book 3470, Page 511, dated December 16, 2009 as recorded in the Sevier County Register's Office, Sevierville, 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).

Property Address: **2818 Longvale Lane, Sevierville, TN.**

Other Interested Parties: LNVN Funding, LLC Assignee of G.E. Capital-Pay Pal Buyer Credit; University of Tennessee Medical Center; 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 #7134-114016-FC**

Published: June 6, June 16 and June 23, 2014

Green Tree Servicing LLC/Willard Cupp



Classified

Legal Notices

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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 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. 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 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.rublinublin.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

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 Dulkio and Valentina M. Dulkio, 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 Dulkio 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  
901-526-8296  
**File #1701-114082-FC**  
Published: June 16, June 23 and June 30, 2014  
Green Tree Servicing Bank of America/Leonid Dulkio

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 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; Rightsong 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

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 SETBACK 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.

Rubin Lublin TN PLLC, Substitute Trustee  
119 S. Main Street, Suite 500  
Memphis, TN 38103 www.rublinublin.com/property-listings.php  
Tel: (888) 890-5309  
Fax: (404) 601-5846  
Ad #71089

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 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 MONTANA ROAD SAID POINT BEING LOCATED 415 FEET, MORE OR LESS, FROM THE POINT OF INTERSECTION OF THE RIGHT OF WAY OF MONTANA 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 MONTANA ROAD; THENCE WITH THE RIGHT OF WAY OF MONTANA 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 MONTANA 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. 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.rublinublin.com/property-listings.php  
Tel: (888) 890-5309  
Fax: (404) 601-5846  
Ad #71135

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

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 (i), 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 SIZEMORE-LYNCH ASSOCIATES, DATED DECEMBER 11, 1987, AND BEARING JOB NO. 1232-16B-31. SAID PREMISES BEARING STREET ADDRESS 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 plan; 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

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 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 #1701-114305-FC**  
Published: June 23, June 30 and July 07, 2014

Bank of America/Terry Smith



# 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 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. Phillip 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. Phillip 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. 2003050100992211, 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. Phillip 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. Phillip  
Paul N. Royal  
James A. Crislip, Jr.  
Benjamin T. Wages  
Substitute Trustees

Crislip, Phillip & Associates  
John B. Phillip, 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

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 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, CORRYTON, 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 OF TRACT NO. II; BEGINNING AT A POINT IN THE CENTER LINE OF IDUMEA ROAD, SAID POINT BEING 750 FEET NORTH-WESTERLY 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 NORTH-EAST 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 NORTH-WESTERLY 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 CENTER LINE 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 48 DEG. 30 MIN. WEST 67.5 FEET TO AN IRON PIN; THENCE NORTH 24 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. STALSWORTH AND WIFE, FRANCES V. STALSWORTH, 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 NORTH-WESTERLY 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 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, CORRYTON, 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  
119 S. Main Street, Suite 500  
Memphis, TN 38103 www.rublinlublin.com/property-listings.php  
Tel: (888) 890-5309  
Fax: (404) 601-5846  
Ad #71273

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

## 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 Q, 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#20004200026084

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

## 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 NOVEMBER 28, 2002, executed by SARA J. LATHAM, A SINGLE PERSON, to ARNOLD M. WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 20021210045287, for the benefit of WELLS FARGO HOME MORTGAGE, INC., 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, 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 **TUESDAY, JULY 1, 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, 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 NO. EIGHT (8) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 76, WHEATMEADOW SUBDIVISION, AS SHOWN ON THE PLAT OF THE SAME OF RECORD BEARING INSTRUMENT NO. 200102270056191, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY SARA J. LATHAM, UNMARRIED, BY WARRANTY DEED DATED NOVEMBER 18, 2002 OF RECORD IN INSTRUMENT NO. 200211210045286, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **7536 GARY WHITE ROAD, CORRYTON, TENNESSEE 37721**.

PARCEL ID: 020DA076

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 5, 2014.. This is improved property known as **7536 GARY WHITE ROAD, CORRYTON, TENNESSEE 37721**.

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: 06/06/14, 06/16/14 and 06/23/14

## 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, 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 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.

Rubin Lublin TN PLLC, Substitute Trustee  
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Memphis, TN 38103 www.rublinlublin.com/property-listings.php  
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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 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 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



# 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. 200008020007720, 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.

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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 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

#### 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, 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 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.

Rubin Lublin TN PLLC, Substitute Trustee  
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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 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 # 20140360051344); 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 NORTHEAST 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, 1998. 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.

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. 200602130068068, 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

### 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 to 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, a 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 to be born.

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 MISC. NOTICES

#### PUBLIC NOTICE

#### CHANCERY COURT

#### SALE OF

#### VALUABLE PROPERTY

#### PROBATE DIVISION

RE: ESTATE OF WILLIAM J. CRUSE, DECEASED

NO. 73989-2

LOCATION: Situate in District Six (6) of Knox County, Tennessee being a house on Lot Seven (7), Tuscan Gardens Subdivision, shown on Map Cabinet O, Slide 55-B, carrying address 7912 Verona Lane, Powell, Tennessee 37849 and CLT Tax ID #056GA-030 described in Instrument #200609260027238, all in the Register's Office for Knox County, Tennessee, which description and map are incorporated herein by reference.

Pursuant to the Notice of Insolvency and Order entered May 29, 2014, the decedent's one-half (