

Norwood Neighborhood Opposes Development

By Mike Steely
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There's a large vacant lot at 2400 Merchant Drive that the Tanasi Girl Scout Council owns and wants to have rezoned to allow for a planned residential development. The empty lot of almost 40 acres has been approved by the Metropolitan Planning Commission (MPC) and

will be on City Council's agenda Tuesday evening with some opposition expected from the Norwood neighborhood.

Usually a developer who either owns or has an option on a planned development is the party seeking the zoning change; but in this case, the Girl Scout Council is seeking the change so it can be sold and developed.

The first reading could pass, with the MPC recommending 4 dwelling units per acre. The lot is at the junction of Wilkerson Road and Merchant and is currently zoned Agricultural and Neighborhood Commercial. The request is to rezone it RP-1 (Planned Residential).

The opposition, according to Norwood Homeowners

Association President Lynn Redmon, is because of the request itself, which he says is “speculative rezoning” that violates the traditional approach for a request.

"We're all great admirers of the Girl Scouts," he told *The Focus*, "but they've fallen in with some bad companions." Redmon said the intent is to simply sell

the property for the highest profit and that the Wilkerson Road and Merchant Drive intersection is “one of our worst” intersections.

In his letter to the MPC, Redmon pointed to a traffic study showing 2,275 additional trips per day from the development, a conflict to the plans to widen Merchant Drive from Pleasant Ridge

Road to Wilkerson, and the addition of children to the already crowded Norwood Elementary. The MPC study shows some 97 students could be added to local schools if the lot is developed as apartments.

Redmon says he and other Norwood residents plan to attend the council meeting to speak out.

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Seymour Chamber Cuts Ribbon at Colonial Loan



Pictured left to right at the ribbon cutting are: Melissa Frazier and Linda Karam of the Seymour Area Chamber, Pam Woods, Paula Brock, Carla Bunch, Donna Robison, Krisston Lasker, Joy Shrader and Dave Willis of Colonial Loan Association.

The newly elected directors for the Seymour Area Chamber of Commerce (SACC) participated in their first official Ribbon Cutting on Wednesday, June 25 at Colonial Loan Association, Inc.

The day began with the Ribbon Cutting ceremony at 9:30 a.m. Several members of the Seymour Area Chamber, the Seymour Volunteer Fire Department, and members of the community joined folks from Colonial Loan for this special event.

Colonial Loan also hosted an Open House for the community that day. The Open House featured: a visit from the Seymour Volunteer Fire Department, a complimentary lunch grilled by Colonial Loan, a visit from the Chick-fil-a mascot, a live remote broadcast with the Sports animal WNML 99.1, and balloon animals.

"We are pleased to have Colonial loan join the Seymour Chamber and appreciate them hosting this event. It was a great day of fun for families in our community," said Seymour Chamber President Linda Karam. "We are also looking forward to participating in many more events like this as enterprise in Seymour continues to grow."

Colonial Loan Association, Inc. is a



Pictured with the Seymour Volunteer Fire Department at Open House are John Perry, Paula Brock, Donna Robison, Joy Shrader, Carla Bunch and Paul Nolen.

financial institution licensed under the Tennessee Industrial and Loan Thrift Act, chartered in 1975 as a Savings and Loan subsidiary. Colonial specializes in consumer loans, but is diversified in their loan portfolio. 26% of their business is made up of small mortgages under \$50,000.00. They also do loans on campers, horse trailers, motorcycles, and single/double wide mobile homes

with or without land.

Established in 2000, the Seymour Area Chamber of Commerce is comprised of volunteer officers and Board of Directors. It is a nonprofit organization. You can visit the Chamber's website at www.seymourtn.org and its Facebook page for more information: www.facebook.com/SeymourAreaChamber.

RACE TO THE TOP

Part 3: Teacher Evaluations

By Sally Absher
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Some say it is just bringing transparency and accountability to the teaching profession. Others have called it a war on teachers. One thing is certain; the way teachers are evaluated, compensated, and even advance in their careers has changed drastically under Race to the Top (RTTT).

In order to be eligible for the coveted RTTT grants and No Child Left Behind (NCLB) waivers, states had to agree to use value-added modeling in teacher evaluations. Let's start with a simple Wiki description of value added modeling, or VAM:

Researchers wanted a way to isolate the teacher's contributions from those factors outside the teacher's control that are known to strongly affect student test performance, including the student's general intelligence, poverty, and parental involvement.

So they devised a “statistical process using a student’s past test scores to predict the student’s future test scores, on the assumption that students usually score approximately as well each year as they have in past years. The student’s actual score is then compared to the predicted score. The difference between the predicted and actual scores, if any, is assumed to be due to the teacher and the school, rather than to the student’s natural ability or socioeconomic circumstances.”

Statistician William Sanders is credited with developing VAM (also termed the value added assessment, or VAA) for school districts in North Carolina and Tennessee. Sanders grew up on a dairy farm, and attended UT-Knoxville. He used an approach developed by an animal breeder to demonstrate how data could be used for teacher assessment.

Sanders claimed that, “if you use rigorous, robust methods and surround them with safeguards, you can reliably distinguish highly effective teachers from average teachers and from ineffective teachers.”

The Tennessee Value-Added Assessment System (TVAAS) was adopted by state lawmakers in 1992. It was intended to help school directors gauge student progress, or growth, from year to year.

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A photograph of three women in green athletic shirts performing sit-ups. They are each positioned behind a large exercise ball (one green, one blue). The woman in the foreground is the most prominent, looking towards the camera with a slight smile. The other two women are slightly behind her, also in motion. The background is plain white.

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RACE TO THE TOP

Part 3: Teacher Evaluations

Cont. from page 1

In July 2011, Tennessee became one of the first states in the country to implement a statewide, comprehensive, student outcomes-based, educator evaluation system known as the Tennessee Educator Acceleration Model (TEAM). Under TEAM, TVAAS counts for 25 to 35% of a teacher's overall evaluation score, with 15% of the evaluation based on additional measures of student achievement, and between 50 - 60% based on qualitative measures such as observations. Yet, critics of VAM point out that the models were developed to evaluate populations (of cattle, or teachers) and that the use of tests to evaluate individual teachers has not been scientifically validated. Valerie Strauss reported in the Washington Post in April that "the American Statistical Association (ASA) just slammed the high-stakes value-added method of evaluating

teachers that has been increasingly embraced in states as part of school-reform efforts." "These formulas can't actually do this with sufficient reliability and validity, but school reformers have pushed this approach... Because math and English test scores are available, reformers have devised bizarre implementation methods in which teachers are assessed on the test scores of students they don't have or subjects they don't teach." "Assessment experts have been saying for years that this is an unfair way to evaluate anybody, especially for high-stakes purposes such as pay, employment status, tenure or even the very survival of a school...Now the statisticians have come out with recommendations for the use of VAM for teachers, principals and schools." Here's part of the ASA statement: VAMs are generally based on standardized test scores and do not directly measure potential teacher

contributions toward other student outcomes. VAMs typically measure correlation, not causation: Effects - positive or negative - attributed to a teacher may actually be caused by other factors that are not captured in the model. Most teachers say they welcome an evaluation process, as long as it is fair. "Teachers invented tests," said Andrea Giunta, senior policy analyst in teacher quality for the Washington-based National Education Association. "We're always looking for feedback because that helps our students learn. But it should be fair and based on sound educational practice." But the evaluations, and the consequences, are not always fair, as Farragut 8th grade science teacher Mark Taylor learned over the past few years. Taylor taught four upper-level physical science courses and one general eighth grade science class, but only the standardized scores of his general science class counted in his TVAAS score. The

student scores in his higher-performing upper-level classes, measured by local end-of-course (EOC) tests rather than 8th grade TCAP tests, were not included in his evaluation. Dr. William Sanders, the creator of TVAAS, has said that the TCAP scores of only one of Taylor's five classes of students do not fairly reflect his overall effectiveness as a teacher. The following year, Taylor's students took both the EOC and TCAP test. But since they had learned the 9th grade curriculum and not the 8th grade curriculum, his student's TCAP scores fell from an average 98-99% (in 7th grade) to 97-98%, showing negative growth under TVAAS. Taylor was denied a bonus both years under the teacher evaluation program even though the observation component of his evaluation showed that he was exceeding expectations. Is this how we reward the teachers of our best and brightest students?

Unfortunately, tying a teacher's evaluation, career path, and even continued employment to a statistical manipulation of test scores has led to some instances of massive cheating and fraud - by teachers and administrators - in cities including Washington DC, Atlanta, Philadelphia, and Chicago, in order to raise test scores to show student improvement and proficiency. Valerie Strauss wrote recently, "Quite simply, as the stakes rise, so do the occurrences of corruption and distortion. Sadly, education is not immune to this principle...Yet, we march on in the high-stakes test-based accountability era with the high probability that posterity will ask an indicting question of how a generation of educators could commit such offenses when they knew better." The good news is one of Education Reform's biggest proponents of high-stakes testing may be having some concerns. The New York Times reports, "The Bill & Melinda Gates Foundation... has called for a two-year

moratorium on states or school districts making any high-stakes decisions based on tests aligned with the new (Common Core) standards." However, critics of the standards and testing said that a temporary moratorium is not enough. "If the sanctions and punishments tied to test scores are wrong now - promoting teaching to the test, narrowing the curriculum, cheating and gaming the system - the sanctions and punishments will still be wrong two years from now," said Diane Ravitch, former Assistant Secretary of Education under Secretary of Education Lamar Alexander. Recent Farragut graduate Ethan Young said in his speech to the BOE last November, "The task of teaching is never quantifiable. If everything I learned in high school is a measurable objective, I haven't learned anything." The YouTube video of his speech has over 2.3M views.

School Board Puts 2020 Strategic Plan on Fast Track

By Sally Absher
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The planning was extensive and high level. Fifth District BOE member Karen Carson listed the numerous public opportunities to talk about where KCS should go in 2020 (see sidebar) during the Wednesday night meeting and then added, "But until you put a proposed plan out, it's very difficult. People can give you input and thoughts and ideas, but by putting something out, people have the opportunity to hold it in their hands, look at it, critique it, question it, and offer suggestions."

"If the board approves this on the first reading, that's an opportunity to have a document out for people to look at and offer feedback." After 10 months and over 135 separate interviews, meetings, and sessions, plus numerous surveys, the Knox County School Board is willing to give us, the average citizen and tax payer, approximately 30 days to review 49 pages of slick PR and give them feedback. Note that most of the aforementioned interviews, meetings, and sessions did not involve the average citizen and taxpayer, but

rather elected officials, senior staff, community leaders, Board of Education, Steering Committee, Knox County Leadership Team, District Advisory Council, Strategic Plan Task Force, and other important people. Many of whom have never spent a day teaching in a classroom. What have you, the average citizen and taxpayer, heard about the 2020 strategic plan? What do you know about balanced calendar? Have you ever heard the term "Year Round School?" Well, that's Balanced Calendar. Last year just over 3400 teachers responded to a

survey on a variety of topics. 51% favored "balanced calendar", 49% did not favor this schedule. Maybe you love the idea, maybe you hate it. Maybe you don't know enough to have an opinion yet. While there are various forms of "balanced calendar, the most common is a school calendar with 9 week quarters divided by two week breaks and a six week summer break. Is it fair to call these 2 week periods "breaks" when academically struggling kids will spend the time at school, in "intervention"? Who is going to hire a kid for 6 weeks in the summer? What about teachers that have second jobs over the summer? Maybe it won't matter because you don't have children in school. But if you are an employer, how are you going to differentiate job applicants, all with 4.0 GPAs due to today's inflated

Continue on page 4

- 70 one-on-one interviews with elected officials, senior staff, and community leaders
- 8 insight sessions that included over 800 people in the community
- 2 feedback sessions with over 100 people
- 20 "chatterboxes" with over 700 people responding
- Survey responses from more than 5,000 people
- BOE retreat November 1, open to the public
- BOE mid-month meeting November 18
- Steering Committee chosen and met in September, October, November, and December
- Knox County School Leadership team met 3x in September, 4x in December
- District Advisory Council meeting in November
- State of the Schools address
- Strategic Plan mini-movies and surveys
- Virtual Town Hall on April 29 with 20 people
- Face to Face Town Hall May 8 with over 60 people
- BOE talked about the plan in March, May, June, and July
- Steering Committee met in February, March, and April
- Leadership Team met 2x in April
- Strategic Plan Task Force met
- Steering Committee met 4x in April
- Teacher Advisory Group talked about Plan in April
- K-12 Principals meeting in March and May



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McIntyre and the Politics of Schools



By Steve Hunley,
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The Knox County Board of Education last week dealt Superintendent Jim McIntyre his first solid rebuff when it refused to approve his firing of a Knox County high school teacher. An impartial mediator in the case did not find the allegations worthy of the teacher being fired. The mediator recommended the teacher be suspended for ninety days and reinstated with back pay.

McIntyre has repeatedly demonstrated his affinity for attempting to micromanage just about every aspect of the school system and naturally he did not appreciate having

his authority questioned. McIntyre appealed the mediator's findings to the full Board of Education.

After considerable debate, the Board apparently (by voice vote) unanimously sided with the teacher, leaving McIntyre visibly stunned.

Merely watching this silly spectacle allowed one to see just how the internal politics of the Board works. Departing Board member Indya Kincannon actually moved to revoke the teacher's tenure and turned around later and voted with the rest of the board to reinstate him. Her attempt to do McIntyre's bidding was obvious to anyone paying attention. Her motion to revoke tenure died for lack of a second. Later on in the meeting she did a 180 to vote with the rest of the board to reinstate the teacher. Just how she could possibly explain her going from an attempt to revoke a teacher's tenure to voting to reinstate him is incredible. However, the explanation is really rather simple. Kincannon was doing her best to back McIntyre,

but the prevailing point of view, with the absence of two Board members, made it impossible for her to deliver. Kincannon very well might explain her actions as merely thinking out loud. Her performances at Board meetings are almost unbearable, with a steady stream of babbling that is barely coherent.

Kincannon is hardly above playing politics and recently did her best to persecute fellow Board member Mike McMillan with a bogus ethics complaint for releasing an email that was clearly public record. She did so even when no official complaint had been filed and McMillan, in releasing the email, was only following state law.

Karen Carson, another McIntyre rubber stamp, also is trying to do her best to carry the superintendent's water, but it wasn't enough. Carson has recently been pushing along a policy which apparently none of the Board members knew existed or had been following. Just as the Board Ethics Committee seems only to exist to attempt

to malign Mike McMillan, the Board floats along and seems to follow no fixed rules, order or policies, unless they are convenient to hush up opponents of McIntyre, who have become increasingly vocal. Carson's newly discovered policy would have the chilling effect of preventing teachers from appearing before the Board with a concern until or unless they have gone through the so-called chain of command. Carson says that way the Board will be able to figure out if the chain of communication is working or broken. Call it what it is: an attempt to shut up or punish those teachers critical of the McIntyre administration.

McIntyre likely needs to get used to the idea of greater scrutiny and opposition to his dictatorial ways on the Board. There are a minimum of four new Board members that will take office soon, including Kincannon's replacement.

McIntyre's rubber stamps on the board seem to be hurrying along the superintendent's business

this summer before the new Board members take office September 1. In fact, McIntyre admitted at the most recent Board meeting he is trying to have his new "Strategic Plan" adopted by the current Board as they have worked on it for over a year. Yet at least four of the nine Board members won't be on the Board any longer and, in effect, it will be the plan of the new Board. It's like a president demanding an unpopular measure to be passed by a lame duck Congress before the new Congress takes the oath of office.

McIntyre's assertion that it is critical to pass the new Strategic Plan is clearly self-serving. By his own admission, the administration has been working on it for over a year and it wouldn't hurt a thing in the world to let the new Board have their say before approving the plan for the next three months.

In fact, the Strategic Plan is yet another example of McIntyre's liberal use of glittering generalities. The plan is remarkably free of any real substance and

there is no real direction, much less any real solutions. One hallmark of McIntyre's administration is the lack of clear, understandable language and actual solutions needed by the school system.

Subtract the use of superlative adjectives and McIntyre is a blank wall. Look closely at his own statements and documents and it is perfectly evident.

McIntyre has been here six years and despite his pointing to graduation rates, the news about the preparation rates - - meaning those youngsters ready to further their educations or get a job - - are positively dismal. McIntyre never stops asking for more and more money, obviously oblivious or indifferent to hard times faced by many families, as well as the fact the county is over a billion dollars in debt.

I have said in the past that McIntyre is "all hat and no cattle" but evidently he is also a "more money, more money, more money one trick pony."

Board of Education Won't Budge on Policy Limiting Access to Public Forum

On Monday, the Board of Education spent over 40 minutes debating the dubious merits of Board Policy BCBI, "Appeals to and Appearances Before the Board." The policy says that an employee may come before the board after they have exhausted the normal chain of command.

The board says they want teachers and other KCS employees to put their concerns in writing, and document each step up the chain of command, so that if the process breaks down, they will know where the break down occurred and be able to address it at that point.

Action on this item was tabled last month to allow board members time to propose revisions or amendments. No amendments were brought to the work session by



By Sally Absher
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board members, so Chairwoman Lynne Fugate said she anticipated "doing nothing" at Wednesday's meeting. "It is our policy, and we will enforce it." Critics say that the BOE wants to keep concerns about KCS out of the public eye. Board member Karen Carson worried that "bringing concerns up, on TV, is not good for public education" But bringing issues before the public, where they become part of public record, gives teachers, parents, and citizens a way to hold the board, and the administration, accountable.

At Wednesday's regular meeting, Farragut Middle teacher Mark Taylor spoke on the agenda item, saying, "Very few teachers have spoken in public forum that have not tried to resolve their issues and

concerns through the proper channels."

Taylor should know. He teaches mostly advanced 8th grade students, who take 9th grade physical science. For several years he received artificially low evaluations because students taking 9th grade physical science are taught a different curriculum, which is not aligned to the 8th grade TCAP test.

This resulted in poor TVAAS scores for Taylor, who otherwise had excellent evaluations. He brought his concerns to the Board earlier this year after his school administration suggested that he should start worrying more about himself than his students.

Educator Shelia Earl told the Board that after 14 years as an award winning teacher and nine as an assistant principal, Dr. McIntyre demoted her to a teaching position. She has been trying to find out why.

The only response she received from the chain of command was that "administrators serve at the pleasure of the Superintendent." The demotion cost her the APEX bonus, and a 25% cut in salary.

She said, "Mrs. Fugate has the series of emails I sent to Dr. McIntyre, Dr. Sims, and others," adding that she was required to provide them as evidence so that she would be allowed to speak in public forum.

She added, "What the chair does not know is that I never received a reply until my sister, unbeknownst to me, contacted the Knox County Ethics Board. I believe this is the only reason I finally received a response from the Superintendent."

Where is the transparency? When issues are documented in writing, it becomes part of the employee's permanent

employment record. But the written communication is never seen by the public.

Mark Taylor quoted Supreme Court Justice William O. Douglas, who said, "Sunlight is the best disinfectant." He added "This policy is not transparent. It stifles free speech."

Taylor said "the Board of Education, like all other elected governing bodies, should always be transparent, always allow debate, and most importantly always follow the law," and suggested this board policy may be in violation of the law.

He cited County Commission Ordinance O-14-2-101, approved in March of this year, which amends Knox County Code to add language relative to an employee's right to speak openly and freely regarding any issue involving Knox County Government, its agencies, boards or its elected or

appointed officials so long as such speech does not violate the laws of slander and libel.

Taylor challenged the Board to change their policy on Public Forum to allow full transparency. He said they should allow people to speak freely and have the courage to respond to them in Public Forum so their comments are on the record.

First District Gloria Deathridge added that this policy is not just for teachers, but that the policy is for parents and citizens as well. "They still have to go through certain procedures, or we would like them to, in order to get it solved at the lowest level."

Chairman Fugate asked BOE attorney David Sanders to check on the legality of the board policy.

Norwood Neighborhood Opposes Development

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against the change. If the first reading of the rezoning passes, then a second and final will be required and a use-on-review before any work can be done there.

Other matters to come before the council includes a resolution from Councilman Dan Brown to add "pet services" to the zoning regulations, possibly allowing pet services in commercial

and industrial zoned areas; an agreement with Cannon and Cannon, Inc. for additional engineering services at the Suttree Landing Park project not to exceed \$313,355; and imposing a \$5 fee for traffic violations to support a proposed E-Ticket program. (See related Story on B2)

The council will also accept a donation of \$ 13,853.80 from the Knoxville Firefighter's Association to be used to

purchase supplies for the Fire Department's "Learn Not to Burn" program to educate children about fire safety.

The council should also authorize the mayor to apply for and accept grant money from Target Foundations for \$2,000 for planning efforts

for National Neighborhood Watch Night Out. They will also consider a contract agreement with Volunteer Highway Supply Company

for paint pavement striping and increasing the price by \$68,100 for a total of \$150,000 and extending the completion date.

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Central Alumni sets Golden Grads Reunion

By Mike Steely
steelym@knoxfocus.com

If you graduated from Central High School in 1964 or earlier, you have a treat coming. On Friday, July 25, alumni of the school are holding a Golden Grads Reunion at the Grande Event Center, (by Knoxville Expo Center), 5441 Clinton Highway. The event may take you back to those high school days and will feature a two hour reception and social from 4 p.m. until 6 p.m. followed by a dinner and a short program.

Dr. Bill Snyder, Class of 1949, told The Focus that the current principal, Dr. Jody Goins, will address the alumni and a video made

in 2006, "CHS's 100th Anniversary," will be shown. Music will be performed by alumni member and noted vocalist Rev. Liz Peterson, pastor of the Fourth United Presbyterian Church.

The little heard CHS Alma Mater, written in 1958 by Charles Goan as a class assignment, will also be performed. Beckye Thomas of the Central High School Choral Department will sing the Alma Mater.

"I've sent out more than 3,000 invitations," Snyder said, adding that the earliest CHS graduate to be notified was in the Class of 1936.

Reservations can be made, at \$35 each person, by contacting Fred Fogerty,

556 Lost Tree Lane, Knoxville, TN 37934. You should include your year of graduation and your guest's name and their year of graduation from CHS, if applicable. You may also contact Dr. Snyder, Chairman, at (865)633-6023 or email him at snyderbs@utk.edu.

Central has had many noted graduates: Roy Acuff, country music star; Trevor Bayne, NASCAR winner; Ashley Capps, founder of AC Entertainment; Con Hunley, country music star; Jennifer Tipton, Tony Award lighting designer; Nikki Creswell, actress; Todd Helton, pro-baseball player; and Frankie Housley, heroic

flight attendant.

Central High School's history can be traced back to the founding of Holbrook Normal College in 1892. In 1900 Tennessee Baptist bought the school and established the Tennessee Normal College.

In 1906 Knox County purchased the old Normal College and 13 acres and hired Walter E. Miller as first principal of the new school, Central High School. Miller went on to become Knox County Superintendent.

In 1919 Miss Hassie K. Gresham became the fourth principal at Central and a new school was built in 1931. In 1971 Central moved to its current location

and the old school became Gresham Middle School.

Much of Central's history has been compiled by historian J.C. (Jim) Tumblin.

This Alma Mater was featured in 2006 by the Graduating Class of 1967:

Our Alma Mater, We offer to the our praises, and our Devotion, will be everlasting. Thy watchword leads and will guide us ever onward – proudly we hail thee, our Alma Mater. Our City's border, it stands as supreme, Stately thy dome, is a beacon inspiring. Knowledge unveiling, and spirit prevailing, Oh, Alma Mater, we do hail thee evermore.

The CHS Class of 1964, celebrating 50 years, will also hold a Reunion on September 19-20 at Gresham Middle School from 6-9 p.m. that Friday, followed by a 6 p.m. dinner at Calhoun's on the River on that Saturday. Cost of the reunion is \$50 and you can call (865)438-0025 or email Geopcoop3@gmail.com.

Sgt. Brian L. Robins in his Trac Chair at the presentation in June. The chair was bought and donated by efforts of the Tennessee American Legion Auxiliary, the American Legion, Sons of the Legion, and the Legion Riders. Photo courtesy of Hilda Hickman.



Off-Road Track Chair donated to Maryville Veteran

By Mike Steely
steelym@knoxfocus.com

Sgt. Brian Robins was wounded in Afghanistan and had to spend seven months at Walter Reed Medical Center. His right leg was removed after he stepped on an IED bomb. Moving and working around a farm is difficult for anyone, but with his new chair, Robins will be able to resume his work and his hobbies like hunting and fishing.

The chair was presented in Knoxville during the 92nd Annual Convention of the American Legion Auxiliary. Past Auxiliary President Charlotte Connors of Dickson, Tennessee thought of the idea of a Trac Chair as Robins lives on a large farm in Blount County.

Connors told *The Focus* that members of the Legion, the Auxiliary,

the Sons of the Legion, and the Legion Riders all had functions last year to raise the price of the chair.

"Things like cookouts and other events, it was the biggest project we've had in Tennessee," Mrs. Connors said.

"Each year the (Auxiliary) president chooses a project, I chose the Trac Chair," she said.

Hilda Hickman, of Kodak and a member of Auxiliary Post 104, said that Mrs. Connors was primarily responsible for the effort to raise funds and the idea of the special chair.

Trac Chairs are designed for off-road use where normal powered-wheel chairs cannot go. The device goes in mud, snow, through shallow streams, on dirt roads, etc. It is powered by a 24 volt DC motor.

School Board Puts 2020 Strategic Plan on Fast Track

Cont. from page 2

grades, when none of them have ever worked a summer job? Do you want to be that kid's very first employer? If you have teenagers, how will they earn money for college, or car insurance, without a summer job?

What do you think of letting Central Office take care of screening and interviewing teacher candidates for your child's school, rather than the principal? Who knows your kids school, kids, parents, and community better, the principal, or the Executive Director who speaks of teachers as "human capital?"

There are some (Broad Academy Fellows) in Central

Office who think KCS needs Teach for America teachers. Do you want a brand new college graduate with 5 weeks of education "training" to teach your son or daughter to read? There is a reason that elementary school teachers have a strong background in early childhood development and early childhood education – something that sadly, no one on the team that wrote the Common Core standards had.

The plan is 49 pages. In those pages, the words "rigor" or "rigorous" occurs 19 times, "technology" occurs 26 times, "robust" occurs 17 times, and "achieve" or "achievement" occurs 28 times. The most honest thing Carson said

about the plan at Monday's Work Session meeting was "It's a little too wordy... too many adjectives."

Lance McCord and Bob Savery both addressed the plan development process in Monday's Public Forum. McCord said, "The insight sessions last fall were excellent... the kind of thing you need to do, but since then there's been a lot of silence. Now you are about to approve this, but it was made public three days ago ...It is really important for the public, community, teachers, parents, and the rest of us buy in to it. This fast track to approval... does not give me the sense of legitimacy that I would like to see."

Savery, a BHS teacher,

compared his thoughts about the plan to what a repairman said as he was upside down and sideways working on his A/C unit - "I'd like to get ahold of some of these engineers with their designs, that have never had to work on them. If they had to work on them, they would come up with better designs." He said the plan had a lot of input, but "this administration has stayed the course, acting interested, but written their own version, just like those engineers who never work on their own designs."

Savery agreed with McCord that there isn't enough time for careful review and community buy-in. This plan needs a "rigorous" review and a



Photo by Dan Andrews.

Lauren Hopson takes the podium at last week's Board of Education meeting.

"robust" discussion. The flowery language and jargon needs to be cleaned up. It needs the BOE members out in the community, holding town hall meetings, explaining the plan, and answering questions.

The first reading was approved in Wednesday's BOE meeting. Mike

McMillan asked if the plan had to be approved in August. Dr. McIntyre said that is the timeline that was laid out a year ago, and that it was "vitally important for the timeline to remain so that by August the board has the opportunity to consider and approve the plan."

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Our Neighborhoods

THE DOWNTOWN TROLLEY

By Mike Steely
 steelym@knoxfocus.com

If you live downtown, you probably already know the advantages of the Knoxville Trolleys. If you don't live downtown, here's the secret: the trolleys serve most of downtown, the Cumberland Avenue Strip, and up beyond I-40 on Gay Street at no cost to the rider. Yes, that means FREE.

Most of the trolleys come by about every 10 minutes and operate from 7 a.m. until 6 p.m. during the week

If you're headed downtown it would be wise to find a place to park, hop aboard a Trolley and zip around for free. As an additional bonus, on the weekends all of the city garages are free, except for event days. Likewise, the trolleys do not run on holidays or UT game days. You can get a map of trolley routes at the KAT Station on Church Street or go online and print out a route map

at www.katbus.com.

Three different routes are offered by the Knoxville Trolley: The Downtown Loop, the Gay Street Line, and the Vol Line.

The red Downtown Loop has hop on points at the Civil Coliseum, the East Tennessee Historic Center, Knoxville Convention Center, Krutch Park and Market Square, Regal Riviera Theater and the Tennessee Theater. It does a loop that includes the KAT Station, which might be a good place to get information about Downtown and other trolleys.

The purple Gay Street Line serves West Fifth Street north of Magnolia south to Crown Plaza Hotel, Mast General Store, Krutch Park, the Bijou Theater and the Andrew Johnson Building. It then runs along North Hill Avenue to Blount Mansion and on to the Marriott Hotel. The Old City is served by an extension of the Gay

Street Trolley along Jackson Avenue.

The Vol Line services the University of Tennessee Strip on Cumberland Avenue and along Eleventh Street to Clinch Street and up Clinch to Gay, then down Gay one block and turns on West Church past the Civic Coliseum and loops back to the KAT Station.

The city is making plans to extend the Vol Line to the new shopping center being built at University Commons and it is expected to be a popular route, linking downtown residents with the new Walmart and Publix stores there. The addition to the route would use current Vol Line routes through downtown, serving the Transit Station, Krutch Park and the Convention Center. The trolley will turn from Cumberland Avenue and travel through the UT campus along Volunteer Boulevard and will provide direct service to the

shopping center using the new bridge from Joe Johnson Drive.

The Knoxville Area Transit approved the additional route in their June 26 meeting and the new route is to begin July 28.

The Knoxville Trolley began in 1876 and the first trolleys were pulled by horses and mules. By 1890 electricity became the energy for new trolleys.

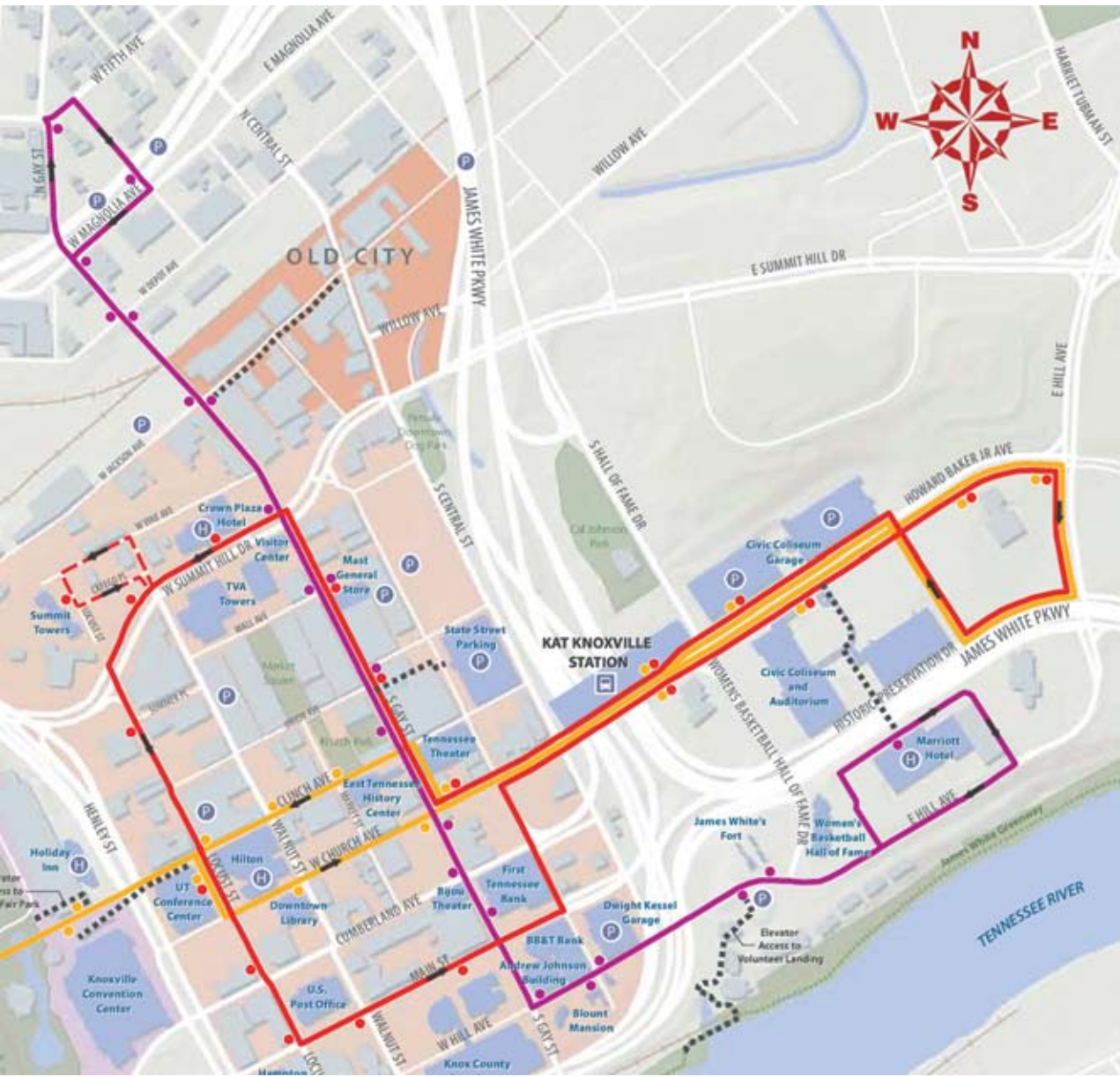
By 1910 there was some 42 miles of trolley (or street car) lines in Knoxville and some 11 million passengers each year. By 1947 the street cars gave way to gasoline powered trolleys and, in 2003, the system was converted to propane power.

Remains of the old electric trolley system area are still being discovered beneath the streets downtown because, with progress, some tracks were simply paved over rather than removed.



PHOTO BY MIKE STEELY

Knoxville's downtown Trolleys are FREE and there's one along most of the streets every few minutes. You can hop on and hop off as you wish.



KNOXVILLE

TROLLEY

SINCE ★ 1876

H Hotel

P Parking

..... Pedestrian Pathway

TROLLEY STOPS

● Downtown Loop

● Gay Street Line

● Vol Line

TROLLEY ROUTES

— **Downtown Loop**
 Mon. – Fri. 6:30 am–6 pm
(Every 10 minutes)

- - - **Downtown Loop Extension**
 9 am – 4 pm

— **Gay Street Line**
 Mon.–Thurs. 7am–6 pm
 Fridays 7 am–10 pm
 Saturdays 9 am–10 pm
(Every 10 minutes)

— **Vol Line**
 Mon.–Thurs. 7 am–6 pm
 Fridays 7 am–10 pm
 Saturdays 9 am–10 pm
(Every 10 minutes weekdays before 6 pm. Every 15 minutes after 6 pm and on Saturdays.)

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This home is updated, clean, and perfect in every way! Situated on large level lot completely fenced! Enjoy your covered front porch, large back deck and double cul-de-sac street w/fabulous neighbors! Beautiful hardwood flrs, very large living room, formal dining room, and eat in kitchen plus a bonus room! S/d offers street lights, sidewalks, clubhouse w/workout area, Jr. Olympic pool & playground. MLS 888066 \$209,900



Beautiful home, full of charm & character yet updated; very nice! Nice flooring, light fixtures, tile backsplash & more! Home property situated in park like setting w/ tons of privacy & curb appeal! Lots of extra storage, a finished basement, perfect for more room, craft room or office. Unfinished basement area for your dream workshop. Lots of natural light and pure beauty! MLS 892067 \$154,900



Super neat home has an amazing layout situated perfectly in a park like setting! Enjoy master on main, 2 huge bedrooms with Jack & Jill bath up, and a fabulous family room downstairs complete w/ office, full bathroom, and awesome storage. Workshop w/ door to exterior. Super home in a super neighborhood! MLS 889936 \$174,900



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Land!
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Take your bike for a bus ride

By Mike Steely
steelym@knoxfocus.com

So, you're into riding your bike and pedaling where ever you want, right? Sometimes you find that where you want to explore on your bike is too far from your home or the traffic is too heavy.

Bet you didn't know that the Knoxville buses and trolleys have bike racks, did you?

Yep, all Knoxville Area Transit (KAT) buses are so equipped and there is no additional charge to carry your bike. Each rack holds two bikes and the bikes may be loaded and unloaded at designated stops only. If the bike rack is full, please wait for the next bus.

Here's how you do it:

With your standard fare (trolleys are free), you tell the driver that you have a bike and will be loading it. Grab the bar on the front of the bike rack and pull down to unfold it. Lift the bike onto the rack, fitting the tires where indicated, using the inside slot first.

Pull the support arm out and up over the front tire to secure it and use your bicycle lock to secure it to the rack.

When you get off the bus be sure to tell the driver you want to unload your bike. Pull the support arm out and down over the tire to release it, unlock your bike and lift your bike off.

Stand clear of the bus or trolley and signal the driver you are finished.

Drivers cannot, for safety reasons, help you load or unload your bike. Children 12 and under can use the bike racks only if accompanied by an adult who is 18 years old or older.

There are some restrictions: Tire size must be at least 16 inches, motorized bikes are not allowed and bikes with child seats or other attachments are not allowed. KAT isn't responsible for damages to your bike.

So, if you are among the growing number of bicycle riders in the area, using the free bike racks on buses and trolleys might be a good way to get to that greenway, neighborhood, or downtown spot you've been thinking about riding. Using the bus system can save you gas and paying a parking meter downtown.

Getting around in Knoxville is changing as more and more people are discovering different ways to get from here to there. A single ride on a Knoxville bus is only \$1.50 and an all-day pass is \$4. If you commute to and from work and want to take your bike, you can buy a 20 ride pass for \$25 or a 30 day pass for \$50.

E-Ticketing for traffic violations may be coming

By Mike Steely
steelym@knoxfocus.com

The Knoxville Police Department wants to develop an electronic citation system and is asking City Council for an extra \$5 to be added onto on each traffic violation fine to partially cover the cost. A motion to authorize the \$5 cost came up at the last council meeting and was unanimously postponed. It now appears on the council's upcoming meeting this Tuesday.

An electric citation system is a computer assisted operation which allows police to use handheld devices to complete traffic stop ticketing. The system, also called E-Ticketing, produces complete and enforceable citations. Proponents of E-Ticketing claim it

improves conviction rates, reduces court administration, and increases collections.

E-Ticketing transfers records to courts in seconds and replaces conventional citation pads with mobile printers and computers. Some states that have adopted the system also have bar codes on driver license that can be read and recorded on the devices. Some jurisdictions have E-Ticket devices with an integrated card reader that can be used to process credit and debit cards from offenders for parking or traffic tickets.

The idea comes from a new state law passed by the Tennessee General Assembly which took effect the first of July. It imposes a \$5 fine on every traffic violation issued by the

state that results in a guilty plea, a nolo contendere (No Contest) plea, or a guilty conviction. The same state law authorizes municipalities, by a majority vote, to charge and collect electronic ticketing citation fees in municipal courts.

"The system will enhance transparency and will remove any perceived 'ticket fixing,' as the citation will be immediately entered into the system and can only be adjudicated from that point," Vice Mayor Nick Pavlis told *The Focus*.

"The fee collected will be used only for the hardware and software for the system. \$4 is for the law enforcement and \$1 is for the court," he said. He added that the proposed system is "efficient, safer for our officers, and get

our officers back into our neighborhoods and protecting our businesses.

"The purpose of the fee is to get the systems up and running," Pavlis said. He added that if a violator wishes to pay the traffic fine they can do so within hours of the ticket being issued, rather than days or weeks later.

The request comes from the police department which has been requesting the authority to impose the \$5 per ticket add on for five years. The motion reads: "The Knoxville Police Department plans to develop an electronic citation system and wishes to use the fees to fund and operate the system."



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"Blow me a kiss from across the room.
Say I look nice when I'm not.
Touch my hair as you pass my chair,

Little things mean a lot.
Give me your arm as we cross the street
Call me at six on the dot.
A line a day when you're far away,
Little things mean a lot.

Don't have to buy me diamonds or pearls
Champagne, sables, and such.
I never cared much for diamonds and pearls,
'Cause honestly, honey, they just cost money.

Give me a hand when I've lost the way,
Give me your shoulder to

cry on.
Whether the day is bright or gray,
Give me your heart to rely on.

Send me the warmth of a
Continue on page 4

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Edward Hull Crump: The Boss 5

Pages from the Political Past



By Ray Hill
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Governor Gordon Browning had unleashed a fierce assault on the Memphis political machine, as well as its leader, E. H. Crump. Browning proposed to institute a county unit bill to render the huge voting majorities produced in Shelby County meaningless in statewide elections.

Boss Crump sent an urgent appeal for help to Senator Kenneth McKellar. McKellar had not supported Browning for the governorship and had repeatedly warned Crump he would be sorry for backing Gordon Browning. Since Browning's election, Senator McKellar used every opportunity to fan the flames of Crump's discomfiture with the new governor. McKellar was highly respected and personally popular with most members of the Tennessee legislature and the senator responded to Crump's plea for help by taking the train from Washington, D. C. to Nashville where he spoke before the General Assembly. McKellar roundly damned the county unit plan and Gordon Browning in typically blunt McKellar fashion.

Browning, realizing he was fighting for his political life, used every means available to him to pass his legislation. Appointments, jobs, patronage and other favors were used as inducements to hold wavering legislators in line as well as pick up the votes of those who remain uncommitted. More than a few legislators were reluctant to cross the powerful McKellar who dispensed the Federal jobs and positions available through the New Deal administration of President Franklin D. Roosevelt.

Governor Browning was finally successful in having the Tennessee General Assembly pass his county unit bill, only to see it struck down by the state Supreme Court. Browning also managed to further imperil his own political standing with his appointment of George L. Berry to the Senate seat held by Nathan Bachman, who had died suddenly of a heart attack on April 23, 1937. Browning appointed George L. Berry, long-time President of the International Pressmen's Union, on May 7, 1937. It was a curious appointment, as Tennesseans had never been overly friendly to labor leaders. Berry himself had been an occasional candidate for high public office, but had never been elected to anything outside his own union.

Governor Browning had been summoned to the White House by President Franklin Roosevelt to discuss the Senate appointment. Roosevelt told reporters he did not intend to tell the governor

whom to appoint, but rather whom not to appoint. Rumors circulated that Secretary of State Cordell Hull, a former senator from Tennessee, was dissatisfied serving in FDR's Cabinet and wanted to return to the Senate. Roosevelt did not want to lose Hull, as the Tennessean commanded enormous respect from the Congress in particular. FDR had another reason for being interested in who the new senator from Tennessee would be; the Senate was debating Roosevelt's attempt to enlarge the U. S. Supreme Court. Angry because several important New Deal bills had been invalidated by the high court, Roosevelt wanted the right to appoint an additional justice for every justice on the court over age seventy-two; that would have given FDR the right to name at least six justices at the time.

After Governor Browning appointed George L. Berry to the United States Senate, Berry departed for Washington with his new Secretary, F. L. Browning, the governor's older brother and his chief political advisor. Berry's employment of the governor's brother further cemented in the public mind the ties between Gordon Browning and his appointee, which would have political consequences for the both of them.

Senator Berry immediately encountered hostility from his senior colleague, K. D. McKellar. Berry further antagonized McKellar by proposing a division of the patronage in Tennessee, a proposal McKellar refused. Senator Berry had also been expected to support President Roosevelt's court-packing bill, but despite being inside the Senate Chamber during the vote, he did not answer the roll call, a fact Senator McKellar quickly pointed out to a very peeved FDR. Berry's failure to support the administration more firmly cemented McKellar's authority over Federal patronage in Tennessee.

The wily McKellar outmaneuvered George L. Berry at every turn and Berry increased Governor Browning's political woes by engaging in a very public dispute with the Tennessee Valley Authority. Berry owned considerable real estate holdings in Tennessee, as well as significant mineral rights for even more property. Berry claimed that he owned marble deposits in land flooded by the TVA worth millions, a claim TVA not only disputed, but also flatly rejected as untrue. Boss Crump, understanding most Tennesseans revered the TVA, exultantly started referring to Berry as "the marble wizard".

Congressman Walter Chandler was the first

opponent to declare against Governor Browning, but Crump was uncomfortable about a candidate from inside his own domain. Senator McKellar was cool to the notion of a Chandler candidacy and the Memphis Congressman soon withdrew. McKellar looked much more favorably upon Prentice Cooper, a young and largely unknown State Senator from Shelbyville. Crump did not know Cooper and went along with McKellar's choice in the gubernatorial race.

The McKellar - Crump organization entered a candidate in the 1938 special election for the United States Senate as well. Incumbent George L. Berry evidently liked being in the Senate and intended to run again. The senatorial nod went to yet another McKellar ally, Tom Stewart, who was the District Attorney for a Middle Tennessee district centered around his home city of Winchester. A third candidate entered the senatorial sweepstakes when Fourth District Congress J. Ridley Mitchell announced his own candidacy. Mitchell had been a Judge of the Circuit Court and had first been elected to Congress in 1930. He had been reelected in 1932 by defeating a fellow Congressman, Ewin L. Davis, who had served in Congress for fourteen years. Mitchell had demonstrated impressive political skills and was highly popular inside his own district, although he was little known outside the confines of the Fourth District.

Congressman Mitchell had been warned by several family members a race for the Senate was not only highly risky, but quite likely would end his own political

career. Mitchell apparently believed the fight between McKellar and Crump on one side and Governor Browning on the other, would allow a third candidate to win the Democratic nomination.

The 1938 campaign in Tennessee was so bitter and hard fought, it became something of a scandal and prompted an investigation by the United States Senate. Gordon Browning tried to ignore his own appointee to the United States Senate, George L. Berry, as Berry had become a clear liability in the election. Browning tried to make Crump and the Memphis machine the chief issue in the campaign, denouncing bossism all across the state, but his own heavy-handed tactics had cost him dearly and even the Nashville Tennessean, Browning's most faithful press ally, deserted him in his reelection campaign.

Both Crump and Senator McKellar were deeply and personally involved in the campaign from day to day and were overjoyed when Governor Browning and Senator Berry lost badly. For the next decade, the McKellar - Crump alliance would completely dominate Tennessee politics.

E. H. Crump had thoughtfully gone to the trouble to draw up a proposed political platform for gubernatorial candidate Prentice Cooper. The Memphis Boss was not a little chagrined when Cooper politely acknowledged the platform, but ignored it. Cooper would be Tennessee's governor for six years and remained much closer to Senator McKellar than Crump. As time passed, Crump was little impressed with Governor Cooper and felt much the same about Senator Tom Stewart, who was also much closer to

McKellar than the Memphis Boss.

While national publications would frequently refer to both Governor Cooper and Senator Stewart as faithful servants of Boss Crump, the truth is Crump had not selected either man to run for office. The Memphis Boss had acquiesced in Senator McKellar's choices, perhaps in penance for Crump having embarrassed his old friend in the 1936 election and his choice of the hated Gordon Browning.

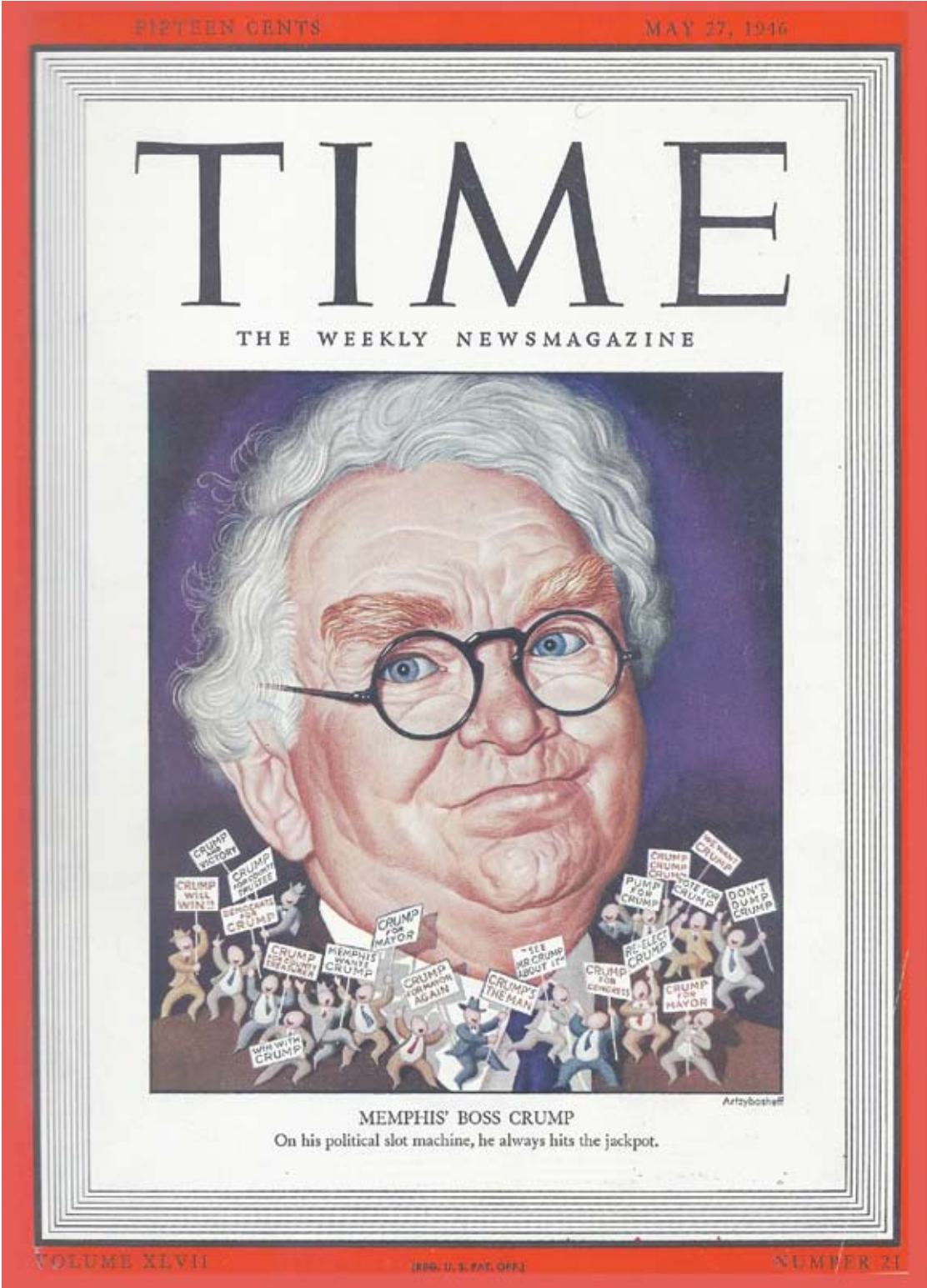
E. H. Crump had succeeded Senator McKellar as Tennessee's Democratic National Committeeman and the Roosevelt administration paid court to the Memphis Boss. Crump, while one of FDR's original supporters at the 1932 Democratic National Convention in 1932, did not trust nor especially like Franklin Roosevelt. Yet, Crump was a practical politician with a keen understanding of his fellow human beings. The Memphis Boss and Senator McKellar both quickly endorsed FDR for a third term well before it was clear Roosevelt would accept an unprecedented third term in the White House.

McKellar was himself a candidate for reelection in 1940, as was Governor Prentice Cooper. The opposition to the McKellar - Crump alliance was so disheartened and depressed following the staggering defeat of Gordon Browning in 1938 that neither McKellar nor Cooper faced any significant challenger in the primaries and the Republicans posed no serious threat in the general election. Once again, the McKellar - Crump ticket won the

election easily.

In 1939 Crump would be a candidate for elective office for the last time. Crump ran for Mayor of Memphis with the explanation he was an "elector" for Congressman Walter Chandler who remained in the nation's Capitol. Crump was elected without opposition and took the oath of office just as he was about to depart for New Orleans. A crowd had gathered in a blizzard to watch Crump be sworn in as he waited on the platform of his train. Crump promptly resigned, leaving the Vice Mayor to become Acting Mayor until the City Commission appointed Walter Chandler. Crump went on to Louisiana and the Sugar Bowl. Crump's election and the subsequent resignation gave Memphis four mayors in a twenty-four hour period.

The decade of the 1940s would see both E. H. Crump and Senator Kenneth McKellar at their political peak. The Memphis Boss, while a poor public speaker, enjoyed the attention he received from the press, although he was notoriously thin-skinned about criticism. Crump was flamboyant in both his demeanor and his dress. The Memphis Boss could be observed at the numerous public functions he attended with a large hat, a walking stick firmly grasped in one hand, wearing custom-tailored clothes that were frequently a bit loud. His head crowned by a head of fluffy white hair like a halo surrounding his head, E. H. Crump was impossible to miss.



FROM THE AUTHOR'S PERSONAL COLLECTION.

E. H. Crump on the cover of TIME, circa May 1946.

Lovely Lois

Saturdays back then



By Ralphine Major
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She is a lady of many talents. *Focus* readers first met her in “What’s in the Bag?” on 12-23-13. The little blue and white teddy bear my brother gave me for Christmas in 1964 is one gift I have kept all these years. It was only when I was writing the story that I found out who made it. Her name is Lois Zachary.

Last summer we saw one of the Zachary sons, Tim, outside Gibbs Center. I did not know him. But, my brother did. Tim mentioned that his mother is a faithful *Focus* reader. She had seen my Memorial Day column with our father in his United States Army uniform. Lois and our father were in the same class at Gibbs High School. Tim told us his mother had the original



Lois Wood Zachary. Photo provided by Margie Pruitt.

newspaper clipping of Ralph in his Army uniform when he went to service.

Visiting her home is like walking into a community library. A room is filled with scrapbooks that document important events in the community and the lives of its people---engagement announcements, wedding photos, and even the newspaper account when Gibbs School burned many years ago. There is no fancy computer system to catalog and file this vast collection of documents. You flip through the pages of our history one book at a time.

This lady shared another piece of history that she has kept for many years. In the 1940s, Lois entered a contest by sending a letter and her picture to a group of sailors. The winner’s picture would be painted on the side of an airplane. Lois won the contest! She still has the letter from the group of sailors telling her that she was the winner. A picture of the sailors and plane was included, though her picture was not on it at the time. Recently, her grandson found information about the plane named “Lovely Lois” on the internet.

(To be continued.)



By Joe Rector
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A couple of weeks ago, I visited a friend on Saturday morning. After a good visit, I hopped into my car and felt as if I’d just exited a time warp. It brought back some memories about the weekends that weren’t all that exciting.

The woman met me at the door that Saturday with her hair rolled tightly into curls and set with a combination of small rollers, “spoolies,” and bobbypins. Her appearance brought back visions of my mother on that first day of the weekend. She, too, spent some part of the day “fix’n her hair for next day’s church. Her gray hair was pinned tightly to her head with so many pins that they must have added a pound or more of weight. All day long she completed her list of responsibilities with her hair held in tractions. She removed them the next day and brushed out the ringlets until her hair fell exactly as she’d planned. The entire process seemed to require too much work for short-term results.

Saturday for us boys began with breakfasts of pancakes and bacon. We’d gobble the food down and wait for the sugar high to hit in front of the television. There we watched cartoons and waited for commercials that previewed the most popular toys for the year. The sugar soon burned off and left us lethargic and

sleepy.

Before long, Mother lost patience and heavy footed it down the hall. We knew house cleaning time was at hand. The house was divided into three areas, and each of us was responsible for vacuuming, dusting, and cleaning every inch of those places. We boys took turns with the vacuum; every one of us hoped that we wouldn’t be last because that meant we had to empty the tank that contained water and yucky stuff that had been sucked into it.

By mid-afternoon, we’d finished, and the rest of the day belonged to us. Most often, Jim and I found something outside to keep us busy. Board games never had any appeal because they required sitting still. Not much went on in Ball Camp, and many times we were bored. It was during those times that we took shovels to dig for treasure, or we loaded our arms with tools and found scrap boards to build something. Not a single project ever worked out, even though we hammered and bent a keg of nails in putting it together.

At some time during the afternoon, Daddy summoned us to the house. It was time to shine our shoes for church. We first used liquid polish before graduating to the small, thin containers whose contents were spread with

a rag and then buffed with a brush. Daddy demanded that our shoes look good because he didn’t like boys with “long hair and dirty shoes.”

As evening arrived, we took turns taking baths. I still marvel at how a family of five survived with one bathroom and a bathtub without a shower. That done, everyone gathered in the living room for an evening of television watching. “Dinah Shore” and “Perry Como” were Mother’s favorites. Then all the males got set for the weekly installment of “Gunsmoke.”

Throughout the shows, Mother stood at the ironing board and finished a basketful of items. She wilted in the heat of the steam and late hour of the day. Spread in the room and halls were pairs of jeans on stretchers. Not until permanent press came on the market did she quit ironing, but the day the material came on the market, Mother retired her iron for good.

By the time I’d driven home from the neighbor’s house that day, I felt the sting of losing both parents and an older brother. While memories of that time are vivid, I admit to liking Saturdays with their offerings for activities and chores much more now. Still, it was nice to experience a bit of déjà vu in the same neighborhood of my childhood.

SOME SUNDRY THOUGHTS

Continued from page 2

when sung by Kitty Kallen.
Here are some more little things that mean a lot to me.

Here are some more little things that mean a lot.

Getting the first fresh ear of corn this summer.
Sending me a letter--not an email.
Getting a hug when least expected.

A pat on my back.
Getting a compliment--just because.
Most of all--being there. That means a lot.
I hope you readers also get fabulous little things--that mean a lot.

Thought for the day: We are what we believe we are. C.S. Lewis

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6/10	NHC Healthcare	Skilled Care Financial Responsibilities
7/8	Courtyards Senior Living	Creating Well Being
8/12	Lambert's Healthcare and Uniforms	Making Your Home Accessible with Assistive Technology
9/9	Smoky Mountain Hospice	Advanced Directives/ Hospice Indicators
10/14	Mac's Pharmacy	Dementia and Medications
11/11	NHC Home Care	Overview of Home Care Services
12/9	ETPCS/Office on Aging	Holiday Stress/ Caring During Holidays

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ROCKY VII THRILLER

Rice Buick GMC can't turn out Campus Lights

By Steve Williams

As sequels go, Rocky VII was the best yet.

Josh Richardson knocked down two clutch free throws with 1.2 seconds remaining to lift Campus Lights to a thrilling 131-130 win over Rice Buick GMC in the championship game of the seventh annual Pilot Rocky Top Basketball League Wednesday night at Knoxville Catholic High School. Richardson, who will be the

lone returning starter for Tennessee in 2014-15, was fouled by former UT point guard Bobby Maze before the ball was thrown into play from side front court for a last-second attempt. When the whistled sounded, Josh was tumbling to the floor.

"Bobby tackled him," said Brent Watts, who notched his first Rocky Top title in seven tries as a coach. "Bobby had two hands on his hips, and just tackled him.

Eventually, if you force too much contact, they've got to make a call."

Galen Campbell, a UT redshirt junior and Fulton High product, had given Rice a 130-129 lead by making two free throws with 1.6 seconds to go. Campus Lights completed a long pass into front court and immediately called timeout.

"We designed a play real quick to try and get Josh open or try and

get Montre (Edwards) on a roll, and luckily, we got the foul," said Jon Higgins, Rocky Top League veteran and former UT sharpshooter who now is head coach at Knoxville Central High.

"I'm getting a little too old for this man, but ... that's four in a row for me, so I feel real good."

Rocky Top League Commissioner Andre Whitehead, who filled in as head coach for Rice Buick GMC due to Dr. Chad Smith being

on vacation, said "It was probably the most competitive championship game we've had in the entire seven years. It just makes sense, because this year I think the league has been more competitive than it ever has.

"Yeah, it was a good game and a good show for a packed house."

It was the third year Whitehead has subbed for a head coach in **Continue on page 3**



Knoxville Holstons captain Adam "Butter Bean" Alfrey delivers a pitch in a vintage baseball game at the Historic Ramsey House. Alfrey pitched eight innings in Knoxville's 14-7 loss to the Dry Town Boys of Roane County.

Holstons re-live vintage baseball

By Ken Lay

The Knoxville Holstons have taken the National Pastime back to its roots.

The Holstons, who play in the Tennessee Vintage Baseball Association, play their home games at the Historic Ramsey House. It's Knoxville's first season in the league that was founded in Nashville in 2013 and plays its games according to 1864 baseball rules.

No gloves are used and the entire game is played with only

one baseball. If the ball is lost, the game is delayed until it is found. If the ball is not rediscovered, the game is over.

The uniforms are Vintage and Knoxville's team forges baseball and American History.

"Families come out and the ladies wear their best Sunday dresses and some of the men come in military uniforms," said Holstons' captain Adam "Butter Bean" Alfrey. "We do our best to make it a family friendly."

Baseball is only part of the

experience at a vintage baseball game. A live three-piece band entertains the fans between innings.

"We use baseball to bring history alive and between the lines, it's 1864," Alfrey said.

This season represents Alfrey's first experience in organized baseball.

"I am a baseball fan but I'm a removed fan. I never played," he said. "But some of my fondest memories are of lying on shag carpeting and watching

the Braves play with my grandfather.

"I always liked baseball at the local level and I always enjoyed going to the Smokies' games whether they were where they are now and when they were in Knoxville."

Like modern-day baseball, the vintage game is competitive but these players make a point to have fun when they play on weekends.

Continue on page 2

The Dream Dies (For Now)

By Alex Norman

If you are a long time soccer fan, you probably never envisioned an experience like we have had the past few weeks in the United States.

In big cities and small towns alike, Americans have come out in droves to watch the US Men's National Team play in the 2014 FIFA World Cup.

It has helped that the game times have been East Coast friendly. For example, the USA/Ghana game took place at 6pm on Monday, June 16th. People could leave work and either return home or head to their watering hole of choice.

In four years, when the World Cup is played in Russia, kick-offs will not be nearly as accommodating to American viewers.

But in 2014, it was a wonderful time and a coming out party for the sport in this country.

Despite reports that Knoxville was one of the lowest rated TV markets for soccer nationally, I decided to get a firsthand look at how folks in our town were watching the action when the US National Team played Belgium in the Round of 16 on Tuesday, July 1.

So I headed to The Crown & Goose in the Old City, the home base for Knoxville's American Outlaws chapter. The American Outlaws have become the top fan support group for the US **Continue on page 4**

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Sage Davis should get off to fast start at Powell High

By Steve Williams

Sage Davis' high school track career will be one to keep an eye on, although it could get a little blurry. She's that fast.

As a Powell 8th grader this past spring, Davis won the 100-meter dash in the Knox County Middle School Track and Field Championships in 12.34 seconds.

"With that time, she definitely would have qualified for the state high school meet and been one of the top finishers," pointed out Scott Clark, who will move from Powell Middle School to Powell High School as girls track coach next season.

Davis' time ranked as the fastest in the state on the middle school level this season, according to Tennessee Runner.

"Sage has been a dominant sprinter at the middle school level in 6th, 7th, and 8th grade," said Clark, who has been coaching track in the Powell community for 12 years.

"As an 8th grader, she added starting blocks to increase her explosiveness of the beginning of her race. I am excited to have the opportunity to work with her in high school to build on her successes. She is an all-state caliber runner with college sprinting potential."

Davis also took first place in the East Tennessee Middle School Elite Championships with a time of 12.75. To qualify for the Elite meet, athletes either had to place in the Top 5 in the Knox County meet or Top 5 in the TMSAA meet. Twenty-five schools were represented.

By just talking to her, one would never know Davis is such a talented athlete, said Clark.

"She is so quiet and humble and easy to coach," he said. "She's all business."

In addition to "shaving a half second off her time" at the start of the race, Clark also pointed out "she is so explosive the last 50 meters."

Davis had talented teammates on the 4x100 and 4x200 relays that "didn't lose a race," said Clark, and they also will be moving on to Powell High.

"Sage is the workhorse, the backbone of the relays," added Clark. "She has a quiet strength to her. Everybody knows she's going to take care of business, and she usually does."

Five Knox County middle school boys also turned in No. 1 performances in the state this season – Jahlil Jefferson and Carter Coughlin of Webb, Joshua Sobota of West Valley,



Sage Davis at the CAK Shootout, where she won the 200-meter dash and set a new school record. Davis also holds school records at Powell Middle School in the 100 dash and as a member of the 4x100 and 4x200 relays. Her 12.34 winning time in the Knox County meet is the state's fastest time in that event this season.

Tommy Banker of Faragut and Pace Sinclair of Karns.

Jefferson was clocked in 11.44 in the 100 and 23.59 in the 200 at the Knox County meet.

Sobota was an impressive double winner in the Elite meet as he threw the discus 164 feet, one inch and heaved the shot 51 feet, ½ inch to dominate

his events. Sobota's mark in the discus was over 46 feet farther than the second-place finisher, and his effort in the shot put was almost 10 feet farther than the runner-up.

Also at the Elite, Banker ran a 4:41.89 in the 1600 and Coughlin was clocked at 10:19.57 in the 3200. Adarius Simpson of

Continue on page 4

Holstons relive vintage baseball

Cont. from page 1

"We're competing, but win or lose, we're having a good time," Alfrey said. "There is a commitment because you have an investment in your uniform and you have to learn the different rules and you have to learn the lingo."

The league, which is entertaining the idea of expansion next season, is open to players of all ages and skill levels.

"We have a good mix," Alfrey said. "You have guys like me, who never played organized ball and we have some guys who have played college ball."

"We have a kid on our team who is 20 years old and the Phoenix [of East Nashville] team has a player who is 64. Anyone who wants to get involved can play and there's an interest page on the [league's] website and we'll field teams in the order that the people signed up. I would encourage people to sign the interest page early [for next season]. Right now, we're in the middle of the season but the league is looking to expand and be more balanced. There are six teams in Middle Tennessee and we're hoping to have six teams in East Tennessee."

In 1864, baseball was played without umpires.

The game was officiated by an arbiter. The game was played by gentlemen and the arbiter's primary job was to call batted balls foul or fair.

"We have an arbiter and basically his job is to call fair or foul," Alfrey said. "If you're called safe when you get to the sack [base] and you know that you're out. Then, you give a handshake and tell [the fielder] that he bested you and you go back to the bench."

The arbiter also explains the rules of the game and also attempts to keep the fans involved in the game.

At press time the Holstons, who lost to the Dry Town Boys of Roane County 14-7, were 2-4. Roane County won the game with a seven-run eighth inning that broke a 7-7 tie before an estimated crowd of 400 fans at the Historic Ramsey House.

Knoxville's next home game will be against the Dry Town Boys on July 26 at noon.

The Holstons and Roane County will co-host a double header at World's Fair Park on Aug. 16. The Dry Town Boys will play the Franklin Farriers at noon. The Holstons will then entertain the Nashville Maroons at 2:30 p.m.

Basketball has 'opened doors' for Smith

By Ken Lay

Dr. Chad Smith has spent his adult life as an educator and basketball coach.

His coaching days are all but in the rear-view mirror but he gets the chance to return to the sideline every summer in the Pilot Rocky Top Basketball League, where he's coached every year since the league's inception.

"This is my chance to get my basketball fix," said Smith, who was recently named principal of Carter Middle School after a stint as athletic director and assistant principal at Carter High School. "I still love the game and I still study the game."

"I still have a passion for the game of basketball."

He currently coaches the Rocky Top League's

Rice Buick GMC team and led that squad to the league's championship game last week. He didn't coach during the third and final week of the season because he was on vacation in Florida.

"I'll miss [the] week because this was the only time that I could go on vacation with my new job," Smith said after Rice Buick GMC notched a comeback victory over Clancy's Tavern on Wednesday, June 25.

Despite a late-season absence from the league, Smith relishes the opportunity to coach in the summertime. This year, he coached players such as Tennessee's Detrick Mostello, UT graduate Bobby Maze, Gibbs alumnus Jay Cade and Maryville College product Ben Williamson,

who will attempt to play professionally in Europe.

"It's great to coach in this league because you have the twists and turns of an NBA game," he said, "For the Tennessee guys, this is a chance to get out and run."

"For guys like Jay and Ben, it's a chance to learn, get better and get the chance to prove that they can play with the Division I guys. The biggest difference in the Division I guys and the small college guys is their bodies."

The Pilot Rocky Top League is dominated by offense. The high-scoring games feature dazzling dunks and remarkable 3-point shots. The defense has been unfairly knocked, according to Smith, who previously coached at

South-Doyle High School.

"People say these guys don't play defense and granted, it's summer ball and the defense isn't intense," he said. "But these players do play defense but the players are so athletic, that it doesn't like players are playing defense."

Smith, a 1992 Powell High School graduate, didn't play much in high school. It was at Tennessee Tech that he discovered his love for the game.

From there, his passion only grew as the game provided him some unique opportunities.

"Basketball has meant so much to me," Smith said. "It has opened a lot of doors and let me see a lot of places."

"I've played all over the world and I've played in

just about every state. I've played in Hawaii."

Smith coached the Cherokees from 2000-07. He spent three years working for Nike Basketball. He's also coached AAU ball and he coached the American Basketball Association's Knoxville Thunderbolts. There, he led players such as former Tennessee standout Dane Bradshaw (who now sees limited action in the Pilot Rocky Top League where he remains a fan favorite) and former Farragut star Brent Watts (who also coaches in the summer league). Pat Walden, another Rocky Top League coach, was Smith's assistant coach.

Smith, who is a competitive distance runner, taught history before moving on to administration. He admits

that he misses life in the classroom.

"Those were chances to have an impact on young people's lives," he said. "The further you go in administration, the farther you get away from the kids and I miss developing those relationships."

Smith has been married to his wife Anne for 11 years and the couple has a 16-month old son Maddux Hudson Smith, who is named after Chad's favorite baseball players Greg Maddux and Tim Hudson.

Chad will be a middle school principal this fall and he's looking forward to that experience.

"I'm super excited about that," he said.

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ROCKY VII THRILLER

Rice Buick GMC can't turn out Campus Lights

Cont. from page 1

the finals. He's now 2-1 in that role.

Richardson led Campus Lights with 46 points and was a perfect 14 for 14 from the free throw line. Edwards, former Vol, added 33 points, Higgins 17 and East Tennessee State's Lester Wilson 15.

Detrick Mostello, one of new UT Coach Donnie Tyndall's recruits, gunned in a game-high 48 points for Rice Buick GMC. He swished in 6 of 11 long-range 3-point shots and was 12 of 14 at the line.

Maze chipped in 28 points but misfired on all six of his 3-point attempts. Michael Blue added 16.

Rice led by as many as 12 points in the first half. But Campus Lights rallied and Richardson, fouled on a 3-point shot, converted the three free throws with no time left on the clock to give his team a 62-59 half-time lead.

A flurry of three 3-point baskets by Wilson, a former Carter High standout, and a slam by Richardson put Campus Lights up by seven (129-122) with 2:05 left. A



PHOTO BY DAN ANDREWS

Michael Blue, playing for Rice Buick GMC, soars for a stuff to give his team a 9-point lead in the first half of the Pilot Rocky Top Basketball League's championship game Wednesday night, July 2, at Knoxville Catholic High School. Campus Lights battled back and pulled out a 131-130 win.

big 3-point shot by Devin Schmidt (Delta State) and three free throws by Mostello put Rice back in it.

Battling for the title brought out the competitive

juices.

"Everybody's goal is always winning," said Watts, with a \$2500 World Wrestling Federation championship belt draped over

his shoulder. "If you step out on the court to compete, you want to win. You could see the effort. This was a great game. These guys played hard."

Watts, former Farragut High and Maryville College player, said he borrows the WWF belt from a friend's business each year and brings it to the Rocky Top

finals.

"I bring it because Andre and the guys are big wrestling fans."

This was the first time though Watts got to let his team show it off as champions. His perfect ending to Rocky VII.

THIRD PLACE: DeRoyal Industries defeated Knoxville News Sentinel 121-109 in the consolation game. New Vols Devon Baulkman (46 points) and Willie Carmichael (31) led DeRoyal. KNS got 36 from former Vol Kenny Hall and 27 from current Vol Brandon Lopez.

STANDINGS: Campus Lights 5-1, Rice Buick GMC 4-2, DeRoyal Industries 4-2, Knoxville News Sentinel 2-4, Clancy's Tavern 1-4, Choice Spine 1-4.

SCORING LEADERS (ppg): DeTrick Mostella 39.0, Kevin Punter 37.8, Josh Richardson 35.67, Devon Baulkman 35.33, Bobby Maze 34.17, D'Montre Edwards 31.33, Armani Moore 29.2, Kenny Hall 29.17, Ryan Westbrook 29.0, Wayne Chism 26.0.

Williamson looks to play hoops overseas

By Ken Lay

For the last several summers Ben Williamson has played basketball in the Pilot Rocky Top League and that's helped him keep his dream alive.

Williamson, a 26-year-old graduate of Central High School and Maryville College, has spent hot summer evenings toiling against some of the best competition that East Tennessee has to offer and now, all the hard work is beginning to finally pay off.

Williamson may finally get his chance to play professional basketball overseas.

"I have a few options," said Williamson, who is planning a trip to England in September. "I have options in Italy, Spain and Nigeria. I'm heading to London, England."

A trip to the United Kingdom may be in the works but Williamson

may receive an offer from another club.

He recently attended a combine in Charlotte, NC and was invited to go to Europe.

"For about five or six days a week, I do pre-NBA combine workouts," he said. "The Lord has blessed me."

Williamson hails from an athletic family. His grandfather, Lynn Sexton was a longtime basketball coach at Farragut High School. Sexton is a member of the school's sports Hall of Fame and the Admirals' home gym bears his name.

Williamson's younger brother, Tyler, was a quarterback at Catholic High School and now plays football at Southern Illinois University.

Ben's college career, which had a few twists and turns, may be over but he's never far from college basketball. While

his brother plays football, Ben works out with the SIU basketball team.

"I go up there and work out," Williamson said.

Ben's mind is never far from basketball, although his only recent organized competition has come in the Pilot Rocky Top League.

At his age, Williamson may appear a bit past his prime but he doesn't see things that way.

"It's kind of crazy, but I'm never felt better," he said.

Ben credits a regimen of supplementation, nutrition and exercise for his health.

"I've been blessed and I feel like my body is starting to peak and that's because of my lifestyle," said Williamson, who signed with Birmingham Southern out of high school and went on to East Tennessee State before landing in Blount

County. "I know that we all have a shelf life but sports science has come a long way.

"I ride bikes and I sprint in grass so I don't have all of the wear and tear."

Williamson also credits some coaches for his hardwood success.

"I've had some great coaches," said Williamson, who plays for the Rocky Top League's Rice Buick GMC team, which is coached by former South-Doyle head man Chad Smith.

Ben noted that his grandfather has also been a mentor along with Don Dodgen, another former Farragut coach, J.D. Lambert (a former Central coach who now serves as the school's athletic director) and Lynn Allen, another former Central coach who now coaches at Karns Middle School.

"Those guys are all great

Continue on page 4

Ramsey comes home, nabs a win with Biscuits

By Ken Lay

KODAK--- A former Farragut High School baseball star got the chance to come home last week.

Former Admiral Matt Ramsey, who is now a relief pitcher for the Montgomery Biscuits (The Southern League Double-A affiliate of the Tampa Bay Rays), threw three scoreless innings in Montgomery's 3-2 victory over the Tennessee Smokies on June 28 at Smokies Park.

Ramsey, who was also an outfielder and pitcher at the University of Tennessee before going pro, gave up a hit and a walk while striking out four Tennessee hitters.

He entered the contest in the eighth inning with the game knotted 2-2. His effort gave Montgomery a chance to win. The Biscuits plated the winning run in the top of the 10th inning.

Ramsey surrendered a two-out single in the bottom

of the extra frame en route to notching his third win of the season. It was also his longest outing of the 2014 campaign.

As of Wednesday, Ramsey boasted a perfect 3-0 record. He'd also recorded five saves and had a 1.17 earned run average this season. He'd walked 22 opposing hitters and had 43 strikeouts.

He is a 2008 graduate of Farragut High School, where he was an all-state performer during his senior season. In high school, he played for the legendary Tommy Pharr, who won a Class AA State Championship at Christian Academy of Knoxville.

Ramsey was part of one of Pharr's multiple State Championship teams at Farragut in 2008.

From there, Ramsey went on to the University of Tennessee where he was an outfielder and a relief pitcher.

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The Dream Dies (For Now)

Cont. from page 1

Men's National Team. I watched the USA/Ghana game at that location and it was jam packed.

But this was something at a whole new level. I arrived a half an hour before kickoff only to discover that the parking lot was full, forcing me to leave my car under a nearby bridge, and praying it would be there when I returned.

As luck would have it, I returned only a few minutes later. The Crown & Goose was so full that they wouldn't let anyone in.

When the TV ratings are recorded they certainly aren't taking bars and restaurants into account.

The options then were to try to watch the game through the window, like

a little kid peering in the Macy's window at Christmas time, or to find a new place to watch the games.

Fortunately, there is a college campus a mere stone's throw away, and more than a few places to grab a beverage and watch the game.

The downside of course is that being in your 40s and watching a game at a college bar/restaurant gives you the "old man in the club" feeling, which is something no one wants to have. Most of the people watching this game were toddlers when the United States hosted the World Cup in 1994.

But the college kids were certainly enthusiastic, wearing the red, white and blue and cheering every positive play the Americans could muster.

Most of the positive plays were being made by American goalkeeper Tim Howard. He was the best player on the field on this day, stopping 16 Belgian shots, the most saves by a keeper in a World Cup game since 1966.

Despite being thoroughly outplayed, the Americans nearly won the game in stoppage time at the end of a scoreless regulation. Chris Wondolowski was alone with Belgian keeper Tribaut Courtois a few yards from the goal-line, only to knock the ball over the cross bar.

The groans from the bar I was at were loud and painful.

Things got worse in the first extra time session, as Belgium tallied twice.

You want a sign that soccer is having an

impact on the American sports scene? After the two Belgian goals, I heard lots of cursing and irrational commentary, and saw the physical abuse of tables. This doesn't happen for sports you don't care about.

But then a funny thing happened on the way to the exits... Team USA wasn't ready to say goodbye.

19-year old Julian Green entered the game and on his first touch (of his World Cup) scored a goal, the first goal given up by Belgium in this tournament. The bar I was at, along with countless others across our 50 states sprung back to life. And for the final 13 minutes of the game, the Americans outplayed Belgium, nearly tying the game



Photo by Dan Andrews.

Anxious fans watch the US's final World Cup game against Belgium last week at The Crown & Goose.

on a beautiful set piece. But team captain Clint Dempsey couldn't elevate the ball over Courtois.

Belgium won 2-1, and the Americans were sent home.

But do yourself a favor and watch some of the USMNT fan videos on YouTube. And yes,

you can find some celebrations from Knoxville too. This is what the World Cup means.

And hopefully those college kids will look back at this moment in 20 years as a major step towards the growth of soccer in this country.

Cosey wins girls' 1600 in Knox County meet

By Steve Williams

It's looking like another standout 8th grade distance runner could be competing in the high school ranks for Christian Academy of Knoxville next season.

Taylor Cosey, daughter of CAK track and field coach Tony Cosey, won the 1600-meter run in the Knox County Middle School Championships as a 7th grader this past season.

Taylor posted a winning time of 5 minutes, 30.31 seconds in the meet at Hardin Valley Academy.

Cosey could be joining CAK's Rebecca Story, who won the TSSAA Class A-AA state championship in the 3200 run as an 8th grader in May. Story also placed third at the state in the

1600 and was the KIL 800 champion.

Story and Cosey would give the Lady Warriors a strong 1-2 punch in distance events the next four years.

CAK's middle and high schools are on the same campus, which allows its 8th graders to participate in high school athletics under TSSAA rules.

Other girls winners in the Knox County meet included 7th grader Shakaca Goodloe of Bearden in the 200 dash (27.12), Madison Grimm of Karns in the 3200 run (12:26.41), Farragut's Elise Stepp in the 400 dash (1:01.75) and West Valley's Ashtyn Glover in the 800 run (2:29.36).

Field event winners were Abby Taylor of Halls in the

discus (74-9), West Valley 7th grader Caroline Lewis in the long jump (15-2¼) and Webb's Maddie McCoy in the shot put (34-1¾).

Powell's girls won the 4x100 and 4x200 relays, while Farragut took first in the 4x400 and 4x800 relays.

Boys action included first-place showings by Tommy Banker of Farragut in the 1600 run (4:53.03) and Carter Coughlin of Webb in the 3200 run (10:40.86).

Pace Sinclair of Karns won the 400 in 53.93. Cedar Bluff's Kenton Bachmann had a winning time of 2:07.18 in the 800.

Joshua Sobota of West Valley swept the discus (156-9) and shot put (49-6), while Webb's Myles Rasnik came out on top in the long

jump with an 18-3 effort.

In the East Tennessee Middle School Elite Championships, Grimm repeated in the 3200 with a 12:11.92, Stepp won again in the 400 with a 1:01.57, and McCoy repeated in the shot put with a 34-2.

Bearden's Kristin Blevins took first place in the long jump with a leap of 15-3.

Relay winners were Powell in the 4x100, Bearden in the 4x200 and Webb in the 4x400.

In Elite action involving the boys, Karns' Sinclair took top honors again in the 400 with a 53.71 and Cedar Bluff's Bachmann repeated in the 800 with a 2:08.71. Farragut again won the 4x800 relay.

Sage Davis should get off to fast start at Powell High

Cont. from page 2

Robertsville in Oak Ridge cleared a state-best 5 feet, 9 inches in the Elite high jump.

Sinclair's 53.23 is listed as the state's top time in the 400. Tennessee Runner also has West Valley's Laura Bretscher ranked with the top time (11:54.25) in the state in the 3200.

Farragut had two relay teams that posted state-best times – its girls' 4x800 turning in a 10:26.80 in the Elite meet and its boys' 4x800 going 9:14.35 in the Knox County meet.

Farragut swept the Knox County team titles. West

Valley's girls and boys were second. Third place went to Christian Academy of Knoxville's boys and Bearden's girls.

"Our season was the best we've ever had at CAK," said Coach Jeff Taylor. "We won the boys and girls KISL Championships and finished third overall in the boys' Knox County Championships."

CAK won the 4x100, 4x200 and 4x400 boys relays in both the Knox County and Elite meets.

"These three relays finished the season undefeated with the exception of our 4x100 fouling in a meet earlier in the season," said Taylor.

USTA "Let's Move!" grant provides youth-friendly tennis courts

While City of Knoxville Parks and Recreation offers its regular summer tennis camps and lessons this year, children 10 and under will be able to enjoy more youth-sized tennis courts.

This is thanks to a grant from the U.S. Tennis Association (USTA) and an additional grant through the USTA Southern Section that funds the cost of painting lines on adult-sized tennis courts to offer less intimidating, smaller courts for beginner players. These grants are made available to municipalities that offer tennis programs.

"The best thing we can do to introduce our kids to new

sports is to remove one of the intimidating factors," said Joe Walsh, Parks and Recreation Director. "We can encourage active lifestyles for our kids by taking a small measure like painting smaller playing areas on tennis courts to show them the fun side of tennis."

Knoxville Parks and Recreation's Athletics Division applied for the grant and received \$3,000, enough to paint lines marked in blue on the courts of Knoxville's two main tennis centers, Tyson (14 courts) and West Hills (11 courts). The City paid a local match of approximately \$1,000.

Though the USTA has offered this grant opportunity for years, its visibility was raised when the program was taken under the umbrella of the Let's Move! campaign, an effort started by First Lady Michelle Obama to address childhood obesity.

The First Lady and tennis celebrities such as Andre Agassi and Steffi Graf recently made a public service announcement about the grant to promote youth tennis play. (See video here: <https://www.youtube.com/watch?v=f5Nevflvbl>)

Knoxville Parks and Recreation offers weekly tennis camps and lessons for all

ages throughout the summer at both Tyson and West Hills tennis centers. Parents in Knoxville can sign their kids up for them now.

For more information on Knoxville Parks and Recreation tennis programming, please call Tyson Tennis Center at (865)522-3303 or West Hills Tennis Center at (865)357-0720, or visit www.cityofknoxville.org/recreation.

Williamson looks to play hoops overseas

Cont. from page 3

coaches and good guys," Williamson said. "Having my grandfather help me has been great. I know coach Dodgen and J.D. is a lifelong friend."

Williamson has high hopes for the future but for now, he's glad to be playing close to home.

"[Pilot Rocky Top League Commissioner] Andre [Whitehead] has done a great job and this

is a great opportunity to play with some good players that have become my friends," he said. "I'm also friends with the coaches and I try to relish this because you're never promised tomorrow."

Williamson, who is an avid Miami Heat fan and a lover of international soccer, has aspirations of working as a strength and conditioning coach once his playing career ends.

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The Doctor is in

a weekly column by
Dr. Jim Ferguson

July 4th Polemic and Hope

My daughter is an English teacher, and writer. She recently commented that I am prolific. I do seem to have a lot to say, perhaps because I have a voice (*The Focus*) and perhaps because I'm passionate about many things and my country.

I was intrigued when a neighbor recently gave us his business card which said he was an "aspiring polymath." Some years ago in a *Focus* essay I defined this term, describing Isaac Asimov as a modern embodiment of Leonardo daVinci, a "Renaissance man," who also knew "a lot about many things."

Recently, a reader contacted me and said I should use simpler words in my column because he didn't like to look up the words he didn't know. I told him I'm not trying to be abstruse, but the perfect word is just that. Anyway, it's good to learn new words and have new tools for communication. I maintain that if you stop learning you'll

soon succumb to intellectual entropy. Incidentally, another reader complained that he was offended when I defined words, since doing so implied that I was more knowledgeable than others.

I tried to talk myself out of writing this essay because some say, "What difference does it make?" At least one recent poll said Americans don't care about Benghazi or why four Americans were murdered there. I sometimes wonder if Americans have become too lazy for freedom, and just want someone or the government to take care of them. A friend's father once said, "Freedom is not free." Too many Americans take this gift for granted. This happened in Rome 2000 years ago with disastrous results. Germans defended their support of Hitler saying, "With Hitler we always had bread."

This essay is written for our American July 4th celebration which commemorates the declared

independence of our country from Britain. Some will honor our country and American ideals during this holiday. Some will just be glad they have a few days off to enjoy Bar BQ and fireworks. A few of us will read and reflect on the founding documents like the Constitution, which Obama refers to as a "set of negative liberties." It is true, Mr. President, that the Constitution was written to restrain the government, and to protect the individual and the various states from an overreaching and all powerful federal government.

This year I'm rereading the Bible with a group of friends. As I do so I reflect on the lessons of history and increasingly find that this collection of wisdom writings is as foundational for me as is the Declaration of Independence and The Constitution. My group has finished the major prophets like Isaiah and Jeremiah. Our English word jeremiad comes from Jeremiah's repeated warnings that Israel's apostasy will lead to destruction. Jeremiah preached for twenty-five years and was ignored, and Israel was destroyed and its people enslaved. Our word lament comes from Jeremiah's Lamentation as he described the utter destruction of Israel.

A prophet is someone who receives special insight from God. A watchman is an ordinary man who stands guard and watches for the enemy. I am the

latter. I have been shouting for years for Americans to wake up. Is anyone listening to this Watchman? Or do Americans listen to self described "modern-progressives" like Hillary Clinton and Barack H. Obama, or their acolytes in the media? Perhaps the torpor of summer persists even after the scandals of Fast and Furious, Benghazi, the lies about Obama-care, the open border policy of Obama's Homeland Security and Justice Department, and the IRS abuses with more than a "smidgin of corruption." You'd think Americans would rise up and replace the Administration "Watchman" after the VA tragedy and travesty of incompetence and cover-up or his disastrous and dangerous foreign policy. Now, we deal with invasion of our country by Central American children promised sanctuary by Obama's executive action on the Dream Act that was never passed by Congress.

Like me, my daughter Emily prefers a window seat on an airline. She made it home yesterday and described her bird's eye vision of the "vast and awesome country we live in." On this Fourth of July I wish everyone had this view. Unfortunately, a recent Pew Research poll found that a sizable percentage of self-described "liberal-Democrats" were not proud to be an American. I searched for the original quote, "People get the government they

deserve," but found that lots of people have uttered these words. It is sad that another poll showed that a majority of Democrats were turned off by July 4th flag waving.

President Dwight D. Eisenhower in 1955 said, "Recognition of the Supreme Being is the first, the most basic, expression of Americanism. Without God, there could be no American form of government, nor American way of life." How things have changed with fifty years of "modern-liberalism." This term was coined by John Dewey of Dewey Decimal System fame. He was a passionate "progressive," but the progressive movement that began in the late 1800s was languishing because its adherents like President Woodrow Wilson had brought America prohibition, entry into WW I, and the ever popular Federal Income tax.

In 1924 progressives took Dewey's recommendation and began to call themselves "modern-liberals" glomming onto "classical-liberalism" of the Founders. Classical liberalism believes in an individual's freedom. It favors free markets, civil liberty, and limited government. It believes in private property and equality under the law. It abhors a welfare state and champions rational thought over emotionally driven politics. Classical liberalism may actually be closer to libertarian philosophy of our day.

Modern-liberalism has

again changed its name to "modern-progressive" because fifty years of liberalism (and its acme, Obama) have brought America to its knees. John Adams once said, "Facts are such troublesome things." It's time for America to wake up. Perhaps by pulling back the curtain we will see that the Wizard (and the Democrat heir apparent) is actually a modern-progressive at odds with the ideals of Americanism.

People will moan that I'm just a Republican, and I will say that I am not a Republican. I am a proud American and a Watchman who says the enemy has breached our walls.

It is hard to see our country pilloried and endure occupation by such an anti-American philosophy. As a realist I see what is happening. However, there is hope on this July 4th, 2014.

I no longer listen to what Mr. Obama says because he has shown himself to be incapable of the truth. As a Watchman I write and shout the hope of the "classical-liberal" Thomas Jefferson who said, "Whenever the people are well informed they can be trusted with their own government and that when things get so wrong as to attract their notice they may be relied on to set things right."

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

Go Hugo!

By Mike Steely
steelym@knoxfocus.com

At the last Knoxville City Council meeting the members of the council all lined and held up large poster boards simply reading "GO HUGO." The meaning was obscure until Councilman Mark Campen, who had suggested the action, explained who little Hugo Canada is and the reason for the display.

Hugo is the son of Chris and Marianne Canada of Island Home. Shortly after Hugo's first birthday, a tumor was

found on his kidney and he was diagnosed with pediatric cancer. The child was admitted to East Tennessee Children's Hospital on June 26.

Folks from around the country have responded with donations and posting photos of themselves holding signs that say "Go Hugo" on social media.

Chris Canada is a musician and a member of the local band "The Coveralls." He also teaches music. Marianne is the host of HGTV's "Craftsnoon" show. The family has been

posting updates on Hugo's illness and condition on social media, especially Facebook. They have asked for support and donations toward a \$50,000 goal and, as of last Tuesday, have received more than \$38,000 in pledges.

You can join those contributing at on the Facebook site "Go Hugo Canada" and even send a photo of your "Go Hugo!" sign or view those others who have done so, including Congressman John Duncan, country star Toby Keith and many others.



Hugo Canada, the child of Chris and Marianne Canada, is the subject of a social fund raising effort that has gone viral. He faces a long and difficult journey in the battle against a kidney tumor and cancer.

From there you can follow his progress and learn how to contribute. The family is also requesting that everyone keep Hugo and the family in their prayers.



"Go Hugo" gets support from the Knoxville City Council as the governing body joins hundreds of others who are posting the slogan on the internet and contributing funds to save a local child who has a kidney tumor.

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City receives national grant to improve summer camp, after school programs

The National Recreation and Parks Association (NRPA), has awarded City of Knoxville Parks and Recreation a \$25,000 grant to support its recreation center Summer Playground Program and After School Program.

The gift is part of a \$2.3 million grant NRPA received from the Walmart Foundation to support out-of-school time programs in 50 park and recreation agencies as part of the NRPA's effort in the national Let's Move! initiative. Let's Move! is an effort led by First Lady Michelle Obama to "raise

a healthier generation of kids."

The City of Knoxville will use the grant to enhance a partnership program with the Knox County Health Department and Community Action Committee (CAC), known as N.E.A.T. (Nutrition Education Activity Training). The N.E.A.T. Program teaches and promotes healthy eating and physical activity to elementary-aged students through the incorporation of a healthy snack and physically active games..

"We're eager to use this grant to increase healthy eating habits and physical

fitness among Knoxville youth," said Joe Walsh, Knoxville Parks and Recreation Director. "The Knox County Health Department and CAC have been long-time partners in our local efforts on this subject, and it's nice to receive assistance at the national level from the NRPA to improve our program."

Walsh says the grant will be used to purchase larger, more efficient refrigerators for all 12 recreation centers so that more daily snacks and meals can be provided to youth in the programs. (In 2013, nearly 70,000 healthy snacks

and meals were provided to youth in the center's Summer Playground and After School programs.)

Knoxville will also use the grant to purchase transportation coolers and kitchen equipment such as canning sets, as well as to fund a part-time position to assist with implementation of the nutrition and fitness education curriculum associated with the grant, called OrganWise Guys.

This grant supports NRPA's new campaign—Commit to Health—which encourages the implementation and evaluation of Healthy Eating, Physical

Activity (HEPA) standards in park and recreation sites across the country. NRPA's goal is to have at least 2,000 participating sites in five years.

"This generous grant from the Walmart Foundation will allow park and recreation agencies to expand the critical work they do to improve quality of life and foster life-long healthy habits among the youth in their communities," said Barbara Tulipane, President and CEO of NRPA.

Knoxville's Summer Playground Program is currently ongoing at 12 recreation

centers throughout the city. Children between the ages of 6 and 12 may participate for a one-time fee of \$20. The remainder of the camp will be offered July 7-25, 2014, from 9 a.m. to 3 p.m. Monday through Friday. The City's free After School Program is offered during the school year from 2:30 – 5:30 p.m. at the same 12 recreation centers.

For more information on Knoxville Parks and Recreation youth programs in its centers, please visit www.cityofknoxville.org/recreation or call 311.

Faith

Hands Out Stretched

Rick Warren wrote a book called the Purpose Driven Life. It became the best-selling Christian book of all time. The first sentence of this book says, "It's not about you." The book points out the fact that we all have this fleshly tendency to want to make everything about ourselves. This selfishness can show itself even when we are praying to God. Does this prayer sound familiar?

"Dear God in heaven.



By Mark Brackney,
Minister of the
Arlington Church
of Christ

Please watch over me. Be with my health. I don't need to get sick with how much I have going in my life. And Lord, help my investments to increase and the house to sell, and when that promotion

is mentioned at work, let it be me that gets the advancement. Give me safe travel on my trip and Lord, this fall, help me win the fantasy football league. In Jesus name, Amen."

This is a me, myself,

and I prayer. There is no mention of anyone else. Sometimes this can describe our prayer life – very self-focused. It is not that we should never mention anything about us. God wants us to share our personal requests to Him, but prayer is so much more than this.

One of the ways we can take the focus off of self is by praying with hands out stretched. Jesus actually did this in Matthew 19:13-15 as He welcomed the little children into His arms and blessed them. This was a beautiful display of love. Another example of

praying for others is found in Acts 9 when Ananias came and laid his hands on Saul and prayed for him.

These examples and many others in the Bible are not just physical expressions of prayer through touch. These prayers extend beyond us to others. We should intentionally pray for others. Not only will you be blessing the lives of others in prayer, but it will also help take away self-focus as you put attention on someone else.

There is a name given

to this kind of prayer: intercessory prayer. This means you intercede on behalf of someone else. It might be someone at work, a child, a parent or relative, a friend, a stranger, or someone within the body of Christ. We find in the book of Acts hands being extended in prayer to those who were in need.

There are at least three different categories of need in intercessory prayer: physical health

and safety for people, the spiritually unsaved, and local and national concerns. What a privilege we have to intercede before our Heavenly Father for the needs of others and for this nation that desperately needs to repent and turn to God. Personally and nationally we must begin to pray. Let us open our eyes wider, bow lower, and extend our hands further in prayer. When we pray, the world can see what God can do.

Church Happenings

Dante Church of God

Dante Church of God will be distributing Boxes of Blessings (food) on Saturday, July 12, 2014 from 9:00 a.m. to 11:00 a.m. or until boxes are gone.

Anyone who would like to come and receive a box of blessings is invited. You must be present to receive a box of food. One box per household.

Seymour United Methodist Church

The Praise Team rehearses each Wednesday evening at 7:45 p.m., and this will continue weekly.

Next Sunday, July 13th, there is no regularly scheduled youth program, as they and adult chaperones will depart for a week of mission work in Charleston, WV.

Various items needed for the following are posted on the hallway bulletin board. Please take a slip or two and donate whatever you can of what is needed.

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

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PHOTO BY LETTIE STEELY.

The real “Walton’s Mountain” home is actually the childhood home of author Earl Hamner, Jr. and is in Schuyler, Va.

The Real ‘Walton’s Mountain’

If you are a fan of The Waltons you may know that Ralph Waite, who played the father in the beloved series, died this past February at the age of 85.

Before his long career in acting, Ralph Waite was a WWII Marine veteran, got a Master’s Degree from Yale, and was ordained a Presbyterian Minister. He was the religious editor at Harper and Row publishing but left the church for 50 years before rejoining before his death and attended the Desert Presbyterian Fellowship Church in Palm Desert, Ca.

Waite was a political activist, ran for Congress unsuccessfully three times, and also did voice recordings for movies. His many movie appearances included, to name a few, Cool Hand Luke, Five Easy Pieces, and Roots. His television appearances included NCIS, CSI, Days of Our Lives, Bones, Murder She Wrote, Cold Case and many, many others.

But, for most of us, Ralph Waite will always be Daddy Walton.

I thought of Waite as my wife Lettie and I toured the Walton’s Mountain Museum in Schuyler, Virginia recently. The museum is located in the childhood home of “The Waltons” creator and John-Boy’s alter-ego, Earl Hamner.

Schuyler is about as isolated as any rural Blue Ridge community can be. It’s a bit difficult to find if you take a wrong turn. Take 81 north to Highway 29, south to Route 6 and follow it to Route 800. It’s two miles more to Route 617 and the community is at the intersection. Don’t take the first road that simply says “Schuyler” or you’ll end up in Rockfish just as we did and you may have to double back or follow its winding path until you eventually get to the community.

At Schuyler you’ll see a gift show at the turn and the Hamner two-story home on the left, looking a bit like the Walton television home. The museum is just up on the left in the old school building. For the museum’s admission of \$8, you’ll find just about everything you might imagine about the TV show, about Hamner’s many other books and movies, and even some local history and a collection of military uniforms and gear.

But of special interest are the reproductions of the Walton family living room and John Boy’s Room. Godsey’s Store there is actually a combination

A Day Away



By Mike Steely

museum and gift shop, with Hamner’s books, DVDs and other items for sale.

I was a young adult when I started watching The Waltons. “The Homecoming” Christmas special was shown in 1971. Knoxville’s Patricia Neal played Olivia Walton in this holiday pilot but was replaced by Michael Learned for the regular series. All of the child actors from the pilot returned for the regular series, which began the following September.

The Waltons series ran for 10 years, with six more holiday and special shows in the 80s and 90s. The show is still in syndication today and most of the episodes are available on DVD.

The museum hasn’t been visited by former “Walton” cast members in many years but it continues to note the current status of the stars and tourists continue to find the place.

Each October the museum hosts an annual celebration. You can find more information at www.waltonmuseum.org or by calling them at 434-831-2000. The museum is open every day from 10 a.m. until 3:30 p.m.

So, where ever you may be headed up the Shenandoah Valley in Virginia take an hour or so and go by the Walton Mountain Museum. You’ll love it.



Ralph Waite played the father in the TV series “Walton’s Mountain” and also appeared in many more television series, on stage, and in major motion pictures. He died this past February.

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Cooking terms

Hydrogenation is a chemical process in which hydrogen is added to unsaturated oil to make them firmer at room temperature. Hydrogenated fats such as shortening or margarine are more saturated than the oil from which they are made. When choosing margarine, pick one with 2 grams or less saturated fat per tablespoons.

Polyunsaturated fats tend to lower the blood cholesterol levels. These fats are found in high concentrations in vegetable oils, and are usually liquid at room temperature. Fats such as sunflower oil, corn oil, and soft margarine have large amounts of polyunsaturated fats.

Sauté from the French "sauter" meaning "to jump"; refers to a pan method using so little fat that food is constantly agitated or made to jump in the pan to prevent from sticking. Chinese stir-frying has the same objective; to keep the food in motion so that it will not burn.

ANNOUNCEMENTS

Central City Democrats meeting

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

Central High School Golden Grads

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

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

For reservations send \$35 per person to Fred Fogarty at 556 Lost Tree Lane, Knoxville, TN 37934. Also include your year of graduation and your guest's name and their year of graduation from CHS, if that applies. Deadline is July 7, 2014. For information call Dr. Bill Snyder, Chairman at (865)633-6023 or email bsnyderbs@utk.edu.

CHS Class of '67 Reunion

Central High School Class of 1967's reunion will be Saturday, July 19, 2014. For information call Idonna Tillery Bryson 688-5816 or Ann Paylor Williams at 274-1141 or visit www.chs67.org.

Fountain City BPA Meeting

Join us for the monthly Fountain City BPA Lunch Meeting on Wednesday, July

9, at 11:45 a.m., at Central Baptist Church in Fountain City. Knox County Mayor Tim Burchett will be the speaker at this meeting.

Heiskell Community Center

The Heiskell Community Center, located at 9420 Heiskell Road in Heiskell, Tn. will hold its monthly Seniors Meeting on Thursday, July 10 from 10 a.m. until 2 p.m. The speaker this month will be Theresa Hensley with Morning Pointe. Announcements and Speaker at 11 a.m.; lunch at noon; and bingo at 1 p.m. Program is free, donations appreciated. Bring a dessert and a friend. For additional information call Janice White at 548-0326.

Knox County Democratic Women's Meeting

Knox County Democratic Women meet 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 information.

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; home phone: (407)351-5515; and cell (407)721-1517.

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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 December 23, 1998, executed by JACQUELINE N. PELLICER, conveying certain real property therein described to ARNOLD M. WEISS, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 5, 1999, in Deed Book 3523, Page 856 (see also the Scrivener's Affidavit recorded at Instrument Number 201406050068845); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 31, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: BEING KNOWN AND DESIGNATED AT LOT 10 IN SANDS POINTE SUBDIVISION, UNIT 1, (FORMERLY WOODPOINTE SUBDIVISION, UNIT 2), THE MAP OF SAID SANDS POINTE SUBDIVISION APPEARING OF RECORD IN MAP BOOK 85S AT PAGES 8 AND 9, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SAID LOT 10 (APPEARING ON PAGE 9 OF SAID MAP BOOK) IS MORE PARTICULARLY DESCRIBED AS FOLLOW: BEGINNING ON AN IRON PIN IN THE EASTERN RIGHT OF WAY LINE OF RHODODENDRON COURT SAID IRON PIN MARKING A COMMON CORNER OF LOTS 9 AND 10 AND BEING LOCATED 125.02 FEET IN A SOUTHEASTERLY DIRECTION FROM THE POINT OF INTERSECTION OF SAID LINE OF RHODODENDRON COURT WITH WOODPOINTE DRIVE (PRODUCED). THENCE FROM THE POINT OF BEGINNING LEAVING RHODODENDRON COURT AND WITH THE COMMON DIVIDING LINE BETWEEN LOTS 9 AND 10, NORTH 75 DEG. 05 MIN. EAST, 120.12 FEET TO AN EXISTING IRON PIN IN THE LINE OF LOT 35 AND 34 IN SAID UNIT OF RICHLAND COLONY SOUTH 14 DEG. 45 MIN. EAST, 43.64 FEET TO AN EXISTING IRON PIN IN THE LINE OF SAID LOT 34; SAID IRON PIN ALSO MARKING A COMMON CORNER OF LOTS 10 AND 11 IN SANDS POINTE SUBDIVISION. THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 10 AND 11, SOUTH 74 DEG. 50 MIN. WEST, 119.95 FEET TO AN EXISTING IRON PIN IN THE EASTERN RIGHT OF WAY LINE OF RHODODENDRON COURT. THENCE WITH SAID LINE OF RHODODENDRON COURT, NORTH 15 DEG. 09 MIN. WEST, 44.18 FEET TO THE POINT OF BEGINNING. REFERENCE IS HERE MADE TO PLAT OF SURVEY BY TROTTER AND MCCLELLAN, SURVEYORS, OF KNOXVILLE, TENNESSEE, DATED DECEMBER 22, 1986, FILE NO. R. DRAWING NO. 25853. Parcel ID: 150D-B-010.00 PROPERTY ADDRESS: The street address of the property is believed to be **1508 RHODODENDRON CT, KNOXVILLE, TN 37931**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ESTATE AND/OR HEIRS-AT-LAW OF JACQUELINE N. PELLICER OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

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75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

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

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

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

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

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

PARCEL ID: 039JF008

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

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

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

J. PHILLIP JONES, Substitute Trustee

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

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 24, 2008, executed by TINA UNDERWOOD, conveying certain real property therein described to LEWIS S. HOWARD, JR., ESQ., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded November 26, 2008, at Instrument Number 200811260034450; 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 **August 7, 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 CIVIL DISTRICT SEVEN (7) OF KNOX COUNTY, TENNESSEE, WITHIN THE 32ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 18R, SHANGRI-LA HILLS, UNIT 4, SECTION I AS SHOWN ON MAP OF SAME OF RECORD IN MAP BOOK N, PAGE 378C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, SAID PROPERTY BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS SHOWN ON MAP OF AFORESAID ADDITION, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION ACCORDING TO THE SURVEY OF GEORGE A. MCGREW, JR., RLS #1341, 353 COLLUM, CLINTON, TENNESSEE, DATED MAY 29, 1996, DRAWING NUMBER 22450; SAID PREMISES BEING IMPROVED WITH A DWELLING BEARING THE ADDRESS OF 4304 LARIGO DRIVE, KNOXVILLE, TENNESSEE. Parcel ID: 070FE-007 PROPERTY ADDRESS: The street address of the property is believed to be **4304 LARIGO DRIVE, KNOXVILLE, TN 37914**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): TINA UNDERWOOD OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

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

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

SUBJECT TO LIENS TO CITY OF KNOXVILLE, TENNESSEE.

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

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

PARCEL ID: 082JE022

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

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

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

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

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

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

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

J. PHILLIP JONES, Substitute Trustee

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



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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

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Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71266
Insertion Dates: 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 November 13, 2008, executed by BRUCE E. WINTERS AND WANDA WINTERS, conveying certain real property therein described to JOSEPH B. PITT, JR., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 11, 2008, at Instrument Number 200812110036972 (also see the Order Granting Default And Default Judgment of record at Instrument No. 201212210040698, said ROD's Office) ; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP who is now the owner of said debt; and WHEREAS, the undersigned,Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **July 24, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse , located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: LAND SITUATED IN THE COUNTY OF KNOX IN THE STATE OF TN THAT CERTAIN TRACT OR PARCEL OF LAND SITUATE IN THE SEVENTH (7TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, WITHIN THE 34TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS LOT 13R1 OF THE FINAL PLAT OF RESUBDIVISION OF LOT 13, BEVERLY LANDING SUBDIVISION, UNIT 2, AS SHOWN BY MAP OF THE SAME OF RECORD IN PLAT CABINET N, SLIDE 386-A, RECORDED MAY 12, 1995, IN THE OFFICE OF THE REGISTER OF DEEDS FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THE ABOVE DESCRIBED PROPERTY IS CONVEYED TOGETHER WITH THE JOINT PERMANENT EASEMENT FOR INGRESS AND EGRESS AS SHOWN ON THE RECORDED MAP AS SET OUT IN THE JOINT PERMANENT EASEMENT RECORDED IN DEED BOOK 2181, PAGE 691, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 059HB02213 PROPERTY ADDRESS: The street address of the property is believed to be **4136 Oakland Drive, Knoxville, TN 37918**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): BRUCE E. WINTERS OTHER INTERESTED PARTIES: MIDLAND FUNDING, LLC The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

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

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

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Tel: (888) 890-5309
Fax: (404) 601-5846
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 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.

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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 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.

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71270
slnseration 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 FEBRUARY 23, 2006, executed by PATRICK L. BLAKELY AN UNMARRIED MAN AND ANGELA C. WELCH AN UNMARRIED WOMAN, to TONYA ESQUIBEL, Trustee, of record in INSTRUMENT NO. 200602270072027, for the benefit of CTX MORTGAGE COMPANY, LLC, in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as **Substitute Trustee, on THURSDAY, AUGUST 7, 2014 AT 10:00 A.M.**, IN THE AUCTION.COM ROOM AT THE HILTON KNOXVILLE, 501 WEST CHURCH AVE., IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

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

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

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

PARCEL ID: 081B804301

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 FUTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO THE APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425 AND T.C.A. 67-1-1433. THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET. SEQ. HAVE BEEN MET.

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD

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

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

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203
(615) 254-4430
www.phillipjoneslaw.com

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

Classified

Legal Notices

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed May 22, 2009 by Mervyn L. Norwood, Jr. 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. 200905270076829, and the undersigned having been appointed Substitute Trustee by instrument recorded in Register's Instrument Number 201303040057378, in the said Register's Office, and the owner of the debt secured, Bayview Loan 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 **Thursday, August 7, 2014 commencing at 10:00 AM**, at the Auction.com Room at Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following described property, to wit:

Situated in County of Knox, State of Tennessee.

Situated in the Fifth (5th) (formerly 6th) Civil District of Knox County, Tennessee, within the 46th Ward of the City of Knoxville, Tennessee, being known and designated as Lot 7, Block J, West Hills Subdivision, Unit 9, as shown on map of same of record in Plat Cabinet C, Slide 84-C (Map Book 23, Page 136), in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description. This conveyance is made subject to any and all applicable restrictions, easements, building setback lines and all conditions as shown of record in the Register's Office, Knox County, Tennessee and in Plat Cabinet C, Slide 84-C (Map Book 23, Page 136), in said Register's Office.

The United States Internal Revenue Service has filed liens on all property belonging to Mervyn L. Norwood, Jr. as follows: Serial Number 801933411 recorded at Instrument No. 201107290005318, dated July 20, 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: 1208F-006.00

Property Address: **8024 Bennington Drive, 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 #7178-114450-FC

Published: July 07, July 14 and July 21, 2014
Bayview Loan Servicing LLC/Mervyn Norwood, 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 July 30, 2009, executed by TERRI LYNN NOLAN, conveying certain real property therein described to ASPEN TITLE AND ESCROW, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 11, 2009, at Instrument Number 200908110011633, as modified by Map Modification Agreement at instrument number 201308120010482; 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 **August 7, 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 ALL OF LOT 7, BLOCK E, OF CONCORD HILLS SUBDIVISION, UNIT 4, AS SHOWN BY PLAT OF RECORD IN MAP CABINET E, SLIDE 187A (FORMERLY MAP BOOK 63-S, PAGE 12) IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. SAID PREMISES ARE IMPROVED WITH DWELLING DESIGNATED 10725 FARRAGUT HILLS BOULEVARD. SUBJECT TO RESTRICTIONS AND COVENANTS AND EASEMENTS, AS SET FORTH IN BOOK 1582, PAGE 1010, MAP CABINET E, SLIDE 187-A AND IN INSTRUMENT NO. 199908260016479 AND 200001140003139, KNOX COUNTY REGISTER OF DEEDS OFFICE. PROPERTY ADDRESS: The street address of the property is believed to be **10725 FARRAGUT HILLS BLVD, 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): TERRI LYNN NOLAN OTHER INTERESTED PARTIES: BAPTIST HOSPITAL/WEST 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
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71460
Insertion Dates: 2014-07-07 2014-07-14, 2014-07-21

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 #7101-114305-FC
Published: June 23, June 30 and July 07, 2014

Bank of America/Terry Smith

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 13, 2006, executed by KIMBERLY R SHEHAN AND MICHAEL P SHEHAN, conveying certain real property therein described to KNOXVILLE TITLE AGENCY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 20, 2006, at Instrument Number 200612200051389; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 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 31, 2014 at 11:00 AM at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN DISTRICT NO. TWO (2) OF KNOX COUNTY, TENNESSEE, AND ON THE NORTH SIDE OF FOURTH AVENUE IN FOUNTAIN CITY, TENNESSEE, AND UNINCORPORATED SUBURB OF KNOXVILLE, AND BEING ALL OF LOTS EIGHTEEN (18), NINETEEN (19), TWENTY (20) AND TWENTY-ONE (21), IN BLOCK THIRTY-EIGHT (38) OF FOUNTAIN CITY; EACH OF SAID LOTS FORTY FIVE FEET ON THE NORTH SIDE OF FOURTH AVENUE AND EXTEND BACK THEREFROM IN A NORTHERLY DIRECTION BETWEEN PARALLEL LINES 145 FEET TO AN ALLEY. SEE PLAT CABINET A, SLIDE 299D, REGISTER OF DEEDS OFFICE OF KNOX COUNTY, TENNESSEE. THE ABOVE DESCRIPTION BEING 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 ALL APPLICABLE RESTRICTIONS, EASEMENTS, BUILDING SETBACK LINES AND ALL CONDITIONS AS SHOWN ON THE RECORDED MAP AND IN PLAT CABINET A, SLIDE 299D, IN THE KNOX COUNTY REGISTER'S OFFICE. Parcel ID: 058FG045 PROPERTY ADDRESS: The street address of the property is believed to be 517 BALSAM DR, 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): KIMBERLY R SHEHAN AND MICHAEL P SHEHAN OTHER INTERESTED PARTIES: CAPITAL ONE BANK (USA) N.A. The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Ruben Lublin TN PLLC, Substitute Trustee
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Memphis, TN 38103 www.rublinlublin.com/property-listings.php
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Fax: (404) 601-5846
Ad #71465
Insertion Dates: 07-07, 07-14, 2014-07-21

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 14, 2006, executed by CAROLYN BIASI, KERRY FINLEY, conveying certain real property therein described to TICOR TITLE INSURANCE CO, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded April 18, 2006, at Instrument Number 200604180086789; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to HSBC BANK USA, N.A., AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2006-AR6 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-AR6 who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on August 7, 2014 at 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 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 24, BLOCK F, FARMINGTON SUBDIVISION, UNIT 1, AS SHOWN BY MAP OF SAME OF RECORD IN MAP BOOK 65-S, PAGE 50 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR MORE PARTICULAR DESCRIPTION. ACCORDING TO THE SURVEY OF STANLEY E. HINDS, SURVEYOR, DATED ON MAY 24, 1999, BEARING JOB NO. 9905021. SUBJECT TO RESTRICTIONS SHOWN IN DEED BOOK 1622, PAGE 1029 IN SAID REGISTER'S OFFICE. SUBJECT TO SETBACK LINES AND EASEMENTS AS FOLLOWS: 35 FT. MINIMUM BUILDING SETBACK LINE FROM RIGHT OF WAY, 05 FT. UTILITY AND DRAINAGE EASEMENT INSIDE ALL LOT LINE, 10 FT. INSIDE ROAD AND BOUNDARY LINED, AND A 50 FT. RIGHT OF WAY EASEMENT ON ALL STREETS. THIS CONVEYANCE IS SUBJECT TO ANY AND ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, CONDITIONS, PLAT OF RECORD, AND ENCUMBRANCES OF RECORD IN THE REGISTER'S OFFICE FOR THE AFORESAID COUNTY. Parcel ID: 154D-G-021.00 PROPERTY ADDRESS: The street address of the property is believed to be 1820 BISHOPS BRIDGE ROAD, 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): CAROLYN BIASI, KERRY FINLEY OTHER INTERESTED PARTIES: FIA CARD SERVICES, N.A., KNOXVILLE TVA EMPLOYEES CREDIT UNION, Mortgage Electronic Registration Systems, Inc., ("MERS"), acting solely as a nominee for MORTGAGEIT, INC. LENOIR CITY UTILITIES BOARD 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
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71572
Insertion Dates: 07-07, 07-14, 2014-07-21

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 #7101-114305-FC
Published: June 23, June 30 and July 07, 2014

Bank of America/Terry Smith

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **August 7, 2014 on or about 10:00AM local time**, at the Auction.com room, Hilton Knoxville, 501 West Church Avenue, Knoxville, TN 37902, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by FRANDA D JAMES AND MARIA N JAMES, to NETCO, INC., Trustee, on February 13, 2009, as Instrument No. 200903090056073 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: Ocwen Loan Servicing, LLC

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 SIX OF KNOX COUNTY, TENNESSEE, AND BEING LOT 49, SPRADLINE PLACE SUBDIVISION, AS SHOWN BY MAP OF RECORD IN INSTRUMENT NO. 200508080012164, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY OR A PORTION OF THE SAME PROPERTY CONVEYED TO FRANDA D. JAMES AND WIFE, MARIA N. JAMES BY INSTRUMENT DATED APRIL 20, 2007 FROM LEATHERNECK CONSTRUCTION, LLC FILED ON APRIL 24, 2007 AS DOCUMENT NUMBER 20070424-0086706 IN THE KNOX COUNTY RECORDS.

Tax ID: 3 079DF027

Current Owner(s) of Property: FRANDA D JAMES AND MARIA N JAMES

The street address of the above described property is believed to be **2104 COUNTRY BROOK LANE, KNOXVILLE, TN 37921**, 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: SPRADLIN PLACE HOA INC.

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

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

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

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

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

MWZM File No. 14-000179-672

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: INFO@MWZMLAW.COM
Publish: 07/07/14, 07/14/14 and 07/21/14

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

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

Ruben Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71561
Insertion Dates: 06-30, 07-07, 2014-07-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 21, 2010, executed by ROBERT E. WHITE, III AND JESSICA G. WHITE, conveying certain real property therein described to ROBERT M. WILSON, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 28, 2010, at Instrument Number 201001280049724 (as modified at Instrument Number 201212050036356); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP who is now the owner of said debt; and WHEREAS, the undersigned, 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 31, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: TRACT I SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING A TRACT OF LAND CONTAINING 0.25 ACRES MORE OR LESS LYING ON THE WEST SIDE OF OGLESBY ROAD AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD SAID IRON PIN BEING LOCATED 1585 FEET MORE OR LESS SOUTH OF THE CENTER LINE OF MANIS ROAD; AND ALSO CORNER TO STATE RIGHT OF WAY; THENCE WITH THE LINE OF OGLESBY ROAD SOUTH 24 DEG. 44 MIN. EAST 180.37 FEET TO AN IRON PIN; THENCE SOUTH 79 DEG. 38 MIN. WEST 59.10 FEET TO AN IRON PIN; THENCE NORTH 29 DEG. 28 MIN. WEST 160.41 FEET TO A RIGHT OF WAY MARKER; THENCE WITH THE RIGHT OF WAY LINE NORTH 60 DEG. 32 MIN. EAST 70.73 FEET TO AN IRON PIN, THE PLACE OF BEGINNING, ACCORDING TO THE SURVEY OF GERALD F. CLARK SURVEYOR DATED SEPTEMBER 21, 1979. TRACT II SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING A TRACT OF LAND CONTAINING 3.95 ACRES MORE OR LESS LYING ON THE WEST SIDE OF OGLESBY ROAD AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD SAID POINT BEING LOCATED 1765 FEET SOUTH OF MANIS ROAD; THENCE FROM SAID BEGINNING POINT SOUTH 79 DEG. 38 MIN. WEST 998.74 FEET TO AN IRON PIN; THENCE SOUTH 6 DEG. 02 MIN. EAST 231.36 FEET TO AN IRON PIN; THENCE NORTH 73 DEG. 46 MIN. EAST 581.91 FEET TO AN IRON PIN; THENCE NORTH 68 DEG. 56 MIN. 20 SEC. EAST 467.08 FEET TO AN IRON PIN IN THE WEST LINE OF OGLESBY ROAD; THENCE ALONG THE WEST LINE OF OGLESBY ROAD NORTH 24 DEG. 44 MIN. WEST 87.16 FEET TO AN IRON PIN THE POINT OF BEGINNING ACCORDING TO THE SURVEY OF GERALD F. CLARK SURVEYOR DATED MAY 15, 1979. TRACT III SITUATED IN DISTRICT NO. EIGHT OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING IN THE CENTER OF THE SULPHUR SPRINGS BRANCH AND IN THE PROPERTY LINE OF CARROLL M. OGLESBY AND HERBERT A. SHERROD; THENCE IN A WESTERLY DIRECTION AND WITH THE PROPERTY NOW OR FORMERLY BELONGING TO CARROLL M. OGLESBY AND HERBERT A. SHERROD 934 FEET TO THE PROPERTY LINE OF CARROLL M. OGLESBY AND W.O. LUSBY; THENCE IN A NORTHWESTERLY DIRECTION 315 FEET WITH THE PROPERTY LINE OF CARROLL M. OGLESBY AND W.O. LUSBY; THENCE EASTERLY AND PARALLEL TO THE PROPERTY LINE OF CARROLL M. OGLESBY AND HERBERT A. SHERROD 714 FEET TO A PINE TREE IN THE PROPERTY LINE OF CARROLL M. OGLESBY AND G.A. GRIGSBY; THENCE SOUTHEASTERLY 10 FEET TO AN IRON PIN; THENCE NORTHEAST 150 FEET AND WITH THE PROPERTY LINE OF CARROLL M. OGLESBY AND G.A. GRIGSBY TO THE CENTER OF SULPHUR SPRINGS BRANCH; THENCE UP THE CENTER OF THE SULPHUR SPRINGS BRANCH TO THE POINT OF BEGINNING. CONTAINING 6 1/2 ACRES MORE OR LESS. THERE IS EXCEPTED FROM THE ABOVE DESCRIBED TRACT III THAT CERTAIN PARCEL OF LAND CONVEYED TO CARROLL M. OGLESBY AND WIFE MARY TERRY OGLESBY BY DAN F. SHERROD, JR. AND WIFE DONNA S. SHERROD BY DEED DATED FEBRUARY 15, 1980 OF RECORD IN BOOK OF DEEDS 1700 AT PAGE 303 IN THE REGISTER OF DEEDS OFFICE, KNOX COUNTY, TENNESSEE. THIS CONVEYANCE IS MADE SUBJECT TO 10' UTILITY AND/OR DRAINAGE EASEMENTS INSIDE ALL PROPERTY LINES, FIVE FEET EACH SIDE OF ALL LOT LINES AND MINIMUM SET BACK AT 100 FEET. Parcel ID: 072-093.01 PROPERTY ADDRESS: The street address of the property is believed to be **1011 OGLESBY RD, KNOXVILLE TN 37914, TN 37914**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ROBERT E. WHITE, III AND JESSICA G. WHITE OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as

Classified

Legal Notices

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 23, 2005, executed by FREDDIE DEAN BURGESS AND PHYLLIS L. BURGESS, conveying certain real property therein described to ARNOLD M. WEISS, ATTORNEY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded May 9, 2005, at Instrument Number 200505090089543; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWTAL, INC., ALTERNATIVE LOAN TRUST 2005-20CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-20CB 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 **August 7, 2014 at 11:00 AM** at the City/County Lobby of the Knox County Courthouse, located in Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE DISTRICT NUMBER SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE BEING KNOWN AND DESIGNATED AS ALL OF LOT 6 OF SEDGEMOUNT SUBDIVISION, UNIT 2, AS SHOWN ON MAP OF RECORD AT INSTRUMENT NO. 200206070101002, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, FOR WHICH MAP REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. Parcel ID: 151C-F-006 PROPERTY ADDRESS: The street address of the property is believed to be **13015 SEDGEMOUNT RD, 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): FREDDIE DEAN BURGESS AND PHYLLIS L. BURGESS 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 #71626
Insertion Dates: 07-07, 07-14, 2014-07-21

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

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

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

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

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

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

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

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

PARCEL ID: 039PG003

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

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

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

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

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

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

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

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES.

SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203
(615) 254-4430

www.phillipjoneslaw.com

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

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 22, 2008, executed by MARK SCHMID, conveying certain real property therein described to EMMETT JAMES HOUSE OR BILL R. McLAUGHLIN, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 25, 2008, at Instrument Number 200808250013528; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to REGIONS BANK D/B/A REGIONS MORTGAGE who is now the owner of said debt; and WHEREAS, the undersigned, 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 **3259 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
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71231
Insertion Dates: 06-23, 06-30, 2014-07-07

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated February 21, 2007, executed by KELVIN REED, conveying certain real property therein described to MARYVILLE TITLE AGENCY, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded March 5, 2007, at Instrument Number 200703050071331; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Wells Fargo Bank, N.A., as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2007-NCW, Mortgage Pass-Through Certificates who is now the owner of said debt; and WHEREAS, the undersigned, 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: 1040A-019 PROPERTY ADDRESS: The street address of the property is believed to be **1826 PLUMB CREEK CIRCLE, 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): 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
119 S. Main Street, Suite 500
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Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71156
Insertion Dates: 06-23, 06-30, 2014-07-07

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated NOVEMBER 22, 2010, executed by ALEKA CHARKHIAN, A SINGLE PERSON, to ARNOLD M. WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 201011290032905, for the benefit of WELLS FARGO BANK, N.A., in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, AUGUST 21, 2014 AT 10:00 A.M.**, IN THE AUCTION.COM ROOM AT THE HILTON KNOXVILLE, 501 WEST CHURCH AVE., IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other 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 6,7,15,16, AND 17; THENCE WITH THE DIVIDING LINE BETWEEN LOTS 6 AND 17, AND ALONG A FENCE LINE, SOUTH 68 DEGREES 49 MINUTES 05 SECONDS WEST, 74.87 FEET TO AN IRON PIN (ERRONEOUSLY IN ON DEED OF TRUST) AT THE CORNER OF LOT 5; THENCE WITH THE DIVIDING LINE BETWEEN LOTS 5 AND 6, NORTH 21 DEGREES 03 MINUTES 13 SECONDS WEST, 149.89 FEET TO AN IRON PIN IN THE SOUTH LINE OF COLONIAL ROAD; THENCE WITH SAID LINE NORTH 68 DEGREES 50 MINUTES EAST, 74.92 FEET TO THE PLACE OF BEGINNING, ACCORDING TO THE SURVEY OF DENNIS N. GORE, SURVEYOR, DATED AUGUST 17, 1994.

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

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

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

PARCEL ID: 123LQ006

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

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

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

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

OTHER INTERESTED PARTIES: NONE OF RECORD
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

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

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES.

SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203
(615) 254-4430
www.phillipjoneslaw.com

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

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 Kylie 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, 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: 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.

Ruben Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71268
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 18, 2009 by Charles A. England, III and Tabitha L. England, husband and wife to Matt B. Murrefe, 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

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 2007042300086239 (see also Final Order of Default Judgment at Instrument # 201403060051344); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., AS SUCCESSOR TRUSTEE TO LASALLE BANK, N.A., AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3 who is now the owner of said debt; and WHEREAS, the undersigned, 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: 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 PONDERSOSA 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, 1988. THERE IS EXCEPTED FROM THE ABOVE DESCRIBED PROPERTY A SMALL TRIANGULAR PLAT LYING OUTSIDE OF THE CURVE FORMED AT THE INTERSECTION OF SHARPS ROAD AND THE 50- FOOT RIGHT OF WAY, THE RADIUS OF SAID CURVE BEING 20 FEET, AS SHOWN ON PLAT OF SURVEY AND MAP OF RECORD. Parcel ID: 056 CA 005 PROPERTY ADDRESS: The street address of the property is believed to be **8124 SHARP ROAD, POWELL, TN 37849**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): BARRY COFFEY, HEATHER COFFEY OTHER INTERESTED PARTIES: HALLSDALE POWELL UTILITY DISTRICT , JOHN & PAIGE LEDGERWOOD , Smoky Mountain Ventures, LLC The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Ruben Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71218
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 AUGUST 20, 2010, executed by KELLIE RHEA DAVIS, A SINGLE PERSON, to ARNOLD M. WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 201008240011502, 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 7, 2014 at 10:00 A.M.**, IN THE AUCTION.COM ROOM AT THE HILTON KNOXVILLE, 501 WEST CHURCH AVE., IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 45, BROCKTON PLACE SUBDIVISION, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET N, SLIDE 243C & D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO KELLIE RHEA DAVIS, UNMARRIED BY WARRANTY DEED DATED AUGUST 20, 2010 OF RECORD IN INSTRUMENT NO. 201008240011501, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **1924 BARBRIDGE WAY, POWELL, TENNESSEE, 37849**.

PARCEL ID: 067CA045

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 FUTURE 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: CACH, LLC; BROCKTON PLACE HOMEOWNERS ASSOCIATION (INSTRUMENT NOS. 201202170045458 & 201305130074073)

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

This day, July 1, 2014. This is improved property known as 1924 BARBRIDGE WAY, POWELL, TENNESSEE, 37849.

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: 07/07/14, 07/14/14 and 07/21/14

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 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 2061, 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. 201111070025291, dated October 31, 2011 and Serial Number 828278411 recorded in Instrument No. 20111180027649, 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

Sale at public auction will be on **August 11, 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 DIANA L NEWBY AND ROBERT E NEWBY, to PRIORITY TRUSTEE SERVICES FOR TENNESSEE, L.L.C., Trustee, on April 24, 2006, as Instrument No. 200605050092867 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-OPT5, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT5

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

SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT FOURTEEN (14) OF BLOCK G, STONECREST SUBDIVISION, UNIT 8, AS SHOWN BY THE MAP OF THE SAME RECORDED IN MAP BOOK 65-S, PAGE 82. IN THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT; AND ACCORDING TO THE SURVEY OF STANLEY E. HINDS, SURVEYOR, DATED MAY 17, 1993.

BEING THE SAME PROPERTY CONVEYED TO ROBERT & DIANA NEWBY BY DEED OF RECORD AS INSTRUMENT #200404070092836

Tax ID: 131 PG-029

Current Owner(s) of Property: DIANA L NEWBY AND ROBERT E NEWBY

The street address of the above described property is believed to be **321 ORAN ROAD, KNOXVILLE, TN 37934**, 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: CAVALRY PORTFOLIO SERVICES, LLC, ET AL, AS ASSIGNEE OF CHASE/WASHINGTON

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

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

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

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

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

MWZM File No. 13-004311-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: INFO@MWZMLAW.COM
Publish: 07/07/14, 07/14/14 and 07/21/14

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 17 OF J. W. OWENS PROPERTY, BLOCK C, A RESUBDIVISION OF LOTS 1 AND 2 OF J. W. OWENS PROPERTY, BLOCK C, AS SHOWN BY MAP OF ME OF RECORD IN MAP CABINET O, SLIDE 203B IN THE REGISTER'S OFFICE KNOX COUNTY, TENNESSEE, TO 'WHICH MAP SPECIFIC REFERENCE I HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF.

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

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

Tax ID: 123HE-010

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

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

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

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

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 14-000577-670

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

Classified

Legal Notices

CALL (865) 686-9970 TO PLACE YOUR AD

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed March 27, 2006 by Donnie R. Loveday and wife, Brenda I. Loveday to Skyline Title and Escrow, LLC, as Trustee, as same appears of record in the office of the Register of Sevier County, Tennessee, in Book 2500, Page 703 and re-recorded in Book 2506, Page 636, and the undersigned having been appointed Substitute Trustee by instrument recorded in the said Register's Office, and the owner of the debt secured, Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF9, Mortgage Pass-Through Certificates, Series 2006-FF9 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 30, 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 Eighth (8th) Civil District of Sevier County, Tennessee and being all of Lot 5 of Swaggerty Hill Sub-division, as shown on a plat of record in Map Book 27, page 349 in the Register's Office for Sevier County, Tennessee to which reference is hereby made for a more particular description and as shown by survey of Ronnie L. Sims RLS #683 dated April 15, 1996 and revised January 29, 1998. Subject to restrictions and easements of record in Misc. Book 216, page 121 in said Register's Office. This conveyance is made subject to all applicable restrictions, easements, building setback lines and conditions of record in the Register's Office for Sevier County, Tennessee.

Tax Parcel ID: 0131-B-005

Property Address: **1016 Bradley Court, Kodak, TN.**

Other Interested Parties: United Guarantee Residential Insurance, Co.; Beneficial Tennessee, Inc.

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

ARNOLD M. WEISS,

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

File #2620-113810-FC

Published: July 07, July 14 and July 21, 2014
Specialized Loan Servicing/Donnie Loveday

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 (j), 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 plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and any matter that an accurate survey of the premises might disclose.

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

2. Ravenwood Phase II Homeowners Association

OTHER INTERESTED PARTIES: N/A

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

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

The Callins Law Firm, LLC, Substitute Trustee
c/o Dionna Squires
The Callins Law Firm,
101 Marietta Street, Suite 1030
Atlanta, Ga. 30303
(404) 681-5826

File No.: FT14.03.005

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

Insertion Dates: 06/23/14, 06/30/14, and 07/07/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

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

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

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

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

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

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

Tax ID: 051-08904

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

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

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

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

OTHER INTERESTED PARTIES: PRESTIGE HOMES, INC

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

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

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

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

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

MWZM File No. 14-000036-670

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

PREMIER BUILDING, SUITE 404

5217 MARYLAND WAY

BRENTWOOD, TN 37027

PHONE: (615) 238-3630

EMAIL: INFO@MWZMLAW.COM

Publish: 06-30, 07-07, 2014-07-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Ruben Lublin TN PLLC, Substitute Trustee

119 S. Main Street, Suite 500

Memphis, TN 38103 www.rublinlublin.com/property-listings.php

Tel: (888) 890-5309

Fax: (404) 601-5846

Ad #71452

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

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 14, 2009, executed by MARY GUSTIN, conveying certain real property therein described to MATT B. MURFREE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 12, 2009, at Instrument Number 200908120011768; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSDH 2013-1 Trust who is now the owner of said debt; and WHEREAS, the undersigned, 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 THE 51ST WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING ALL OF LOT 10, OF THE NORTHSHORE VILLAGE, UNIT 2, A PLANNED UNIT DEVELOPMENT, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP BOOK 82-S, PAGE 19, PLAT CABINET F, SLIDE 135-D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. NO BOUNDARY SURVEY HAVING BEE MADE AT THE TIME OF THIS CONVEYANCE AND THE PROPERTY DESCRIPTION BEING THE SAME AS THE PREVIOUS DEED OF RECORD. THIS CONVEYANCE IS MADE SUBJECT TO THE TERMS, CONDITIONS, AND PROVISIONS OF OR INCORPORATED BY REFERENCE IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OR NORTHSHORE VILLAGE, OF RECORD IN DEED BOOK 1813, PAGE 1034, DEED BOOK 1836, PAGE 1001 AND MAP CABINET F, SLIDE 135-D, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 133E-F-010.00 PROPERTY ADDRESS: The street address of the property is believed to be **7721 Village Drive, Knoxville, TN 37919**. 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): MARY GUSTIN OTHER INTERESTED PARTIES: NORTHSHORE VILLAGE HOMEOWNER'S ASSOCIATION, INCORPORATED 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
119 S. Main Street, Suite 500
Memphis, TN 38103 www.rublinlublin.com/property-listings.php
Tel: (888) 890-5309
Fax: (404) 601-5846
Ad #71462

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

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Unknown heirs of the estate of Sue Ann Henegar
IN RE: Ruben Lublin TN PLLC Vs. Rennee Kelley, Dean Henegar and All unknown Heirs of the estate of Sue Ann Henegar
No. **187735-3**

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Unknown heirs of the estate of Sue Ann Henegar, 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 Unknown heirs of the estate of Sue Ann Henegar, it is ordered that said defendant Unknown heirs of the estate of Sue Ann Henegar file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Joshua R. Hopkins an, Attorney whose address is 3740 Davinci Court Suite 150, Peachtree Corners, Ga 30092 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 25rd day of June, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 7/7/14, 7/14/14, 7/21/14 AND 7/28/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Jose Eliaquin Milla Molina
IN RE: Fabiola Milla vs Jose Eliaquin Milla Molina
No. **187595-1**

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Jose Eliaquin Milla Molina, 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 Jose Eliaquin Milla Molina, it is ordered that said defendant Jose Eliaquin Milla Molina file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Robert W. Wilkinson an, Attorney whose address is P.O. Box 4415, Knoxville, TN 37831 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 John Weaver at the Knox County Chancery Court, Division 1, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Journal for four (4) consecutive weeks.

This 16rd day of June, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 7/7/14, 7/14/14, 7/21/14 AND 7/28/2014

85 MISC. NOTICES

NOTICE

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

By: William Timothy and Dana Leann Letsinger, Petitioners Versus Jessica Lauren Ricketts, Respondent
No. **3-275-12**

In The Circuit Court of Knox County, Tennessee

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

This 17th day of JUne, 2014.

Catherine F. Shanks

Clerk

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

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Samantha Mae Gilbreath
IN RE: Joshua James Gilbreath vs Samantha Mae Gilbreath
No. **187210-3**

In Chancery Court of Knox County, Tennessee

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

This 10rd day of June, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

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

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Mario Alfonso Ramirez-Perez
IN RE: Mario Ramirez-Perez
No. **187199-1**

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Mario Alfonso Ramirez-Perez, 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 Mario Alfonso Ramirez-Perez, it is ordered that said defendant Mario Alfonso Ramirez-Perez file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Mital D Patel, Attorney whose address is P.O. Box 26072, Knoxville, TN 37812 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 John Weaver at the Knox County Chancery Court, Division 1, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Journal for four (4) consecutive weeks.

This 30rd day of June, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 7/7/14, 7/14/14, 7/21/14 AND 7/28/2014

85 MISC. NOTICES



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