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GOVERNOR HASLAM VISITS GIBBS



PHOTO BY DAN ANDREWS

Governor Haslam, pictured with Board of Education member Mike McMillan, left, and Commissioner Dave Wright, right, visited Gibbs High School last Tuesday to officially launch the Tennessee Promise program. The plan gives high school graduates the opportunity to earn a two-year certificate or degree from a state community college or technical college tuition-free. Students from the Class of 2015 can apply for their Tennessee Promise through November 1, 2014 at tnpromise.gov/.

McMillan told *The Focus*, "I was so pleased that Governor Haslam chose Gibbs High School to make his statement about the Tennessee Promise program. Gibbs High School deserved this recognition and everyone I've talked to about the Tennessee Promise Program is very excited about it.

"I want to see the students in our district have the same opportunities as students everywhere."

County Commission

Amusement tax, parking, school funding

By Mike Steely
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The ½ percent Amusement Tax levied by the Knox County Commission on admission to attractions inside Knoxville may be dropped over the next two years. The commission voted last Monday in their work session to approve the disappearance of the tax and the matter goes onto their agenda for the regular meeting today.

Finance Director Chris Caldwell said the loss of the \$225,000 each year won't affect the county budget. "We feel we can absorb it."

Outgoing commissioner Mike Hammond commented that Knoxville is a "hub of entertainment" and he feels that dropping the tax might encourage events, plus "It will help the University."

The commission also approved a resolution to not raise the parking fee for county employees at the city-county owned parking garage. Plans are to take the fee to \$ 60 per month and the county wants to hold the fee at \$47.50.

County attorney Bud Armstrong said the parking resolution "has been deferred and deferred" and advised the commissioners to "clean it up" before enacting it. He said the language has changed since the original resolution.

Passed on to today's agenda, without recommendation, was a motion to provide a tax break for the proposed Choto Fire Hall and an action on the Karns Community Center.

Applicants for a vacant Judicial Magistrate slot were also interviewed as well as applicants for the vacant Board of Education seat.

Outgoing commissioner Tony Norman spoke for several minutes about the commission's funding of the Knox County School system saying he wants to give "some motivation" to

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Coach Jones speaks to Knoxville Rotary

By Focus Staff

There's one thing for certain about UT Head Football Coach Butch Jones — he emphasizes psychology as much as physicality. This past Tuesday, Jones spoke to 250 members of the Rotary Club of Knoxville at the Knoxville Marriott during their lunch meeting.

Coach Jones was introduced around 12:30 p.m. and spoke without interruption until 1 p.m. and managed to weave some questions and answers in between.

Jones began his remarks by reminding everyone that only twelve days remained before the first football game of the season at Neyland Stadium. There was no doubt that he expects to see 102,455 fans in attendance. He also thanked those in the meeting that were amongst the estimated 40,000 fans that attended the previous Saturday's workout/scrimmage at Neyland Stadium.

He took some time to talk about the culture of his team and how he expects it will change. Jones took a page from JFK to describe the team's culture when he took it over. "The culture was not, "What can I do for Tennessee?" rather, "What can Tennessee do for me?" He promised to change this type of culture.

Jones also promised that Tennessee Football will return to the elite ranks of college football, but he stressed and asked for patience from Volunteer fans as well as their support. He reminded the crowd that many of his players are 17-year-old freshmen and they will make mistakes.

He talked about a variety of other topics regarding his football team, to include: growing



PHOTO BY DAN ANDREWS

UT Head Football Coach Butch Jones shared his experiences and philosophies with Knoxville Rotarians last week.

pains, teaching moments, and his classroom expectations. He talked about what it meant to the freshmen to have their black stripes removed from their helmets and what it took for them to earn that honor.

Perhaps the most sobering fact that Jones said about his football team is that given UT's rich tradition, "none of the players on the current roster have been to a bowl game in a UT uniform."

Jones revealed his infusion of current technology and sports science into his football team. Soon each player will be equipped with GPS systems in their shoes, which is supposed to reveal a number of things to include hydration tests.

He's especially proud of the football

freshman class, which boasts a 3.3 grade point average and team accumulative GPA of 2.82. He expects this year to graduate 14 seniors off the team. He says it will be the most in the country.

Coach Jones talked about what fans can expect to see when UT faces Utah State. The biggest improvement is at the skill level. He said the kicking game is his biggest unknown. It could be a true freshman that wins the kicking job. The offensive line has made great strides moving forward and the defensive line is a work in progress. He stressed, however, "We will be more athletic and the fans will see a better effort."

City pension plan moves ahead

By Mike Steely
steelym@knoxfocus.com

Five different ordinances that Knoxville voters may vote on in November moved along in the city council Tuesday, all dealing with the employee pension changes. The mayor and the Pension Board have been wrestling with changes to the plan

for months and the council passed all five changes on first reading, with final action expected in two weeks.

Mayor Madeline Rogero had initially proposed that she add two new board members. These two would not be city employees or related to employees but would have to have financial or accounting

experience. The Pension Board had disagreed with her naming the new members and Rogero agreed to compromise and allow the board name the two members with her review and the council's approval.

The compromise between the mayor and the employee representatives on the

board faced one change in the discussions last week.

Mark Taylor, the Pension Board member representing the Fraternal Order of Police, told the council that city employees basically agree with the proposed changes. But the council members, on a motion

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PART 2:
PRIVACY

Unmanned aerial aircraft, commonly referred to as drones, are a new and growing industry. Cheaper and easier to maintain than helicopters, drones are being used by both the government and private sectors. Currently, drones are helping to eradicate swamp mosquitoes in the Florida Keys. Locally, drones were used to survey fire damage at the McClung warehouses. They help monitor pollution and manage disasters. There are applications for drones in agriculture and journalism.

Meteorologists are investigating using multiple drones to safely track the development of severe storms. From finding missing children and stranded hikers to patrolling our coastlines, drones have incredible potential to save lives and help people.

While the benefits of drone technology are great so are the concerns over its use in domestic surveillance. Many states, Tennessee included, now have statutes restricting law enforcement's use of drones to certain specified situations. In Tennessee, the statute is found in Tennessee Code Annotated Section 39-13-609 and is known as the Freedom from Unwarranted Surveillance Act. This statute prohibits the use of a drone by law enforcement to "gather evidence or other information" except in the following five situations: "1) To counter a high risk of a terrorist attack by a specific individual or organization if



By Sharon Frankenberg,
Attorney at Law

the United States secretary of homeland security determines that credible intelligence indicates that there is such a risk; 2) If the law enforcement agency first obtains a search warrant signed by a judge authorizing the use of a drone; 3) If the law enforcement agency possesses reasonable suspicion that, under particular circumstances, swift action is needed to prevent imminent danger to life; 4) To provide continuous aerial coverage where law enforcement is searching for a fugitive or escapee or is monitoring a hostage situation; or 5) To provide more expansive aerial coverage when deployed for the purpose of searching for a missing person." Additional privacy protection is included in this section in that the data collected by the drone surveillance on an "individual, home or other areas other than the target that justified deployment" may not be used, copied or disclosed for any purpose. This data must be deleted as soon as possible and in no event later than 24 hours after collection. The statute even includes a civil remedy against law enforcement for its violation.

Besides concerns over government use of drones, the use of drones by private individuals is also a problem area. While there are not any specific statutes covering this area yet, there are common law remedies for violations of privacy that could apply to situations involving drones. Certainly, a drone sent into your backyard could be considered a trespass or nuisance. Any damage to your property could also have a remedy in tort either for the intentional damage from a drone "attack" or for negligence from accidental damage caused by a drone. The law regarding drones is developing and still adapting to meet the challenge of balancing the needs of society with our individual freedoms. You should always consult an attorney for legal advice regarding your particular situation. My office number is (865)539-2100.



CORRECTION
In last week's Focus, West running back Rome Wells (#28) was incorrectly identified.



PHOTO BY DAN ANDREWS.

The Knox County Board of Education at their special call meeting last Monday.

No Surprises in Dr. McIntyre's Evaluation

By Sally Absher
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Last Monday the Knox County School Board held a special call meeting to discuss Dr. McIntyre's evaluation.

(Yes, we know he was just evaluated 8 months ago, but administration wanted the evaluation done before the new BOE members take office, since they might be a little tougher on him).

No one expected any real surprises, since the current rubber-stamp BOE can be counted on to give their single employee a glowing review, and both Dr. McIntyre's self-evaluation and the BOE summative narrative were posted on the knoxschools.org/agenda webpage well in advance of the meeting.

The BOE examined Dr. McIntyre's performance in five areas: Student Achievement, Strategic Planning and Execution, Effective Use of Resources; Relationships with Staff, Personnel, and Board Members, and Family and Community Engagement.

The BOE pointed out that "at the time of this evaluation, the results of a number of performance measures that the State Department of

Education provides the district are not available."

This was probably beneficial to Dr. McIntyre as more of those performance measures have come in over the past week. We're waiting to see how Central Office will explain the increase in Priority and Focus listed schools in Knox County from three years ago.

The BOE praised the effort of Dr. McIntyre to prepare the 2020 Five Year Strategic Plan. They said, "The process used to create this plan had the most robust outreach effort of anything the school system has done, and Dr. McIntyre is to be commended for using such an inclusive process. ... Creating this plan involved gathering information from teachers, parents, students, elected officials, and community members."

All that is true. And then they gave the teachers, parents, students, elected officials, and community members exactly six days to read, parse, evaluate, and give feedback on the final plan, before insisting they had to declare an emergency and vote to adopt it. One wonders why such urgency?

The Board also said they were "generally pleased" with Dr. McIntyre's management of the school system's resources. They note that "Changes to the Board of Education and the County Commission will necessitate early discussion of the Knox County Schools budget."

No doubt Doug Harris will ask again for his \$30M funding increase. For technology. Because giving a kid an iPad will automatically guarantee his academic success.

In probably the most honest statement of the Board Narrative of Dr. McIntyre's evaluation, they say, "...his relationship with school leaders, teachers, and other staff requires significant improvement." More than one resigning teacher has noted a high level of harassment, intimidation, coercion, retaliation, and threats of dismissal" which, as one former teacher wrote, "have no place in attracting, building, or retaining strong educators."

Businessman Phil Claxton spoke during public forum, praising Dr. McIntyre as the "CEO of a \$430M business with 8000 employees." He said he would "urge Mr. McMillan and the new members of the BOE to give him a chance."

The Board notes that "Dr. McIntyre has begun working on his relationship with teachers with the creation of the Teacher Working Group in December. This group shared concerns and offered recommendations. They note that in February, Dr. McIntyre took eleven specific actions related to this group's suggestions."

However, conversations with members of the TWG indicate that isn't exactly the whole story. The actions taken by Dr. McIntyre were not necessarily recommendations of the TWG, and many of the recommendations made by teachers in the meetings ended there.

Dr. McIntyre reduced the number of district-mandated standardized assessments for this year, but teachers wonder if that was the result of parent pressure rather than acting on the recommendations of the TWG.

Dr. McIntyre will

establish a Teacher Advisory Committee to work with him for the 2014-15 school year. Teachers can fill out an application, including biographical information and a brief statement explaining why they wish to serve. Dr. McIntyre will make the final selections.

Teachers had hoped for a more democratic selection process where peers would select the people they feel will represent their concerns and ideas well.

What better way to look like a successful leader than to surround yourself with people who agree with you and will tell you how wonderful you are? In fact one such person, a self-described "class act" vice-principal who had just completed the Leadership Academy, spoke in Dr. McIntyre's favor at the meeting. (Video available at [SaveOurSchoolSystem YouTube channel](http://SaveOurSchoolSystemYouTubechannel)).

BOE members think Dr. McIntyre is very hard working. He frequently attends school event, meetings, activities, and forums, and makes frequent visits to schools. And he attended every high school's graduation ceremony last spring. (Isn't that what a school superintendent is supposed to do?)

BOE members concluded that, "This past year has been a very challenging year, and Dr. McIntyre has heard a great deal about things that can be improved on... The changes in public education are challenging, but they are essential to improving the opportunities for every child in Knox County."

Change is hard. Let's hope the new incoming BOE members are willing to make some hard changes.



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Publisher's Position

Board Members Work It Out In 'Private'



By Steve Hunley, Publisher
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Some of you are surely tired of reading editorials about the Knox County School System. Heaven knows I'm tired of writing them, but the sad truth is you're not going to get the in depth coverage anywhere else. That isn't the way it should be, but for whatever reason, the local news media just doesn't want to provide in depth coverage of the School System. Or maybe they simply don't want to print

some things because they are doing their best to try and protect superintendent of schools Jim McIntyre. Attempting to protect McIntyre has become something of an avocation for a few folks in this town, including the majority of the current board of education and Chamber of Commerce. Mayor Tim Burchett has poked fun at some local reporters who cover the board of education, referring to them as "recording secretaries" and that is not only apt, but all too true.

During the Board meeting last week, the members discussed McIntyre's self-evaluation, as well as their own. Board Chair Lynne Fugate attempted to dispute the assertion the Board of Education has "rubber stamped" McIntyre's policies and wishes. **Fugate declared there were no arguments about policy because**

they worked out their differences in private. Sometime ago, Board member Gloria Deatheridge made a similar comment about doing business "behind closed doors." After Ms. Fugate's comment, one can only presume everything is decided in advance of the actual meeting. Is there really any other way to interpret that statement? Most all of the Board members have their questions answered by McIntyre prior to the meeting, they have resolved any differences and are ready to vote. Does anyone really believe the media would tolerate that in either the City Council or the County Commission?

McIntyre is not an elected official, so when he and a Board member meet privately, it is not a violation of the Sunshine law. So, apparently enough Board members and McIntyre meet privately and resolve

their differences and present a united front at the actual meetings. Obviously a Board member like Mike McMillan, who dissents, isn't invited to these private meetings nor are his views solicited or considered.

Even if there is no actual violation of the Sunshine law, the spirit of the law has been positively trampled. In an age where just about everybody screams about transparency in government, especially in the news media, why isn't the Sentinel chastising McIntyre and his minions? Mayor Burchett has made the comment, as has this paper, that were this to occur on any other legislative body, the News-Sentinel and just about every other media outlet in town would be raising Cain. It is, as the mayor suggests, a double standard and a whopper of one at that.

Apparently Ms. Fugate doesn't see anything wrong

with transacting public business behind closed doors. Keep in mind, the schools spend about two-thirds of every tax dollar collected in Knox County; they spend over half a billion of your tax dollars annually. The "Executive Committee" of the Board of Education is comprised of the Chair and McIntyre. Why is McIntyre even on the Executive Committee? Obama holds no such position with Congress, nor the governor with the legislature, nor the mayor with the County Commission. Nor should they. McIntyre is an employee of the Board and it would be more proper to have an Executive Committee comprised of three Board members appointed by the full Board. Of course then the meetings would be subject to the press and have to be out in the open. It would not impair McIntyre's ability to communicate with the Executive Committee;

he can make recommendations just as he does to the full Board.

Creating bogus emergencies would be far less likely with an Executive Committee comprised of three sitting members and the public would have to be given an explanation just precisely why something was an actual emergency.

McIntyre pledged in his self-evaluation to work hard to win back the confidence of the teachers, yet his first action - - - and actions really do speak louder than words - - - was to reconstitute the teacher advisory board with his own appointees and forbid audio and video tape at the meetings. Is that supposed to fill the hearts of teachers with joy and confidence? How transparent is that?

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More Knox County Schools in Lowest 5% of State for 2015

Last Wednesday, August 20, the Tennessee Department of Education released the preliminary statewide 2015 list of Priority and Focus Schools. Preliminary listings of Reward Schools were released on Thursday, Aug. 21. Be prepared to be underwhelmed.

The U.S. Department of Education requires the Tennessee's accountability system to identify three types of schools: Priority, Focus, and Reward schools. Priority and Focus schools are identified every three years, with the first designation in 2012.

Priority Schools are the lowest 5% of schools across the state in terms of overall performance.

Focus Schools are the 10% of schools with the biggest achievement gaps between groups of students, such as Black/Hispanic/Native American v. all students (BHN), Economically disadvantaged v. non-economically disadvantaged (ED), or students with disabilities v. students without disabilities (SWD), regardless of overall performance.

Reward schools are the top 5% of schools in overall performance and the top



By Sally Absher
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5% in progress.

Priority and Focus schools were last identified in 2012. Knox County had just one school, Sarah Moore Greene Magnet Academy, on the Priority list in 2012. Five schools were identified as Focus Schools: Austin-East Magnet High, Beaumont Magnet Elementary, Fountain City Elementary, Inskip Elementary, and Vine Magnet Middle.

Now, three years later, three more schools have joined Sarah Moore Greene on the Priority School list: Green Magnet Elementary, Vine Magnet Middle, and Lonsdale Elementary.

A total of nine Knox County Schools are on the 2015 Focus list: Bonny Kate Elementary (SWD), Central High School (BHN), Chilhowee Intermediate (SWD, BHN), Fountain City Elementary (ED, BHN), Hardin Valley Elementary (ED), Mooreland Heights Elementary (ED), South-Doyle High (BHN), South-Doyle Middle (ED, BHN), and West Hills Elementary (ED).

The basis for inclusion on the Focus list in all of the above cases was gaps identified between high and low achieving groups of students. The letters

in parentheses after the school names above identify the specific groups with gaps at that school.

You can access the data here: http://tn.gov/education/data/accountability/schools_2014.shtml.

It is doubtful that even the KCS PR department can spin going from one Priority School in 2012, to four listed schools three years later in a positive light. That's a 300% increase in the number of Priority Schools in our district.

And while it is true that Austin-East, Beaumont Elementary, and Inskip Elementary all moved off the Focus School list, Vine Middle moved down to the Priority list and eight new Knox County schools were added to the 2015 Focus School list. Using common core math, we want all members of the KCS Board of Education and Dr. McIntyre to solve this problem: 5 - 4 + 8 = ? Please draw a picture, and write a paragraph to explain your answer.

Of course, education reform isn't really about educating students. More than \$7 million is available from the state to help districts turn around these lowest performing schools. According to the TNDOE, most of this money will go towards a competitive planning grant for districts that

have Priority Schools.

More Priority Schools could mean more grant money.

Here is where it gets interesting. Parents, pay attention. Districts with Priority Schools will have one year to plan before their schools receive "mandatory intervention," such as inclusion in the Achievement School District or a district-led "Innovation Zone."

The state is also building an "intensive, regional support team" to help Focus Schools close achievement gaps. Where have we heard the term "regional support team" before? Oh yes, that was in the 2020 Strategic Plan. Joan Grim spoke at the August 6 BOE meeting, expressing grave concern about the inclusion of the "Regional Support Structure" in the KCS 2020 Plan, but it was an emergency! The BOE had to vote to approve the plan!

What Grim pointed out was that research shows that such a structure begins by setting up a separate "District Turn-Around Office" with an independent group of administrators who manage these schools outside of the

democratic oversight and governance of Knox County School Board. For more information on Grim's research on Regional Support Structures, see the Knox Focus 24/7 post for August 6, 2014.

Of course, since there will always be a "lowest 5%," there will always be schools on the Priority School list, no matter how well the students are performing. Statistics are like that. Likewise, even if every student in the state bombs the assessment test in a given year, there will still be the top 5% comprising the Reward School list.

The Knox County Reward Schools for 2014 include Farragut High School for both performance and progress; L&N Stem Academy, Rocky Hill Elementary, and Sequoyah Elementary for Performance; and Powell Middle School for Progress.

"I applaud the efforts of our teachers, leaders and school communities, and their commitment to providing an outstanding education to every student," said Dr. Jim McIntyre, Superintendent of the Knox County Schools.

Or, at least to the 4,314 students in those five schools.

This is the third consecutive year that Sequoyah Elementary has been named a Reward School, and the second consecutive year that L&N Stem and Farragut were named Reward Schools. But both 2013 and 2014 Reward School lists have half as many Knox County schools listed as in 2012.

In addition to Sequoyah Elementary, the 2012 Reward School list included Corryton Elementary, Gap Creek Elementary, and Shannondale Elementary for Performance, and Bearden Elementary, Carter Elementary, Powell High, Ritta Elementary, South Doyle Middle, and Whittle Springs Middle schools for Progress.

For all the glowing reports of "A+ achievement" that the KCS PR department is issuing, the results, when fully parsed, are less than inspiring. Perhaps that is why it was so important for the Board of Education to conduct Dr. McIntyre's performance evaluation on August 18. "It's an emergency!"

CHRISTOPHER R. BROWN, DMD

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City pension plan moves ahead

Cont. from page 1

by Marshall Stair, moved to amend that portion of the ordinance to have the appointments of the two new members come from the mayor directly and be approved by the council.

Stair said the "public sees that as a conflict of interest" he said, referring to the board's members who are city employees being able to name their new members. He cited the fact that the board, including the mayor, city attorney, and Councilman Finbarr Saunders, are all enrolled in the city pension plan.

"Having the mayor appoint would be a much cleaner process," Stair said. He moved to amend the ordinance and the council, with two exceptions, agreed. Councilman Dan Brown and Nick Pavlis voted not on the amendment. As amended,

the vote was unanimous.

Councilman Saunders said that the "voters win and the employees win."

Other changes to the plan that voters will see on the November ballot include: employees electing if they choose a pay-out of benefits in part or lump sum, allowing the council to shift retirement plans to safer investments for soon-to-retire employees, and restricting employees to selecting anyone other than a spouse on a lifetime annuity with some exceptions.

Rogero said that the language in the lifetime annuity ordinance includes naming "such other person" that can be approved, or disapproved, as beneficiary by the council. That could include a handicapped child or other person.

The changes will not affect current retirees, estimated

as some 2,500 people, but would be applied to the city's 1,500 current employees if the voters pass it.

Taylor told *The Focus* following the meeting that he feels the mayor did a great job in tackling the pension problems and feels that the employees will understand. The council voiced their understanding that the mayor, and future mayors, will consult the Pension Board before making appointments.

In other action, the council postponed a rezoning of property along Merchant Drive, east of Wilkerson Road, from agricultural and commercial to planned residential. Norwood community residents have objected to the unimproved property site, owned by the Tanasi Girl Scout Council, becoming a development that would allow 4 dwellings per

acre. The matter comes back before the board in two weeks.

Mayor Rogero announced that the promise to clean up the Fountain City Lake is one step closer to happening. The council voted to allot \$48,675 in an agreement

with Claiborne Hauling to haul away earth and debris from the site.

Jim Hagerman, director of city engineering, said the \$250,000 budget allotted for repairs at the lake, or "Duck Pond," begins with drawing down the water,

relocating the fish, clearing the muck, and then devising a plan to maintain the lake. He said the underground spring should begin to refill the lake sometime in November.



Big Brothers Big Sisters of East Tennessee celebrated the start of school with a Back to School Pool Party at Inskip Pool on August 7th. The event was held for Bigs (mentors), Littles (youth) and waiting Littles. Matches participated in diving contests, water balloon toss and cornhole. The Peyback Foundation awarded BBBS a grant that helped underwrite the costs of the event and Edfinancial Services donated school supplies that were passed out to each Little

County Commission

Amusement tax, parking, school funding

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the incoming commission, which will be seated in the September meeting.

"There needs to be some deep looks," he said, referring to the way the school system spends its budget. "I'm gonna bring it back up Monday," he said.

Norman said he had asked the superintendent to give him an accounting of all the cost that went into the termination, and subsequent rehiring of a school teacher.

"I got a letter dated Friday

from the Superintendent," he said, adding that the superintendent refused to reveal the details.

"Eventually there will be a forensic audit of the school system," he said, adding, "I'm concerned how business (there) is done."

He cited several of his concerns, including a 2-year funded administrative leave and the hiring of another consultant, to which he asked, "How many other consultants are there?"

"There should be no secret what anything costs," he said.

Norman also pointed to falling ACT scores, calling it "a new low" and said that only 20% of Knox County graduates are ready for college.

"There is so much to look at. I hope the (new) Audit committee will look at this and peruse it," he said. In the commission's September meeting, the new and continuing members will elect officers and make committee appointments to sub-committees, including the Audit Committee.

Commissioner Mike Brown chimed in on

Norman's statements saying, "I totally agree." He added that he's anxious to see the Internal Auditor's report on the school system's physical plant upkeep funds. That report, long overdue, is supposed to be presented to the incoming audit committee, which has called a special meeting in September to receive it.

The commission also heard that the Emergency Alert System, which failed to notify people of last month's severe storm because the internet crashed, now has two

backups and can also rely on the Homeland Security wireless internet in their building.

Chairman Brad Anders said he would look into funding hotel stays for incoming commissioners during an August 26, 27 and 28 meeting in Murfreesboro for newly-elected county officials in Tennessee.

Most of the other items on the 52-item agenda were marked as "consent" items, meaning they will be moved to today's regular agenda. Commissioners may bring up any of

those items for discussion. Among the consent items was an honoring of those members leaving the body as of today's meeting and they are: Tony Norman, R. Larry Smith, Mike Hammond, and Ed Shouse.

They also placed the issuance of a General Obligation Bond for more than \$31 million in the consent items as well as an agreement with the state for a lease through 2022 of \$134,628 annually for the Public Defender's Community Law Office.

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Our Neighborhoods

OUR CIVIL WAR HERITAGE

By Mike Steely
steelym@knoxfocus.com

Knoxville and Knox County have been commemorating 150 years of Civil War history this year. The Civil War spared most of the structures in Knoxville, but time and progress has covered over or destroyed important sites in our neighborhoods. Knox County, unlike many Southern cities, was spared from the war's devastation for the most part because of strong Union sentiment among most citizens and the fact that after 1863 the area remained in Union control.

This fall the UT Archeology Research Laboratory will consult on a survey of earthen entrenchments and forts around Knoxville in an attempt to unearth some known and unknown sites. UT will use old period maps, photos, and current maps in an attempt to find the sites. Together, with ground penetrating radar, they hope to locate breastworks (trenches), cannon sites, battlefields, and possibly even unknown graves.

Unmarked graves of soldiers of both sides are still being discovered. In 1882, the remains of a tall Confederate soldier were found on a hill south of the river by men who were digging a trench. The remains were recovered and reburied in the Confederate (Bethel) Cemetery. The old Winstead House there was reportedly built atop some of Civil War graves.

More recently, ground



PHOTOS BY MIKE STEELY

A commemorative plaque at the Bleak House in Knoxville.

penetrating radar indicated there may be Civil War graves on the grounds of Dr. Walter Hardy Park near Vine Middle School on Western Avenue. If so, the graves could mark the site of an early Confederate camp, Camp Van Dorn.

After capturing Knoxville, Union General Ambrose Burnside ordered many of the Union dead be buried, or reburied, in what is now the National Cemetery next to the Old Gray Cemetery.

Graves and forts are not the

only notable sites from that time period; a few of the dwellings and buildings stand today and are still in use.

The Pickle House was built about 25 years after the war atop some of the breastwork that surrounded Fort Sanders.

The LMU Law School, once the School for the Deaf, was built in 1848 and served as a hospital for both sides during the war. It is located at 601 West Summit Hill Drive.

Many of our neighborhoods,

like Fort Sanders, Sequoyah Hills, Farragut, South Knoxville, Downtown, Chilhowee Park and Holston Hills had Civil War camps, forts, artillery sites, and the like.

Just west of the University of Tennessee two houses stand only a few blocks apart. Both the historic old homes played a part in the Battle of Knoxville.

The Bleak House, now commonly called Confederate Memorial Hall, was built prior to the war for Robert Houston Armstrong and his wife as a wedding gift from Robert's father. The name comes from a Dickens novel and the bricks for the house were made on site by slave labor.

During the attempt by rebels to retake Knoxville in 1863, General James Longstreet stayed there. Three sharpshooters in the tower there were killed by Union

cannon fire and two of those cannon balls remain embedded in the walls. A sketch of the three slain Confederates is displayed on the walls of the tower.

The home is now owned and operated by the United Daughters of the Confederacy.

Crescent Bend, or the Armstrong-Lockett House (also known as Longview and Logueval), was built by another Armstrong family member, Drury Paine Armstrong, about 1834. It once was the center of a huge 600-acre farm. Armstrong's granddaughter, Adelia Armstrong Lutz built Westwood, also along Kingston Pike.

Crescent Bend housed Confederate General Joseph B. Kershaw during the siege of Knoxville.

The house and gardens are open to the public.



Left, Barry Gregory restores a window at the Bethel Cemetery care-taker's home. Right, Crescent Bend.



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Old Hawkeye's Tavern saved from demolition

By Mike Steely
steelym@knoxfocus.com

The former site of Hawkeye's Tavern near the UT Campus survived a demolition request Thursday when the Historic Zoning Commission voted to preserve it. Located at 1717 White Avenue, the historic house was built in 1919 and, in recent years, has been the home of off-campus watering holes and restaurants.

The old craftsman home, near 17th and Cumberland Avenue, is in need of new floors and the commission is recommending that the enclosed porch be opened. Several Fort Sanders residents spoke against the demolition and Knox Heritage and the Metropolitan Planning Commission (MPC) recommended against demolition as well.

Kim Trent of Knox Heritage said the owners were "aware that it was a protected property" and added that allowing demolition would set a precedent in the area. Commissioner Andie Ray said there were other buildings in the neighborhood "in fair worse shape."

Bernadette West, a Fort Sanders resident and applicant on another matter, asked why the University of Tennessee can demolish homes in the area without city

approval and was told that UT is a state entity and not bound by city zoning ordinances.

The vote was unanimous to deny the demolition. The applicant, Rick Gentry, has 60 days to appeal to the chancellery court.

Mrs. West then asked for and received permission to replace the cornice and repair the storefront at Preservation Pub on Market Square. The commissioners granted the request as long as the replacement matches the existing one.

She said the pub has some water leakage because of the old cornice and she wants to protect the windows on the building. She said the replacement is ready and she was awaiting approval.

She said she would replace it in "keeping with the Market Square look."

John Sanders approached the historic planners and received permission to replace the windows in the Prince Building at 1601 Western Avenue in Mechanicsville. Although windows are normally required to be repaired or replaced with similar material, the commission learned that the existing windows are not original to the structure and voted for approval.

The aluminum replacement windows will appear similar to

those being replaced. The Metropolitan Planning Commission staff recommended the request. Sanders said an application is in place for a historic designation for the building.

A request from Daniel Parker Realty Executives to demolish a home in Concord was discussed and altered to save the home. Parker was asking to build 4 condos at 818 Loop Road. The commissioners gave him permission to demolish two outbuildings and construct 3 homes, saving the original home.

Parker said he had anticipated the action and would go to "Plan B" on the project.

The Murphy Farm on Western Avenue has applied for recognition as a National Historic Site and the commissioners agreed to put their stamp of approval on the idea. Kevin Murphy, a descendant of Robert Murphy, who had settled the area in 1797, explained that the 205-acre farm has remained in his family ever since and the main dwelling was built for Hugh Murphy and his wife and ten children.

He said the home is Gothic Revival in style and the property contains the original spring house and has been an intact farm for 217 years. He said that the smokehouse is original as well and an earlier

cabin site remains only as a chimney foundation. He said the farm contains two graveyards and the former site of the Murphy Springs Methodist Church.

MPC commissioner Bart Carey congratulated Murphy for his family's efforts to preserve the farm and for Murphy's work with Knox Heritage. Murphy said he is eyeing an application to create a historic overlay there and a conservation easement. He said the original farm property now has houses of three other family members and a few lots that were sold off now hold the homes of non-related owners.

Since the state would hold a public meeting about the application the commission added its support to the idea. Carey said the designation would improve property values there.

Becky Wade, Director of Knoxville's Community Development Department, addressed the meeting to bring the history planners up to date on the \$500,000 budget allotted for historic façade purposes. She went over several suggestions made by citizens at the recent public meeting at the East Tennessee History Museum and said she is still taking suggestions about how the funds would be administered.

City program breathes new life into blighted homes

Jean Ann Washam says that she became emotionally attached to a distinctive home on Washington Avenue that she and her husband, Shannon, were refurbishing as a "labor of love" project.

They wanted to sell to homeowners who shared their dedication.

New owner Sally Harwell says that the moment she saw the home, she felt an immediate pull. She, her husband, Jonathan, and their children have moved into the two-story house in East Knoxville, and it feels like home.

This match made in heaven was made possible by the City of Knoxville's Blighted Properties Redevelopment Program (BPRP). The BPRP provides short-term development and construction financing through subsidized loans for the purpose of redeveloping and renovating unoccupied residential dwelling units for sale, rent or owner occupation.

The Washington Avenue property is a George Barber-designed house, distinctive because of the glazed blocks used for the exterior. The house was empty and condemned until the Washams discovered it.

"The City was incredibly supportive throughout the entire renovation process," Jean Ann Washam says. "Shannon and I wanted to bring the home back to its former glory. The City's support in realizing the value of older homes and its willingness to invest in this program to renovate and prevent homes from deteriorating speaks volumes."

Loans must be repaid upon completion of the development, when the property is sold, or when the owner obtains permanent financing. As loans are repaid, money is made available to fund additional BPRP applications. Applicants will be notified by mail or email when loan funds are anticipated to become available.

The Washams received a City loan for \$170,521 for the purchase and renovation of the home. Some of the loan was forgiven, as the program allows for lead-based paint remediation. After the sale of the home, \$155,000 was repaid to the BPRP.

Becky Wade, the City's Community Development Director, says the BPRP can be a great help in polishing architectural gems that have fallen into disrepair.

"The City is proud to be able to assist in the redevelopment of older homes, preserving the character of older neighborhoods, getting properties back on the tax roll and eliminating blight," she says. "The BPRP program is a valuable tool that we use in partnership with developers to strengthen Knoxville's communities."

"This house has stood the test of time and is a survivor; it's a perfect blend of the Old South with a bit of the Northeast mixed in," Sally Harwell says. "Our family loves living in the house and this neighborhood – a diverse place that we can embrace and call home."

For more details about the Blighted Properties Redevelopment Program, call (865) 215-2120.



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Hybrid Buses and street improvements

By Mike Steely
steelym@knoxfocus.com

The city of Knoxville is looking to add to its growing number of hybrid buses. The city council voted Tuesday to become involved in a joint process with Nashville Metropolitan Transit Authority to take bids to purchase five

heavy-duty hybrid buses.

Just over \$3.5 million was authorized in the resolution and, if the joint procurement process works, the mayor is authorized to purchase up to 15 additional buses.

Hybrid buses use a combination of gas or diesel engines and electric motors. The hybrids release less pollution than standard internal combustion vehicles. The city of Knoxville currently has six hybrid buses in the fleet. Currently there are about a dozen hybrid bus manufacturers and bids will be sought.

In related transportation actions, the council voted to appoint Ken Bradley to serve as a member of the Citizen's Advisory Committee of the Knoxville

Area Transit Authority.

The council also voted to allow the mayor to enter into a grant contact with the state for improvements to the intersection of Merchant Drive and Clinton Highway. They also approved the mayor executing an agreement with the state for reconstruction of the Holbrook Drive Bridge over Fountain Road and approve the placement of a traffic signal at Kingston Corner and Brandon Road.

The mayor was also authorized to apply for a grant from the Federal Transit Administration and the state Department of Transportation for funding of more than \$5.6 million to the Knoxville Area Transit with a city match of \$633,242.

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The Tennessee Nightingale

Grace Moore

Pages from the Past



By Ray Hill
rayhill865@gmail.com

The story of Grace Moore is not at all political in nature and hopefully readers of this column will not be sorely disappointed. Miss Moore's story is, however uniquely and quintessentially American. It is both an interesting story and certainly part of Tennessee's history. Grace Moore rose from truly humble beginnings and struggled successfully to rise to the top of her profession to achieve stardom and worldwide acclaim.

At the height of her popularity, Grace Moore was a star in every medium of the time: recordings, radio, stage and film. Miss Moore was also a star of the famed Metropolitan Opera.

Born December 5, 1898 in what was then Slabtown, Tennessee, near Del Rio in Cocke County, Mary Willie Grace Moore moved to Knoxville when just two years of age. While still quite young, Grace's parents moved again, this time to Jellico, where the future diva spent her formative years.

"Willie" Moore first aspired to be, of all things, a Baptist missionary. Her parents were very religious and like many entertainers before and after her, Willie Moore began singing in church. Quite pretty and athletic, Willie captained her basketball team in high school and continued to sing in her church. Unlike most women during her time, Willie managed to go to college, where she studied music and singing and it was not long before she begged her parents to allow her to relocate to Washington, D. C. where she believed she could receive advanced training to help develop her voice.

Initially the Moores were scandalized by their daughter's request, but soon relented and eventually Grace Moore found herself in New York City. Her first paid job as a singer was at the Black Cat Club in New York. She tried out twice for the Metropolitan Opera and was twice rejected. Still, Miss Moore persisted in her efforts to join the Met, but settled temporarily for a role in a Broadway play oddly titled Hitchy Koo. Despite the appalling name, the musical score was written by the renowned composer Jerome Kern, who was responsible for Show Boat and the legendary song, "Smoke Gets In Your Eyes." Grace Moore saved her money and used it to go to Paris where she continued her musical training. Immediately upon her return to the states, Miss Moore was hired

to start in one of Irving Berlin's Broadway musical revues. She appeared in at least two Irving Berlin productions and one of her recordings of a Berlin song became a best-seller. Periodically, between shows, Grace Moore would return to Europe to continue her musical studies and improve her voice. It was while singing in Milan, Italy that one of her cherished dreams came true. Miss Moore was heard by the Director of the Metropolitan Opera, Giulio Gatti-Cazzaza, who promptly signed her to perform at the Met. The little girl from Slabtown, Tennessee made her debut, performing as 'Mimi' in La Boheme in 1928.

Grace Moore's star was certainly on the ascent, but she became known for more than her voice and her incandescent beauty, at least to many of her colleagues. Apparently Miss Moore had quite a passionate nature and was prone to fall in love with her costars. Fellow opera star Rosa Ponselle, a contemporary of Grace Moore, said about her friend, "In newspaper she became an earthy woman who sampled love at every table --- and rumor had it that the tables were numerous."

In 1930, Miss Moore made yet another debut, this time in motion pictures. She was signed by Metro-Goldwyn-Mayer, the most prestigious studio in Hollywood. MGM's slogan was "More Stars Than There Are In The Heavens", an apt slogan for a studio that counted such stars as Clark Gable, Spencer Tracy, Jean Harlow, and Wallace Beery amongst its contract players. There's hardly an adult living who cannot recall the roaring lion announcing the start of every MGM movie.

A Lady's Morals gave Miss Moore the opportunity to portray Jenny Lind, famous as the "Swedish Nightingale", while Grace Moore was herself known as the "Tennessee Nightingale". The picture was personally produced by Irving Thalberg, the wonder-kind of MGM and husband of actress Norma Shearer. Unfortunately, A Lady's Morals did not fare especially well at the box office.

Undeterred, MGM tried again, costarring Grace Moore with another Metropolitan Opera star, Lawrence Tibbett in New Moon. The result was much the same, with a disappointing financial return for the movie studio. MGM would remake New Moon with a much more famous singing duo, Nelson Eddy and Jeanette MacDonald,



GRACE MOORE
in Columbia picture, "THE KING STEPS OUT"

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FROM THE AUTHOR'S PERSONAL COLLECTION.

Grace Moore promotional picture from Columbia Studios, 1936

and strike box office gold.

Miss Moore was unhappy and depressed by the failure of her films and evidently began gaining weight. There was no further offer from MGM and Grace Moore returned to the Broadway stage, starting in The DuBarry. This time the Fates were much kinder and the play was a huge success. Grace Moore had also fallen in love. While traveling on an ocean liner, she began a shipboard romance with a Spanish actor, Valentin Parera, and the two were married in a lavish wedding ceremony in Cannes, France in 1931. Theirs was apparently a happy marriage and the two remained together until Miss Moore's death.

The success of The DuBarry revived Grace Moore's film career, as her performance and the play's success had caught the eye of at least one movie producer, Harry Cohen of Columbia Pictures. Cohen was not the sort who would have won any kind of humanitarian award and was coarse and profane, as well as a hard-nosed businessman. Columbia was a considerable comedown from the glamorous MGM, yet the first movie Grace Moore made for the studio was a great success. Not only was One Night of Love a commercial success, it was nominated for five Academy Awards, including a Best Actress nomination for Miss Moore. A little extra sugar was Grace Moore's recording of the title song became a best-

selling record.

Over the next several years, little Willie Moore from Slabtown became a genuine movie star, making another six films for Columbia. The last was Louise, a reprise of her most famous role at the Metropolitan Opera and her own acknowledged favorite role, which was released in 1938. That same year, Miss Moore returned to the stage.

Singing not only in English, but in French, Italian, Spanish and German, Grace Moore proved to be hugely popular in Europe. She made numerous concert tours across the United States and Europe, while frequently performing on the radio.

Like many other artists of the day, Grace Moore threw herself into entertaining the troops during World War II. The French government awarded her the Legion of Honor for her work during the war.

Nobody was prouder of Grace Moore than the people of Tennessee. A sumptuous banquet was thrown in her honor in March of 1936 by the Tennessee Society in Washington, D. C. The hosts for the evening were Tennessee Senator Kenneth McKellar, Secretary of State and Mrs. Cordell Hull, Senator and Mrs. Nathan L. Bachman. The next year, Governor Gordon Browning made Miss Moore an Honorary Tennessee Colonel.

On the evening of January 25, 1947, Grace Moore performed to a packed house of some 4,000 people in Copenhagen, Denmark. She gave a radiant performance that won her a standing ovation at the conclusion.

The next day, along with Gustalf Adolf, the Crown Prince and heir to the Swedish throne, Grace Moore boarded a DC-3 airliner to leave Copenhagen for Sweden. The plane taxied down the runway, rising into the air before stalling and plummeting back to earth and exploding upon impact, killing every passenger on board.

The explosion was so terrible that Miss Moore's body could only be identified by the jewelry she had worn.

It was a gruesome and especially tragic end to a magnificent career and her golden voice was silenced.

Grace Moore's body was brought home to Tennessee and laid to rest in Chattanooga, where her parents lived. Some years later, her niece and namesake would be killed

in a head-on collision that ended a beautiful and promising young life. The younger Grace Moore was placed beside her famous aunt to sleep.

Valentin Perara, Miss Moore's husband, outlived her by quite nearly forty years, finally passing at age ninety-one. His own acting career had stalled and he had handled many of his wife's business affairs and helped to negotiate her contracts. Parera never remarried.

The fiery plane crash that took Grace Moore's life did not truly still her golden voice for she can still be heard in recordings and her movies are still shown on television. Miss Moore always proudly stated she was from Slabtown, Tennessee. Unconventional, driven and tempestuous, Grace Moore achieved heights of fame dreamed of by many, although accomplished by infinitesimally few.

Yet through it all, Grace Moore never forgot where she came from.

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PHOTO BY DAN ANDREWS.

Farragut junior offensive lineman Ben Hoffman celebrates an Admirals' touchdown Friday night against Kingsport Dobyns-Bennett. The Indians notched a 31-27 comeback victory

Admirals fall to Indians again

Cont. from page 1

goal with less than three minutes into the game. Jeremiah Partin gave Farragut its first lead of the contest with a 4-yard run midway through the opening frame.

Foeman enabled the Indians to retake the lead with a 32-yard touchdown reception that made the score 10-7.

Phillippy's 34-yard field goal knotted the game at 10 with 3:08 left in the

opening half. Farragut took a 17-10 lead when Jacob Naumoff connected with Cole Morgan on a 31-yard touchdown pass with 1:48 left in the second quarter.

Salyers closed out the first-half scoring with a 25-yard field goal with 15.9 seconds to go.

This week, Farragut will travel to Oak Ridge. Kick-off for Friday night's game at Blankenship Field is scheduled for 7:30.

Coalfield lineman will be a big attraction at Catholic this week

Cont. from page 1

Webb but also Grace from last year," e-mailed Bradley.

Both Webb and Grace run the deceptive Wing-T attack.

"Our first opponent, FRA, runs the Wing T as well," stated Bradley.

CAK opened with a 49-28 win over Franklin Road Academy.

Two Knox County teams will kick off their seasons this week, with South-Doyle going to Heritage and Central traveling to Jefferson County.

Bryson Rosser will be making his debut as the Bobcats' new head coach.

One of Rosser's assistants is David Martin, a former UT receiver and

longtime tight end in the National Football League with the Packers, Dolphins and Bills.

"Coach Martin is coaching wide receivers and helping in the secondary," e-mailed Rosser. "His playing experience and knowledge of the game on multiple levels is a huge asset to our players."

Other top attractions involving local prep football teams this week include Hardin Valley at Karns, Union County at Halls, Farragut at Oak Ridge, Bearden at Fulton and Alcoa at Maryville (MyVLT).

Last week's highlights included a school record single-game scoring output by Fulton in its 83-3 win over Powell.

Sevier County Uses Big Plays to Roll 35-0

Cont. from page 1

Shinlever said the idea to go for the blocked punt was a motivator for his players. "What we're trying to send to our kids, is that we believe in them," he said. We're capable of being successful. We wanted to send a message early that we're going to go after everything we can," he stressed.

Sevier County took control on its opening possession of the second half. The Smoky Bears went on a 4:42, 87-yard drive that ended with a 30-yard J.D. Griffin touchdown run. It came on a fourth-and-three, the second Smoky Bear touchdown on a fourth down of the game and made the score 28-0.

Dalton Ford caught a 16-yard touchdown pass for the Smoky Bears' last

touchdown with 9:44 left in the game. Ford mentioned the big plays. "We can't do anything but give that to the play-calling," he said. "Coaches did a really good job; we just executed."

In addition, Linginfelter praised Sevier County's defense. "I can't say enough about our defense, he said. "We've worked so hard defensively, stopping the run. We're getting better every day and every week. That's one of our main goals. We want to be better up front on defense, and it paid off tonight."

Sevier County has an open date before playing Morristown East on September 5. Bearden begins a four game stretch of road games by playing next week at defending Class AA champions the Fulton Falcons.

Rams shut out Austin-East 14-0 in defensive battle

By Steve Williams

Both defensive units played well enough to win in the high school football season opener between Austin-East and Grace Christian Academy. Grace's just played a little better.

The visiting Rams recorded a 14-0 shutout at A-E's newly renovated George "Dusty" Lennon Stadium Friday night, despite their offense coughing up two potentially costly fumbles.

GCA senior workhorse Kyron Inman's diving 21-yard touchdown reception just inside the pylon late in the first quarter looked like it would be the only score of the night until the Rams took advantage of a short field and tacked on a score with 1:26 remaining in the game.

Senior running back Cameron Kuerschen tallied from 3 yards out after the Roadrunners turned the ball over on downs at their 16-yard line. Skyler Sexton added his second PAT kick for the final margin.

Fumble recoveries by sophomore Shannon Cozart and senior Devante Johnson gave Austin-East scoring opportunities in the first half, but the Grace defense allowed only one first down each time and nothing more.

A-E got as close as the Grace 16-yard line after the Rams' second fumble, but sophomore quarterback Darius Harper's 4th-and-4 pass intended for sophomore wide receiver Logan Childress fell incomplete.

Grace Christian Coach Randy McKamey said putting the ball on the ground was "unacceptable, and I take full responsibility for that. We've kind of dropped



PHOTO BY LARAY OF COME 2 ME, COME 2 YOU PHOTOGRAPHY

Grace Christian Academy junior defensive end Rhett Elwood (89) and Austin-East freshman tackle Calvin Wilson battle in the trenches as freshman Jahson Jackson looks for running room Friday night. The Rams blanked the Roadrunners 14-0 in the season opener at A-E.

our guard on ball security."

McKamey said his team will have to work harder on carrying the ball "high and tight" in practice.

"That can't happen against a good football team like Austin-East," he said. "It will definitely cost us as we move on, if we don't correct it."

McKamey praised the Rams' defensive play.

"Our defense played well, and did exceptionally better in the second half. Our coaches made some adjustments up front because they were gutting us early on some of those draws. We totally shut that down in the second half and kept the quarterback in check."

Grace Christian's first-quarter scoring drive covered 93 yards in 12 plays. Kuerschen had runs of 13 and 16 yards in the march and junior QB Jimmy Clevenger had a key 9-yard

gain. An encroachment foul by the A-E defense on 4th-and-2 gave GCA a first down at the Roadrunner 36.

A 15-yard run up the middle by fullback Tyler Beck proceeded Clevenger's TD pass to Inman with 33 seconds remaining in the first quarter.

"I'm proud of our defense," said second-year A-E Coach Jeff Phillips. "They played hard and gave a lot of effort and that's all I can ask. They gave us numerous opportunities to score and showed us they can be a dominant defense."

In regard to his team's offense not capitalizing on Grace Christian's fumbles, Phillips said, "We made some mistakes as coaches and we'll get better as coaches. We'll practice harder and execute better. It all just comes back to practice."

Despite the loss, Phillips,

whose team was 1-9 last year, saw encouraging signs.

"The passion for the game has come. A lot of our seniors kept their heads up, knowing it's a long season and knowing Grace is a good team and will probably make another run in the state playoffs this year.

"I think it gave us some confidence. The kids know we can have a dominant defense. Now we've got to find our answers offensively."

McKamey said he and his staff knew coming into the game A-E was much improved.

"They are very sound defensively, and I think they're going to play Anderson County tough next week, too."

Grace Christian will host Kingston this Friday in its home opener.

Wishful thinking: To see Vols beat Bama like Auburn did

I'm not going to make any predictions on the University of Tennessee's upcoming football season. But I happened to come across a homemade UT



By Steve Williams

Wishing Well a few weeks ago, which has put me in the mood to make some wishes.

First of all, I wish Tennessee had never dumped Phillip Fulmer, the second winningest coach in the school's history.

Now, five years later, I wish Butch Jones would stop asking UT fans to be patient. Thousands of UT fans had been patient for four years before he ever got here. There's a limit to seeing a football program spin its wheels after so long.

Since 1909, Tennessee's tradition-rich program had not had back-to-back losing seasons until its current four-year tailspin.

I wish Tennessee could have bounced back as fast as Auburn did. Like the Vols, the Tigers were 5-7 in 2008 and fired its coach (Tommy Tuberville). But Auburn, under new coach Gene Chizik, won a BCS national championship in 2010.

When Auburn dropped to 3-9 in 2012, the Tigers

quickly replaced Chizik with Gus Malzahn and he promptly led the way to a national runner-up finish last season. Auburn is regarded as a national

title contender again this year.

While Auburn returned to the top, Tennessee lost ground under previous coaches Lane Kiffin and Derek Dooley.

I wish former UT athletic director Mike Hamilton would give back that buyout he received on his way out the door, after the mess he left behind.

I wish college football coaches were paid a base salary plus so much extra per win. Coach Jones averaged around \$600,000 for each of his five wins last year at Tennessee.

I wish Jones would utilize an offensive system that fits his quarterback. Justin Worley will be Tennessee's No. 1 quarterback at the start of the season again, and he's a pro-style quarterback having to operate a zone-read offense.

We saw that last year. Worley doesn't scare opposing defenses with his mobility. Yet, Tennessee is still trying to hammer a square peg into a round hole.

For his perseverance and hard work, I wish Nathan Peterman would get another opportunity at quarterback I don't want to see Worley get hurt or anything like that. But wouldn't it be neat if Peterman, who was woeful in The Swamp last year, got in against Florida this season and the Vols rode his hot hand to victory.

I wish UT would offer a scholarship to every player in the state who is a major college prospect, especially the linemen. We've let too many of them get away in the past.

I wish Marquez North would catch 60 passes, Marlin Lane and Jalen Hurd would rush for 1,000 yards apiece, A.J. Johnson would make 100 stops and the defensive backs would combine to make 25 interceptions in 2014.

I wish Bob Stoops and his top-ranked Oklahoma Sooners would take Tennessee for granted.

I wish Kiffin, now the offensive coordinator at Alabama, would be served a subpoena for something when he makes his return to Neyland Stadium.

I wish the ole ball coach would have reason to throw his visor 10 times when the Vols come calling Nov. 1.

I wish Smokey would



After four losing seasons in a row for Tennessee football, a UT Wishing Well like this would really come in handy this year.

get a chance to do a little number on Kiffin.

I wish UT would add another Jumbotron so fans in the south end of Neyland Stadium also could see replays and other video attractions.

I wish UT would play August and September games at night and October and November games in the day.

I wish college football had never sold control of its great game to TV.

Last but not least, I wish the Vols would win the SEC East and go bowling, putting an end to the cries for patience.

Gibbs Edges Carter 16-13

By Alex Norman

There wasn't a whole lot of scoring in the season opener between Gibbs and Carter... but there was just enough for the Eagles liking.

On Thursday, August 21st, Gibbs went on the road and got 121 total yards and two touchdowns from running back Brendan Wilson, on their way to a 16-13 win over the Carter Hornets.

Carter looked like they might score on their second drive of the game, which took them inside the Gibbs 20, but quarterback Jonathan Freeman had his pass intercepted by safety Zack Beeler at the one yard line.

The next drive from Gibbs was an interesting one. They went nowhere on their first three plays, but a roughing the punter penalty allowed them to keep possession,

and they started over on their 19 yard line.

Then the Eagles rushing attack got some momentum, and they made their way into Carter territory. Gibbs faced a 4th and 7 from the Hornets 31. The pitch to Wilson was going nowhere, but a facemask penalty on Gage Hamby gave Gibbs new life for the second time on that drive.

Running back Silas Joiner appeared to give Gibbs an early lead, but his touchdown run was taken away by a penalty of the Hornets own.

Finally, on the 21st play of the drive, Buck Hawkins attempted a 31 yard field goal. It was wide left.

A 12:04 drive meant nothing on the scoreboard.

With 3:14 remaining in the half, the well rested Hornets offense took over at their own 21.

They moved the football down the field, and with six seconds remaining in the half, Freeman called his own number on the 13th play of the drive. Freeman ran it up the middle and into the end zone for the first points of the game. The conversion was no good and at the half, Carter held a 6-0 lead.

In the third quarter the Eagles started on their 35, and picked up where they left off in the second quarter. Gibbs finally got on the scoreboard when Brendan Wilson caught a rare pass from quarterback Preston Booth. The 11 yard hookup and the ensuing extra point gave Gibbs a 7-6 lead with 5:53 to go in the third.

Things got worse on the next play from scrimmage, as Freeman was tackled in the end zone by a group of Eagles defenders for a safety.

Gibbs led 9-6 with 5:26 remaining in the third.

Early in the fourth the Carter defense stood up, forcing Gibbs to turn the football over on downs inside the 20. But the Hornets fumbled the football when James Spears stripped Freeman at midfield, and the Eagles took over at their own 46.

The Carter defense made a stop, but the Carter offense gave the football right back as Freeman was intercepted by Gibbs safety Nathan Whitt at the Gibbs 48.

It appeared that Wilson put the game away with 3:25 to go when he ran for his second touchdown of the game, a 29 yard scamper down the sideline that gave Gibbs a 16-6 lead.

But Carter wasn't done. Jonathan Freeman dropped back to pass, couldn't find anyone

to throw to, and instead broke a couple of tackles and ran 67 yards for a score. It was 16-13 with just under 3 minutes to go.

The Hornets attempted an onside kick, but Whitt made a diving play to put the Eagles in possession of the football at the Carter 47 with 2:55 on the clock.

But on 3rd and 6 Wilson ran for 12 yards to the Carter 31, and the Eagles didn't give the football back to Carter until one second was left on the clock. Freeman's final pass was incomplete, and the Eagles had a season opening 16-13 victory.

Next week Gibbs looks to improve to 2-0 for their home opener against Grainger, while Carter hosts Cocke County.



PHOTO BY DAN ANDREWS.

Halls High School sophomore soccer player Taylor Grabner (7) battles for the ball with Sevier County's Megan Price in the season opener for both schools. The Lady Devils prevailed 2-1 in Tuesday's match.

Lady Devils open season with win

By Ken Lay

Halls High School girls soccer coach Mike Horner was extremely pleased after his team won its season opener Tuesday night.

Horner saw the Lady Devils pepper Sevier County's defense with 21 shots in a 2-1 victory at Halls.

The Lady Devils (1-0) won the match by the narrowest of margins but the outcome could've been worse for the Bearettes if not for the play of goalkeeper Emily Lavoie. Who stopped 19 shots, many of which were point-blank scoring chances for the host Lady Devils.

"She did a good job," Horner said of

Lavoie. "She was pretty fearless and that's how she has to be and that's what you have to have."

Halls outshot Sevier County 9-6 in the first half but didn't get on the board until the 34th minute when Simone Horner made a pass to Mackenzie Brantley, who promptly banged a long shot past Lavoie an into the back of the Sevier County net.

Halls was more dominant in the second half as its defense surrendered just three shots after the break.

Lady Devils' netminder Taylor Stephens made eight saves and lost her shutout in the 89th minute of the

match when Lily Wyatt scored on a long shot.

Halls picked up its second marker in the 74th minute when Daniela Jones scored an unassisted goal.

Horner was especially pleased that every player who dressed got an opportunity to play. The coach was also happy that his squad took some shots.

"At least we're getting shots," Horner said. "That's more than we did last year.

"We did well and we got everybody off the bench and that was very valuable to me."

Mize returns to Central to coach Lady Bobcats

By Ken Lay

A familiar face is returning to Central High School.

Bill Mize was recently named to coach the Lady Bobcats soccer team and he's certainly no stranger to the program.

Mize, 56, served as Central High's interim girls soccer coach in 2007 while former coach Pat Berry missed that season due to illness. Mize then remained at the school as an assistant coach in 2008 and stayed there until 2011.

Soccer is a huge part of Mize's life. He has always been an athlete but he discovered soccer later in life

and immediately developed a passion for the world's game.

"I played other sports and I discovered soccer when I was 30 and I fell in love with it," he said. "I played in some adult leagues and I've coached club soccer and I coached Gresham [Middle School]."

While coaching the Lady Gladiators, Mize coached his daughter Maisie. She later starred at Central and is now a referee (like Bill, who is the president of the Tennessee Soccer Referees Association). Maisie was the center referee in last year's Class AAA State

Championship Game.

Mize's love affair with soccer last endured for over a quarter of a century. The game is a staple in the family. Mize's son Zachary plays on Central's boys team and competes for the Bobcats in cross country. He recently began his senior year at the school.

Bill is relishing his chance to return to high school coaching in Fountain City.

"I did miss the challenge of working with the girls," he said. "I got the chance to come and watch them and I didn't realize how much I missed it until I came back and saw them play."

Mize, who replaces Korie Jesse, who returned home to Ohio after one year as head coach, works at United Parcel Service. In addition to his coaching duties, he is a high school referee and an American Youth Soccer Organization.

The one person in the Mize Family who hasn't become addicted to soccer is Bill's wife Lori.

"She watches the games but she doesn't participate in it or anything," Mize said of his wife, who recently retired from UPS.

Lady Bobcats face rebuilding soccer campaign

By Ken Lay

Bill Mize recently took the reins of the Central High School girls soccer program. He knew that the Lady Bobcats were facing a rebuilding campaign.

But things have turned out to be a little thought as Central has been bitten by the injury bug.

"Our expectations are low," said Mize, who replaces Korie Jesse as the Lady Bobcats' coach. "We knew going in that it was going to be a rebuilding year and now, with the injuries, we know that for sure.

"We have some players who are banged up. We lost nine seniors last year and I have four more out with injuries. If we can get some of those players back, we will look to be more competitive later this season. We're looking forward to next year, when we'll only lose two seniors and we'll have some good girls coming in from Gresham. We'll get better as the season goes on."

Jesse coached for one season and then returned to her home state of Ohio and Mize isn't exactly a stranger to the Lady Bobcats or their program. He served as interim head coach in 2007 while Pat Berry was ill. Upon Berry's return the following season, Mize remained with Central as an assistant until 2011.

His daughter Maisie played at Central during her high school days.

Mize said he has hopes that three of the four injured players will return. One, however, will not. Junior midfielder Elizabeth Smiddy recently sustained a broken ankle and the injury will keep her on the shelf all season.

Top returning players for Central, according to Mize, include: Cailyn Meres (junior, midfielder/defender); Emily Wise (junior, midfielder); Bailey Maybrier (a sophomore forward and midfielder who missed the 2013 season due to injury); Lexie Reins (sophomore, midfielder); Chloe Padilla (senior, forward) Marlie Martinez (senior, forward); Jordan Patterson (junior, defender) and Marissa Plont (junior, defender).

Central also has a talented group of freshmen as Lily Resmondo (defender), Brook Flatford (midfielder), Taylor Moore (midfielder), S.C. Smiddy (midfielder) and Janay Sankey (midfielder), join the squad for their first taste of high school soccer.

The Lady Bobcats dropped their season opener Tuesday night. Central, which opened an early 2-0 lead against Gibbs only to see the Lady Eagles score three unanswered goals in the waning moments of the match.

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Farragut nabs season-opening sweep against HVA

By Ken Lay

The 2014 volleyball season opened on a high note for Farragut High School Wednesday night as the Lady Admirals swept District 4-AAA rival Hardin Valley Academy at the Lynn E. Sexton Gymnasium.

Farragut, which made a Class AAA State Tournament appearance in 2013, began the new season with a 25-18, 25-19, 25-22 victory over the Lady Hawks in a non-district match.

The Lady Admirals and Hardin Valley were locked in a tight battle early in each of the three sets before Farragut pulled away midway through each game

and forced the Lady Hawks (2-1) to fight an uphill battle in each of the three sets.

Farragut (1-0) opened a 10-5 lead in the first game and held the upper hand most of the way. The Lady Admirals, who never trailed again after that in the opening set, opened a 24-17 lead on a two-point service run by senior Raegan Grooms. HVA pulled to within 24-18 before the Lady Admirals clinched the game with a side-out.

The early stages of the second game were again hotly contested before Farragut opened a 12-8 lead on another big service run. This one by Alexis Parker

included an ace to make the score 11-8.

The Lady Hawks, however, would battle back and pull to within 12-11 as senior setter Amanda Hylton would serve up a pair of points following an HVA side-out.

Hardin Valley would knot the match at 17 before Farragut pulled away again. The Lady Admirals took an 18-17 lead on a side-out before senior Emma Milstead four consecutive points on a run that included a pair of aces. Parker, who had a crucial kill on Milstead's service run, would close out the set with the final two points.

"Parker was really solid for us tonight," Farragut coach Susan Davidson said.

Parker had a big game but the Lady Admirals used a balanced hitting attack to win their season opener.

Parker finished the match with seven kills. Grooms also had seven kills. Anne Abernathy had two blocks. Milstead finished nine assists while Tia Madden had seven.

"In the front, we were balanced across the board and that's a positive for us," Davidson said. "We used a three-setter rotation and it worked pretty well for us."

In the final game, the

Lady Hawks opened leads of 4-1 and 5-3 before the Lady Admirals stormed back. A point by Madi Howell gave Farragut a 9-7 lead and from there, the home team would never trail again.

The Lady Admirals opened a 22-16 lead on an ace by Mikaela Brock. Hylton would answer and pull the Lady Hawks to within 22-18 before a side-out gave Farragut the ball with a 23-18 lead. Grooms made it 24-18 before Hardin Valley pulled to within 24-22 on a service run by Hylton. Farragut would claim the match on a side-out.

Hardin Valley coach Mike Rosenke said his team wasn't sharp after opening with wins over Clinton and Anderson County.

"We didn't show our best tonight but that's OK because it's early in the year," he said. "We're a fun team and we play at our best when we're having fun."

"We were tight tonight. We were not ourselves."

Lacy Cantrell and Caroline Waite had five kills each for the Lady Hawks.

PREP FOOTBALL										HOME GAMES IN GOLD	CONF. GAME	MyVLT2 RIVALRY THURSDAY GAME
focus												



The Doctor is in

a weekly column by
Dr. Jim Ferguson

Signs

The tiny spot on the top of my head looked no different than the other brown aging spots from sun damage. In fact, experts maintain that 90% of the appearance of aged skin is due to the sun and called photo-aging. If you don't believe me go into the bathroom, take down your shorts or bloomers, and place your forearm next to your derriere. The only substantive difference between these two areas of skin is that one resides in the sun and, most of the time, the other does not. Scaly reddened areas or areas with irregular pigmentation are very common on those of us north of fifty. I've never been a sunbather, although I worked on a tan once the summer I graduated from High School. As a youngster I remember being put in

charge of my brother one afternoon while on vacation in Florida. We both suffered for not using the stylish zinc oxide my Mother gave us. Our punishment was stage one sunburns with reddened skin and even a few blisters of stage two burns. Through the rest of my life I wore a ball hat in the sun and liberally applied sunscreen. Despite these preventive measures the lesion on my noggin enlarged and became crusty. Fortunately, my wife loves me and pays more attention to the vertex of my scalp than I am able to do. It was providential that the enlarging spot occurred over a balding area and was easily visible to an observant wife. A biopsy was promptly done and surgery saved my life. The take home point is that any area of

the skin that changes is suspicious, especially if it is in a sun-exposed area. The three principle skin cancers are basal cell cancers, squamous cancers, and melanomas. All are associated with sun exposure. There is undoubtedly some genetic predilection with these cancers because fair skinned people are at greater risk than others. Basal cell cancers are locally invasive. I once saw a patient who ignored this slowly growing type of cancer until the lesion on the side of her face was the size of a grapefruit. Her surgery was very problematic. My picture doesn't show it, but I once had a basal cell cancer on my nose. It was small, but there's not a lot of extra skin on the nose and a plastic surgeon was required to close the hole after the cancer was removed. Squamous cancers are not only locally invasive, but they can spread into the blood stream and lymph system. Distant spread of a cancer is called metastasis and is a dreaded complication of this disease. Metastases can lead to death if cancer cells spread to vital organs like the liver and brain. The trickiest cancer is a melanoma because it quickly

spreads into the lymph system even when small. Melanomas can occur anywhere: the trunk, the arms, between the toes, under finger nails, and even the retina of the eye. Melanomas are often recognized as an unusual dark spot, a changing mole or a "new mole." Here's a clinical pearl of wisdom: you should not develop a new mole. The "ABCD" system of the Melanoma Foundation is helpful in evaluating moles, freckles, and dark spots. The A stands for asymmetry where one half the skin lesion is different than the other half. B stands for an irregular border of the lesion. C refers to an uneven color which can be shades of brown, tan or black. Finally, a skin lesion whose diameter is more than 6mm (about half the size of your pinky finger nail) should raise concern. Several stories were on my mind recently as I awaited my surgery and then the pathology reports. I am part of a small group of pilgrims who are reading the Bible together this year. Last week's assignment chronicled Hezekiah king of Judah from 700BC. This good king became deathly ill and he was told that he

would die. His ordeal and prayer in 2 Kings 20:1-6 moved me as I considered my own fate. You should read this passage. Next, a book I'm reading focused repeatedly on Psalm 91. I had never considered this Psalm as I had others. Finally, as Becky and I were cleaning a rental house we own we started removing some note cards penned to a door frame. The first one I removed read, "I sought the Lord, and He answered me; He delivered me from all my fears." (Psalm 34:4) Two hours later my oncologist called me with the good news that the cancer had not spread and that my life would go on. As a scientist I have always lived within the realm of observable fact and reason. Perhaps these recent "signs" were serendipitous. Or perhaps I was looking for hope and then able to see them. I've had the experience of being shown a tree in the forest that was unknown to me. Later, I began to see these trees everywhere, as if my eyes were opened to a new reality. The patriarch, Jacob, once slept and dreamed of a ladder to Heaven. On awakening he said, "Surely the Lord is in this place, and

I did not know it." Perhaps the signs of Grace are everywhere for those who have the desire and eyes to see them. As I've aged I've come to embrace a greater perspective of the Universe. I used to struggle more with life's uncertainty; now I accept uncertainty as part of life and a greater vision. I accept the mysteries and embrace the majesty. History teaches that throughout the ages countless others have come to similar conclusions. I quote Abraham Lincoln often because he was exceptional. As a child he was bruised by fundamentalist religious perspectives, and rebelled against spirituality as a young man. However, as he aged and in the crucible of the Civil War he came to accept the Master's destiny for him and our country. I will close with a paraphrase of Mr. Lincoln's pragmatic observations of the Bible and faith: Believe what you can on reason, have faith in the rest, and you will live and die a happier and better man. Well said, Mr. President.

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

Talk Is Cheap Tour Provides Meals for Local Hungry Seniors

Sherrill Hills Retirement Resort and East Tennessee Personal Care Service (ETPCS) hosted Talk Is Cheap, a fun evening with local storytellers Sam Venable, Bill Landry, Jim Claborn and Elizabeth Rose, as a fund raiser for Knox County CAC Mobile Meals—Knoxville's Meals on Wheels program. Pictured, the hosts present a check for \$1,200 to CAC representatives. Pictured, from left: Kyle Testerman (Sherrill Hills resident and former Knoxville mayor); Barbara

Kelly, executive director of Community Action Committee (CAC); Penny Bandy, owner of ETPCS; Susan Long, director of the CAC Office on Aging; Sara Hornbeck, marketing director at Sherrill Hills; and Dal Smith, manager of Sherrill Hills. The amount raised through this event will feed more than 350 local hungry seniors through the CAC Mobile Meals program. Sherrill Hills is located at 271 Moss Grove Boulevard, Knoxville.



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Heart Check

By Mark Brackney,
Minister of the Arlington Church of Christ

Imagine if Jesus came to your church for a visit. I wonder what He would say after spending some time worshipping,

fellowshipping, and getting to know those who claim to be a part of His body (the body of Christ). Would He be excited about the faithfulness of those who claimed to be His followers?

Or would He be embarrassed by the lack of focus on spiritual things and the emphasis on worldly things?

Well, Jesus does make regular visits to His churches. Revelation chapters two and three show us what Jesus thought about seven of His churches in Asia Minor (modern day Turkey). There were more churches than this, but the number seven in Revelation stands for completion or fulfillment. These churches represent all the churches then and the ones to come, which would include us today. When Jesus comes to church, He always looks at the heart of the church, not the color of the carpet or the square footage of the family life center.

The first of the seven churches we read about in Revelation is the church at Ephesus (Rev. 2:1). This church was one of Paul's favorites in the fourth largest city of the Roman Empire at the time of the first century. This city was known for its business and commerce, but also for immorality. Cult prostitution was rampant. In the midst of all the decadence, there is some good news. It had a great church that was started by Paul, and Pricilla and Aquila helped it grow. Later Timothy became one of its preachers and John became one of

the elders at this church, the same John who is writing the book of Revelation. Tradition says that even Mary, the mother of Jesus, worshipped at this church, likely because John was put in charge of caring for Mary by Jesus.

Jesus begins by complementing this church (2:2-3), but then He changes gears and points out some areas of weakness and needed improvement (2:4-5). They started out as a great church, but they forgot the head of the church. Jesus was no longer number one. Jesus always looks to the heart of the church, to the heart of the believer. Jesus wants to be number one. What if I went to my wife and told her, "Among all the women I know, you are in the mix of the top ten." That would not go over well, and shouldn't go over well. Being number four or even number two does not cut it in a relationship that is based on commitment. Jesus then tells the Ephesian church that if they would repent, they would get to eat from the tree of life, the same promise given to Adam and Eve way back in Genesis (2:5-7). Jesus promises to keep His word.

What would Jesus say to your church? Better yet, what would Jesus say to you? Imagine that your personal walk with Christ is a representation of your entire church. What would Jesus say you need to work on? Would He say you are more excited and focused on your car or your sports team than Him? Consider what Jesus might be trying to tell you and respond from the heart.

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Church Happenings

Mount Harmony Baptist Church

Pastor Mike Parsley invites the public to "Pitch in and Pitch a Tent for the Homeless." There will be a benefit concert featuring "Spoken for Praise Team," on August 30 at 7:00 p.m. at Mount Harmony Baptist Church located at 819 Raccoon Valley Road. A love offering will be taken to help this cause. If you are unable to attend the benefit, you can send your love offering gift to: P.O. Box 478 Heiskell, TN 37754. All proceeds will help Lost Sheep Ministry provide tents for the homeless. For questions, call Pastor Michael Parsley at (865)257-8419

Seymour United Methodist Church

Each Wednesday evening, a few adult volunteers depart at 6:15 p.m. for downtown Knoxville to help with Lost Sheep Ministries.

On Wednesday, August 27, the regular evening fellowship dinner begins at 5:15 p.m., followed by small group studies at 6 p.m. Please make sure your dinner reservations are made by Tuesdays at noon.

Small group studies are offered each Wednesday evening in the general area of Get Real Life Ministries, such as Divorce Care, Divorce Care for Children, Grief Sharing, etc. Pastor Jason leads a "Disciples II" class and a women's Bible study class is planned, led by Amy Gattis.

The Chancel Choir has just resumed practices each Thursday evening from 6:30 - 8 p.m. under the guidance of Gaile Todd. Additional singers are always welcomed.

Next Sunday, being a 5th Sunday of the month, offers (as usual) an opportunity for special donations to the Holston Home for Children in Greeneville, TN.

Don't forget to make sure to continue to share your blessings with the church throughout the year. Blessings result from blessing others.

For further information, please call 573-9711.



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Looking for Chattanooga graves

A Day Away



By Mike Steely



PHOTO BY MIKE STEELY

The monument to Andrew's Raiders in the Chattanooga National Cemetery.

Last weekend my wife and I took a day trip to Chattanooga in search of two cemetery sites: one of Civil War soldiers who acted as spies in 1861 and the other of an almost forgotten national entertainment star. It took a while finding both as the city has grown so much that even our GPS system got confused.

The National Cemetery in Chattanooga holds thousands of graves beginning with Union Civil War soldiers and includes graves of soldiers from every war since. Men and women who died in action or passed away many years later are buried there. The site we were looking for was of Andrews Raiders, the group of Ohio soldiers who volunteered to accompany Union spy James Andrews into Georgia to disrupt Confederate supply lines.

I've written before about the "The General" locomotive that is exhibited today near Atlanta and the capture of that engine by the raiders. They were chased by an enemy train all the

way to Tunnel Hill, Georgia, where they abandoned the engine and tried to escape. Some were captured, tried, and taken to Knoxville for court marshals. Those captured were then sent to Atlanta and hung.

After the war, the Union found the graves and moved the bodies to Chattanooga for reburial.

Today the men, many of who were awarded the Metal of Honor after their death, are buried in a semicircle around a monument that is topped by a small version of the engine they commandeered.

The cemetery is located north of Interstate 24 at Bailey (MLK Drive) and South Holtzclaw Avenue, a bit hard to find among all the businesses and homes.

The other grave we were seeking was that of opera star Grace Moore, who died in 1947 in an airplane crash near the Copenhagen airport. She spent her childhood in my hometown, Jellico, and eventually relocated to Chattanooga when her

father purchased an interest in Loveman's Department Store there.

Moore grew up and went on to sing popular music, in addition to the opera, and to star in many movies. Moore was on her way to a performance when her passenger plane crashed.

The famous lady, who was known for her independence and rather wild youth, is buried in a simple grave marked by a small, flat gravestone, with her family buried nearby.

The Forest Hills Cemetery is located south of Interstate 24 just off of State Highway 17 at the intersection of Highway 58. Her childhood home in Jellico has long since been demolished and little remains there to honor her.

If you're in Chattanooga and interested, you might want to tour both cemeteries. You may also like to visit Ross Landing while there or take a walk along the city's nice River Walk. It's a couple of hours to drive to Chattanooga but you can do all in a Day Away trip.



Rosie's World

There is a host of greeting cards, the most common commemorating birthdays, get-well greetings, sympathy, plus almost any kind that you would want to pass on to others. The custom of sending cards can be traced back to the ancient Chinese who exchanged messages of good news to celebrate the New Year and to the early Egyptians who portrayed their greetings on papyrus scrolls. By the early 1400s handmade paper greeting cards were being exchanged in Europe. The Germans are known to have printed New Year's greetings from woodcuts as early as 1400, and the handmade paper Valentines were being exchanged in various parts of Europe in the early to mid-1400s.

Louis Prang, a German immigrant who started a small lithographic business near Boston in 1856, is generally credited with the start of the greeting card industry in America. Within ten years of founding his firm he had perfected the color lithographic process to a point where his reproductions of rare paintings surpassed those of other graphic arts craftsmen in both the United States and Britain. In 1870 he began publishing deluxe editions of Christmas cards and in 1875 he introduced the

first complete line of Christmas cards to the American public.

By the 1950s the "studio card"- a long card with a short punchline appeared on the scene to firmly establish the popularity of humor in American greeting cards. Growth of electronic technology and burgeoning consumer use of the Internet gave birth to the electronic or E-card. Also, now-a-days, there are musical cards.

Why I became interested in this subject is because in this month of August I am busy buying birthday cards, one for two daughters, one for a granddaughter, and one for a great-grandson. Hallmark is glad to see me. Also, I have four cards to buy in September. Years ago the sayings on cards were simple, such as: "May peace and happiness be with you on your birthday," and "Hope your birthday's full of fun, cause you grow nicer with each one." My favorite one that I received one year is called: "Senior Birthday Prayer: God grant me the senility to forget the people I never liked anyway, The good fortune to run into the ones I do, And the eyesight to tell the difference."

That says it all!

Thought for the day: As we grow old, the beauty steals inward.

Ralph Waldo Emerson

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Eggplant Salad

1 medium eggplant (about 1-1/4 pounds)
4 medium tomatoes, cubed (3-1/2 to 4 cups)
3 hard-cooked eggs, cubed
1 large onion, chopped
1/2 cup French salad dressing
1-1/2 teaspoons salt, optional
1/2 teaspoon pepper

Cut eggplant in half lengthwise. Place with cut side down in a greased 9-in. square baking dish. Bake at 350° for 30-40 minutes or until tender.

Cool, peel and cut the eggplant into 1/2-in. cubes; place in a large salad bowl. Add tomatoes, eggs and onion. Add dressing, salt and pepper; toss. Cover and chill 1 hour before serving. Yield: 10 servings.

ANNOUNCEMENTS

Helton To Basic Training

Jesse Helton will be welcomed September 6 by friends for a going away party. He has proudly enlisted in the U.S. Army National Guard and will leave for basic training September 22. After completing basic in Ft. Sill, Oklahoma, he plans to travel to San Antonio, Texas to study in combat medic school.

Jesse is the son of Rick and Kathy Tinnell and the late Kathy Helton.

Knox County Democratic Women's Club Meeting

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

Knox County Master Gardeners

"Composting...Hot or Cold; Fast or Easy"

Join the Knox County Master Gardeners on Friday, September 5 to learn the basics of making compost that's good for your garden and spares you the expense of buying soil amendments.

Where: Humana, 4438 Western Ave, Knoxville, TN 37921

Time: 3:15 - 4:00 p.m.
Open to the public. Free
Contact: Humana at (865)329-8892

"It Truly Matters What Happens Under the Covers"

Join the Knox County Master Gardeners on Saturday, September 6, to learn how to grow your own fertilizer by planting cover crops. See a variety

of cover crops growing in the KCMG Demonstration Garden and learn why what happens underground is so valuable for your garden's fertility.

Where: Master Gardener Demonstration Garden at All Saints Catholic Church, 620 N Cedar Bluff Rd, Knoxville TN 37923

Time: 10:30 - noon, rain or shine

Contact: UT Extension at (865)215-2340

"LAWN is a Four Letter Word"

Join us for a conversation with Master Gardeners on Saturday, September 13, about the ecology of having a green, grassy lawn in East Tennessee. Hear the best way to create or renovate a lawn, what type of lawn would work best in your yard and how to care for it. Also learn what to plant

instead of turf grass and reasons to consider making some changes.

Where: Fountain City Library, 5300 Stanton Rd, Knoxville, TN 37918

Time: 10:30 - noon

Open to the public. Free

Contact: Fountain City Library at (865)689-2681

"It Truly Matters What Happens Under the Covers"

Join the Knox County Master Gardeners on Monday, September 15, to learn how to grow our own fertilizer by planting cover crops and learn why what happens underground is so valuable for your garden's fertility.

Where: Davis Family YMCA, 12133 S Northshore Dr, Knoxville TN 37922

Time: 1:00 - 2:00 p.m.

Open to the public. Free
Contact: (865)777-9622

CLASSIFIEDS

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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 December 29, 2006, executed by MAYNARD ALVAREZ AND TASHA W. ALVAREZ, conveying certain real property therein described to US TITLE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 2, 2007, at Instrument Number 200701020054050; 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,Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: SITUATED IN THE SEVENTH (7TH)(FORMERLY 2ND) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHIN THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, IN THE 35TH WARD, AND BEING KNOWN AND DESIGNATED AT PART OF LOT NO. 29 IN VILLA GARDENS REVISED ADDITION OF RECORD IN MAP BOOK 11, PAGE 61, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE; AND BEING MORE FULLY BOUNDED AND DESCRIBED ACCORDING TO THE SURVEY OF HINDS SURVEYING COMPANY, 4601 CHAMBLISS AVENUE, KNOXVILLE, TN 37919, STANLEY E. HINDS, TN RLS NO. 967; SAID SURVEY BEING DATED AUGUST 15, 2005, AND BEARING JOB NO. 0508018, AS FOLLOWS; BEGINNING AT AN OLD IRON PIPE LOCATED IN THE NORTHWESTERN RIGHT OF WAY OF GARDEN DRIVE, CORNER TO REMAINING PART OF LOT 29 NOW OR FORMERLY OWNED BY HORNER (INSTR. NO. 200108160012887); SAID BEGINNING IRON PIPE BEING LOCATED IN A NORTHEASTERLY DIRECTION, 125 FEET FROM THE INTERSECTION OF GARDEN DRIVE WITH FULTON DRIVE; THENCE LEAVING GARDEN DRIVE AND WITH THE SEVERANCE LINE OF LOT 29, ALSO BEING THE COMMON PROPERTY LINE OF HORNER REFERENCED ABOVE,THEN PROPERTY NOW OR FORMERLY BELONGING TO BELLAMY (DEED BOOK 931, PAGE 509) NORTH 24 DEG. 56 MIN. WEST 273.68 FEET TO A NEW IRON PIN IN THE LINE OF PROPERTY NOW OR FORMERLY BELONGING TO HARRINGTON (DEED BOOK 600, PAGE 115);THENCE WITH HARRINGTON, NORTH 54 DEG. 38 MIN. EAST 100.00 FEET TO A NEW IRON PIN, CORNER TO PROPERTY NOW OR FORMERLY BELONGING TO LITTON (INSTR. NO. 200501270059423); THENCE WITH LITTON PROPERTY, SOUTH 35 DEG. 23 MIN. EAST 275.04 FEET TO AN OLD IRON PIN IN THE NORTHWESTERN RIGHT-OF-WAY OF GARDEN DRIVE; THENCE WITH SAID GARDEN DRIVE, SOUTH 54 DEG. 37 MIN. WEST 78.50 FEET TO A NEW IRON PIN; THENCE CONTINUING SOUTH 59 DEG. 23 MIN. WEST 71.42 FEET TO THE POINT OF BEGINNING, CONTAINING .079 ACRES, MORE OR LESS, ACCORDING TO THE SURVEY HEREINABOVE REFERENCED. Parcel ID: 0491-A-018 PROPERT Y ADDRESS: The street address of the property is believed to be **4109 GARDEN 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): MAYNARD ALVAREZ AND TASHA W. ALVAREZ OTHER INTERESTED PARTIES: CITY OF KNOXVILLE, TENNESSEE, Mortgage Electronic Registration Systems, Inc., ("MERS"), acting solely as a nominee for FIRST FRANKLIN A DIVISION OF NATIONAL CITY BANK 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 June 24, 2005, executed by MARIANNE MOORE SHAMBLIN, conveying certain real property therein described to LENDERS FIRST CHOICE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 25, 2005, at Instrument Number 200507250007225; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-FF9 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 **September 25, 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: THE FOLLOWING DESCRIBED PREMISES, 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 14, IN HIGH POINT SUBDIVISION, AS SHOWN ON MAP OF SAME OF RECORD IN MAP CABINET D, SLIDE 169-A (MAP BOOK 39-S, PAGE 5), 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 BATSON & HIMES, ENGINEERS, DATED OCTOBER 6, 1969. 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 IN MAP CABINET D, SLIDE 169-A (MAP BOOK 39-S, PAGE 5). Parcel ID: 1321-B-010 PROPERTY ADDRESS: The street address of the property is believed to be **9635 TURNBRIDGE LANE, 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): MARIANNE MOORE SHAMBLIN OTHER INTERESTED PARTIES: FIRST FRANKLIN FINANCIAL CORPORATION, NATIONPOINT A DIVISION OF NAT CITY BANK OF IN, UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA 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 20, 2008, executed by IVORY L JAFFAR, UNMARRIED, to LARRY A. WEISSMAN, Trustee, of record in INSTRUMENT NO. 200805220087792, for the benefit of SUNTRUST MORTGAGE, INC., in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, 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, SEPTEMBER 25, 2014 AT 10:00 A.M.**, AT THE NORTH SIDE ENTRANCE OF THE CITY COUNTY BUILDING, AT 400 MAIN STREET, 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. SEVEN (7) OF KNOX COUNTY, TENNESSEE, WITHIN THE 33RD WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS UNIT 16, WILLOW PLACE CONDOMINIUMS, PHASE 2, AS SHOWN ON EXHIBIT "A" OF WILLOW PLACE CONDOMINIUMS ANNEXATION OF RECORD BEARING INSTRUMENT NO. 200705150093627, THE MASTER DEED BEING OF RECORD BEARING INSTRUMENT NO. 200703270078235, AMENDED AND RESTATED BY INSTRUMENT NO. 200704240086760 AND CORRECTED BY INSTRUMENT NO. 200706110101598 AND ANNEXATION BEARING INSTRUMENT NO. 200708270017805, AS CORRECTED BY INSTRUMENT NO. 200710300035518, ALL IN THE REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION; TOGETHER WITH A PROPORTIONATE SHARE OF SUCH GENERAL COMMON ELEMENTS AND LIMITED COMMON ELEMENTS AS ARE APPURTENANT THERETO.

BEING THE SAME PROPERTY CONVEYED TO IVORY L. JAFFAR, UNMARRIED, BY WARRANTY DEED DATED MAY 20, 2008 OF RECORD IN INSTRUMENT NO. 200805220087791, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **3715 WILLOW FALLS WAY, KNOXVILLE, TENNESSEE 37917**.

PARCEL ID: 070BH00200R

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: WILLOW PLACE CONDOMINIUM HOMEOWNERS' ASSOC., INC.

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

This day, August 7, 2014. This is improved property known as 3715 WILLOW FALLS WAY, KNOXVILLE, TENNESSEE 37917.

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

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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 19, 2006, executed by MARY WHITSON, conveying certain real property therein described to ACCURATE TITLE AND ESCROW, INC., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded December 28, 2006, at Instrument Number 200612280052816; 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,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 **September 25, 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, LYING AND BEING IN THE SECOND CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHIN THE SIXTEENTH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING ALL OF LOT NO. 67 IN VUEPOINT DEVELOPMENT COMPANY'S WHITTLE HEIGHTS ADDITION TO THE CITY OF KNOXVILLE, TENNESSEE AND RECORD IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, IN MAP BOOK 3, PAGE 143, SAID PROPERTY HAVING A FRONTAGE OF 50 FEET ON THE NORTHERN SIDE OF AVONDALE ROAD OR AVENUE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT: BEGINNING AT AN IRON PIN IN THE NORTHERN LINE OF AVONDALE ROAD, DISTANT IN AN EASTERLY DIRECTION 100 FEET FROM THE POINT OF INTERSECTION OF THE NORTHERN LINE OF AVONDALE ROAD WITH THE EASTERN LINE OF SHIRLEY STREET, SAID POINT OF BEGINNING MARKING THE SOUTHEAST CORNER OF LOT NO. 66; THENCE IN A NORTHERLY DIRECTION, ALONG THE COMMON DIVIDING LINE BETWEEN LOTS NOS. 66 AND 67, 150 FEET TO A POINT IN THE SOUTHERN LINE OF LOT NO. 23; THENCE IN AN EASTERLY DIRECTION ALONG THE SOUTHERN LINES OF LOTS NOS. 23 AND 24, IN PART, 50 FEET TO AN IRON PIN MARKING THE NORTHWEST CORNER OF LOT NO. 68; THENCE IN A SOUTHERLY DIRECTION ALONG THE COMMON DIVIDING LINE BETWEEN LOTS NOS. 67 AND 68, 150 FEET TO AN IRON PIN IN THE NORTHERN LINE OF AVONDALE ROAD; THENCE IN A WESTERLY DIRECTION ALONG THE NORTHERN LINE OF AVONDALE ROAD, 50 FEET TO A POINT, THE PLACE OF BEGINNING, AS SHOWN BY SURVEY OF W.E. LACK, ENGINEER, KNOXVILLE, TENNESSEE, BEARING DATE JANUARY 9, 1950 AND REVISED MAY 16, 1950, SAID PREMISES ARE IMPROVED WITH DWELLING HOUSE FRONTING ON AVONDALE ROAD, KNOXVILLE, TENNESSEE. Parcel ID: 070IC-026 PROPERTY ADDRESS: The street address of the property is believed to be **2911 AVONDALE AVE, KNOXVILLE, TN 37917**. 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 WHITSON OTHER INTERESTED PARTIES: 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 HOLDERS OF THE FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-FFC 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: (877) 813-0992
Fax: (404) 601-5846
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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 31, 2013, executed by ANNETTE J. CUSKADEN AND HOWARD T. CUSKADEN, 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 June 6, 2013, at Instrument Number 201306060080609; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Quicken Loans Inc. 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 **September 25, 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 SECOND (2ND) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE AND WITHIN THE 16TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 7, BLOCK E, IN PLANTATION HILLS ADDITION. THE MAP OF SAID ADDITION APPEARING OF RECORD IN MAP BOOK 24, PAGE 157, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SAID LOT IS MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING ON AN IRON PIN IN THE CURVED SOUTHERLY RIGHT OF WAY LINE OF CHANTILLY DRIVE. SAID IRON PIN MARKING A COMMON CORNER TO LOTS 6 AND 7, IN SAID BLOCK OF SAID ADDITION. THENCE WITH THE SAID LINE OF SAID DRIVE ON A CURVE TO THE LEFT, A CHORD CALL AND DISTANCE OF NORTH 66 DEGREES 32 MINUTES 20 SECONDS EAST 74.61 FEET TO A POINT OF TANGENT; THENCE CONTINUING WITH THE RIGHT OF WAY LINE OF CHANTILLY DRIVE, AFORESAID, NORTH 59 DEGREES 32 MINUTES 40 SECONDS EAST 5.5 FEET TO A POINT CORNER TO LOT 8; THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 7 AND 8, SOUTH 33 DEGREES 03 MINUTES 00 SECONDS EAST 144.66 FEET TO AN EXISTING IRON PIN, CORNER TO LOTS 7 AND 8; THENCE SOUTH 58 DEGREES 34 MINUTES 35 SECONDS WEST 43.47 FEET TO AN EXISTING IRON PIN; THENCE SOUTH 67 DEGREES 55 MINUTES WEST 81.07 FEET TO AN EXISTING IRON PIN, CORNER TO LOTS 6 AND 7, THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 6 AND 7; NORTH 15 DEGREES 41 MINUTES 30 SECONDS WEST 147.40 FEET TO AN IRON PIN THE POINT OR PLACE OF BEGINNING. SAID PROPERTY IS IMPROVED WITH A DWELLING HOUSE FRONTING ON CHANTILLY DRIVE, AS SHOWN BY SURVEY OF JERRY M. SIZE-MORE, REGISTERED LAND SURVEYOR, KNOXVILLE TENNESSEE, DATED APRIL 14, 1977, JOB NO. 155, DRAWING NO. ML-155. 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: 070N-B-006 PROPERTY ADDRESS: The street address of the property is believed to be **3312 CHANTILLY DR, KNOXVILLE, TN 37917**. 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): ANNETTE J. CUSKADEN AND HOWARD T. CUSKADEN OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
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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 OCTOBER 19, 2009, executed by JOHNNY MILLER, MARRIED, STEPHANIE MILLER, MARRIED, to LARRY A. WEISSMAN, Trustee, of record in BOOK 1512, PAGE 96, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SUNTRUST MORTGAGE, INC., in the Register's Office for ANDERSON 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 ANDERSON 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, SEPTEMBER 25, 2014 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT DOOR OF THE ANDERSON COUNTY COURTHOUSE, IN CLINTON, ANDERSON 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 ANDERSON County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF ANDERSON, TENNESSEE:

SITUATED IN THE SECOND CIVIL DISTRICT OF ANDERSON COUNTY, TENNESSEE, WITHIN THE CORPORATE LIMITS OF THE CITY OF OAK RIDGE, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEING DESIGNATED AS LOT 46, BLOCK C-19, NEW BLOCK 14-CH, ON THE PLAT OF THE ENTIRE CITY OF OAK RIDGE, TENNESSEE, SUBDIVISION PLAN, AS SHOWN ON THE PLAT OF SAME OF RECORD IN PLAT CABINET 3, SLIDE 17-B, IN THE REGISTER'S OFFICE FOR ANDERSON COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT.

SUBJECT TO ALL APPLICABLE EASEMENTS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN THE REGISTER'S OFFICE. ALSO CONVEYED ARE ALL RIGHTS IN EASEMENTS AND PERMISSIVE USE AGREEMENTS OF RECORD.

BEING THE SAME PROPERTY CONVEYED TO JOHNNY MILLER AND WIFE, STEPHANIE MILLER, BY WARRANTY DEED DATED OCTOBER 19, 2009 OF RECORD IN BOOK 1512 PAGE 94, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **102 OGDEN LN, OAK RIDGE, TENNESSEE 37830**.

MAP 094H GRP A PARCEL 014.00

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.; DISCOVER BANK;

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

This day, July 30, 2014. This is improved property known as 102 OGDEN LN, OAK RIDGE, TENNESSEE 37830.

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: 08/11/14, 08/18/14 and 08/25/14

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE 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 18, 2008 by Jeffrey F. Gencay to Thomas R. Underwood, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200808200012473, and the undersigned having been appointed Successor Trustee by instrument recorded in Register's Instrument No. 201407300006311, in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union, 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 give notice that the undersigned will, on **September 23, 2014 at 10:00 a.m.**, at the City County Building, 400 Main Street, 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:

SITUATE in District One of Knox County, Tennessee, and within the 13th Ward of the city of Knoxville, and being Lot 10, Block E, Oakland Park 3rd Addition, as shown by the map recorded in Plat Cabinet B, Slide 139-D, in the Register's Office for Knox County, Tennessee, to which map specific reference is made for a more particular description, and being the same property conveyed to Jeffrey Gencay on February 12, 2008, by the deed recorded as Instrument Number 2008 0225 0063145 in the Register's Office for Knox County, Tennessee. Said premises are improved with dwelling designated as **3331 Lay Ave, Knoxville, Tennessee 37914** and Tax Parcel ID 082EK-019. This conveyance is made subject to applicable restrictions, building setback lines, all existing easements, and to all conditions as shown on the recorded map.

The proceeds of the sale will be applied in accordance with the terms and provisions of the above-named Deed of Trust. Said sale is being made upon the request of Knoxville Teachers Federal Credit Union, the owner and holder of the indebtedness secured by said Deed of Trust, due to the failure of the makers to comply with all provisions of the Deed of Trust.

Other parties interested as defined by Tennessee statutes and to whom the Successor Trustee has given notice of the sale include the following: Jeffrey F. Gencay, Ruth M. Gencay, Anesthesia Medical Alliance of E. TN, Knox County, Knoxville City.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; and 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 Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

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 Successor Trustee. The Property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular purpose.

Jedidiah C. McKeehan
The Hurley Law Firm, P.C.
Successor Trustee
205 Mohican St.
Knoxville, TN 37919
865 523-1414
Insertion Dates: 08-25, 09-01, 09-8-14

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 March 4, 2008 by Adam M. Patterson and Anna G. Patterson, husband and wife to Robert M. Wilson, Jr., as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200803110067887, and the undersigned having been appointed Substitute Trustee by instrument recorded in the said Register's Office, and the owner of the debt secured, GreenTree 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, September 2, 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. Nine (9) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being all of Lot 2 as shown on the Resubdivision Plat for Harold Ogle, as shown by plat of record as Instrument No. 200408300018119, in the Register's Office for Knox County, Tennessee, to which plat specific reference is hereby made for a more particular description.

Tax Parcel ID: 150BD-00603

Property Address: **8821 Simpson Road, 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 # **7134-114796-FC**
Published: Aug 11, Aug 18, Aug 25, 2014
Green Tree Servicing LLC/Adam Patterson

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 SEPTEMBER 17, 2007, executed by LEWIS L. WHITMIRE, II, UNMARRIED, to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 200709190024484, 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, 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, SEPTEMBER 24, 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 THE SIXTH (6TH) 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 NUMBER FIFTY THREE (53), THE COLONIES, UNIT 1, A PLANNED UNIT DEVELOPMENT, AS SHOWN BY MAP OF RECORD IN MAP BOOK 64-S, PAGES 34 AND 35, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH MAP REFERENCE IS HERE MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF, TOGETHER WITH SUCH RIGHTS AND OBLIGATIONS AND EASEMENTS OF ENJOYMENT IN COMMON WITH OTHER OWNERS OF LOTS SHOWN ON THE AFORESAID RECORDED MAP IN THE AREA DESIGNATED ON SAID MAP AS "COMMON AREA", AS THE OWNER OF THE LOT HEREIN CONVEYED MAY BE ENTITLED TO AS SUCH LOT OWNER AND AS A MEMBER OF THE COLONIES ASSOCIATION, INCORPORATED.

BEING THE SAME PROPERTY CONVEYED TO LEWIS L. WHITMIRE, II, UNMARRIED, BY WARRANTY DEED DATED SEPTEMBER 17, 2007 OF RECORD IN INSTRUMENT NO. 200709190024483, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **8701 OLDE COLONY TRL APT 53, KNOXVILLE, TENNESSEE 37923**.

PARCEL ID: 132LC028

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, August 13, 2014. This is improved property known as 8701 OLDE COLONY TRL APT 53, KNOXVILLE, TENNESSEE 37923.

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: 08/18/14, 08/25/14 and 09/01/14

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SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 22, 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 RONALD BERRY AND JANICE BERRY, to STERLING TITLE, INC, Trustee, on March 31, 2005, as Instrument No. 200504050078701 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: U.S. Bank National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EFC1

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 NO. 7 (OLD 2) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 14, BLOCK D, REVISED ADDITION OF LOTS 7,8, AND 9, UNIT 2, BLOCK B, AND UNIT 3, OF JERRY WOOD'S SECOND ADDITION TO BUFFAT HEIGHTS, AS SHOWN ON THE SAME OF RECORD IN MAP BOOK 26, PAGE 23, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE POINT OF INTERSECTION OF THE SOUTH LINE OF OLLIE DAVIS ROAD AND THE EASTERN LINE OF A 50 FOOT RIGHT-OF-WAY, AS EACH IS EXTENDED THENCE ALONG THE SOUTHERN LINE OF OLLIE DAVIS ROAD, NORTH 60 DEG. 17 MIN EAST, 100 FEET TO AN IRON PIN COMMON CORNER OF LOTS 13 AND 14; THENCE ALONG THE DIVIDING LINE OF LOTS 13 AND 14, SOUTH 26 DEG. 47 MIN EAST, 150 FEET TO AN IRON PIN; THENCE SOUTH 60 DEG. 17 MIN. WEST, 100 FEET TO AN IRON PIN IN THE EASTERN LINE OF THE 50 FOOT RIGHT-OF-WAY; THENCE ALONG THE EASTERN LINE OF SAID RIGHT-OF-WAY, NORTH 26 DEG. 47 MIN. WEST, 150 FEET TO THE PLACE OF BEGINNING. THERE IS EXCEPTED FROM THIS CONVEYANCE HOWEVER, THAT PORTION LYING OUTSIDE THE CURVE FORMED BY THE INTERSECTION OF THE EASTERN LINE OF THE 50 FOOT RIGHT-OF-WAY AND THE SOUTHERN LINE OF OLLIE DAVIS ROAD.

Tax ID: 070EE-012

Current Owner(s) of Property: RONALD BERRY AND JANICE BERRY

The street address of the above described property is believed to be **4624 Woodhaven Drive, Knoxville, TN 37914**, 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: CAPITAL ONE BANK (USA), N.A AND MIDLAND FUNDING LLC

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. 14-002295-670

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: 08/25/14, 09/01/14 and 09/08/14

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 12, 2004, executed by COBY L. BEACH AND PATRICK J. BEACH, conveying certain real property therein described to WESLEY D. TURNER, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 14, 2004, at Instrument Number 200401140069490; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATE HOLDERS OF ASSET-BACKED PASS- THROUGH CERTIFICATES SERIES 2004-WCW2 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 **September 11, 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 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 53, BLOCK E, OF THE FOX DEN VILLAGE SUBDIVISION, UNIT 3, AS THE SAME APPEARS OF RECORD IN MAP BOOK 50-S, PAGE 14 (MAP CABINET D, SLIDE 388-B), IN THE REGISTER'S OFFICE FOR 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, AND AS ACCORDING TO THE SURVEY OF KENNETH D. CHURCH, R.L.S. 1004, DATED JANUARY 10, 2004 AND BEARING WON: 04-01-01. THIS CONVEYANCE IS MADE SUBJECT TO ALL APPLICABLE EASEMENTS, RESTRICTIONS AND BUILDING SETBACK LINES OF RECORD IN SAID REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 152A-A-007 PROPERTY ADDRESS: The street address of the property is believed to be **12401 VALENCIA POINT, 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): COBY L. BEACH AND PATRICK J. BEACH OTHER INTERESTED PARTIES: AMERICAN GENERAL FINANCIAL SERVICES, INC., FOX DEN VILLAGE HOMEOWNERS ASSOCIATION, INC., HUNTER DOUGLAS FABRICATION COMPANY-SOUTHEAST, LAFAYETTE VENETIAN BLINDS, Tennessee Department of Revenue 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. In addition this sale shall be subject to the right of redemption by the Tennessee DEPARTMENT OF REVENUE, TAX ENFORCEMENT DIVISION, pursuant to T.C.A.. 67-1-1433C(1) by reason of the following tax lien(s) of record in: Instrument Number 201308060009416. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A.67-1-1433b(1).

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.rubinelublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #72589

Insertion Dates: 08-11, 08-18, 2014-08-25

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 9, 2012, executed by PAULA E. BEELER AND DAVID W. BEELER, conveying certain real property therein described to FIDELITY NATIONAL TITLE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded August 23, 2012, at Instrument Number 201208230012413; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to The Money Source, Inc. 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 **September 25, 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: THE FOLLOWING DESCRIBED PREMISES, TO WIT: SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND BEING ALL OF LOT 2R1, OF THE RESUBDIVISION OF LOT 2, OF PROPERTY OF MRS. LEE MCCLAIN, AS SHOWN BY MAP OF RECORD IN MAP CABINET P, SLIDE 190-C, IN THE REGISTERS OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. SUBJECT TO A DECLARATION OF JOINT PERMANENT NON-EXCLUSIVE EASEMENT OF RECORD IN WARRANTY DEED BOOK 2283, PAGE 260, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 066K-A-021.03 PROPERTY ADDRESS: The street address of the property is believed to be **5115 W EMORY RD, 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): PAULA E. BEELER AND DAVID W. BEELER 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.rubinelublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #72900

Insertion Dates: 08-25, 09-01, 09-8-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated AUGUST 30, 1996, executed by JACKIE DARRYL BECKNER AND WIFE, ALLISON KAY BECKNER, to THOMAS F. BAKER, IV, Trustee, of record in TRUST BOOK 3152, PAGE 133, for the benefit of FT MORTGAGE COMPANIES DBA FIRST TENNESSEE MORTGAGE COMPANY, INC., in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, 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, OCTOBER 16, 2014 AT 10:00 A.M.**, AT THE CITY COUNTY BUILDING, NORTH SIDE ENTRANCE, 400 MAIN STREET, 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. EIGHT (8) OF KNOX COUNTY, TENNESSEE, AND BEING WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS THE PROPERTY OF JACKIE DARRYL BECKNER & ALLISON KAY BECKNER, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET O, SLIDE 227-B, 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 HOWARD T. DAWSON, RLS #1301, DATED MAY 10, 1996 AND UPDATED AUGUST 13, 1996 BEARING DRAWING NO. 960475.

THIS CONVEYANCE IS MADE TOGETHER WITH RIGHTS OF INGRESS AND EGRESS AND SUBJECT TO OBLIGATIONS OF THE EASEMENT AGREEMENT OF RECORD IN DEED BOOK 2120, PAGE 361.

SUBJECT TO EASEMENTS IN JOINT PERMANENT EASEMENT AGREEMENT OF RECORD IN INSTRUMENT NO. 200403250088959, AS SHOWN IN A DRAWING OF RECORD IN INSTRUMENT NO. 200403250088960, AS WELL AS AN EASEMENT AGREEMENT OF RECORD IN DEED BOOK 2120, PAGE 361, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO JACKIE DARRYL BECKNER AND WIFE, ALLISON KAY BECKNER, BY WARRANTY DEED DATED AUGUST 30, 1996 OF RECORD IN BOOK 2224, PAGE 992, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **2414 MILL RACE WAY, KNOXVILLE, TENNESSEE 37924**.

PARCEL ID: 060 10905

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, August 21, 2014. This is improved property known as 2414 MILL RACE WAY, KNOXVILLE, TENNESSEE 37924

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: 08/25/14, 09/01/14 and 09/08/14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

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 31, 1991, executed by JUANITA A. MILLSAP, to CHARLES E. TONKIN, II, Trustee, of record in TRUST BOOK 2558, PAGE 1089, for the benefit of TENNESSEE HOUSING DEVELOPMENT AGENCY, 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, 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, SEPTEMBER 25, 2014 AT 10:00 A.M.**, at THE NORTH SIDE ENTRANCE OF THE CITY COUNTY BUILDING, AT 400 MAIN STREET, 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. SEVEN (7) OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 32ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOTS 9, 10, 11 AND 12, BLOCK L, LOVE-LAND HEIGHTS ADDITION, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN KNOX COUNTY, TENNESSEE, SAID PROPERTY BEING BOUNDED AND DESCRIBED AS SHOWN ON MAP OF AFORESAID ADDITION, TO WHICH MAP REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION, AND BEING ACCORDING TO THE SURVEY OF HINDS SURVEYING, DATED MAY 29, 1991.

SUBJECT TO APPLICABLE RESTRICTIONS, BUILDING LINES AND ALL EXISTING EASEMENTS.

BEING THE SAME PROPERTY CONVEYED TO JUANITA A. MILLSAP, UNMARRIED, BY DEED DATED MAY 31, 1991 OF RECORD IN DEED BOOK 2040, PAGE 906, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

SUBJECT TO LIEN BY CITY OF KNOXVILLE NEIGHBORHOOD CODES ENFORCEMENT, OF RECORD IN INSTRUMENT NO. 201311210032489, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **5017 MCINTYRE DR, KNOXVILLE, TENNESSEE 37924**.

PARCEL ID: 071AA018

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: HOUSEHOLD FINANCIAL CENTER INC.; CITY OF KNOXVILLE NEIGHBORHOOD CODES ENFORCEMENT; CAVALRY PORTFOLIO SERVICES LLC; GAULT FINANCIAL, LLC

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

This day, August 7, 2014. This is improved property known as 5017 MCINTYRE DR, KNOXVILLE, TENNESSEE 37924.

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: 08/11/14, 08/18/14 and 08/25/14

75 FORECLOSURES

TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust, executed the 22 day of August, 2003, by Roger Branam a/k/a Roger L. Branam, unmarried, to Robert M. Shular, Trustee, for Jenna M. Wood, Michael A. Wood and Leslie M. Wood, as same appears of record in Register's Office, Knox County, TN, recorded as Instrument Number 200308250023325, and WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust to Carrol R. Reagan and wife, Marian M. Reagan, as same appears of record in Assignment of Deed of Trust, Note and Collateral Documents, Instrument Number 201404230060172, Register's Office, Knox County, TN, said default having existed for more than thirty (30) days, and

WHEREAS, Marian Reagan, is the owner and holder of the indebtedness due therein, has appointed A. NICOLE TROUTT, as Substitute Trustee, and is of record as Instrument Numbers 201407220004315 and Instrument Number 201408080008287, Register's Office, Knox County, TN

THEREFORE, NOTICE is hereby given that default having been made in the payment of the indebtedness secured by the owner, Marian Reagan, and said default having existed for more than thirty (30) days, the undersigned Substitute Trustee, by virtue of the authority vested and having been requested to do so by the owner and holder of said indebtedness, to advertise and sell the property described and conveyed by said Deed of Trust, all of said indebtedness having matured, on **August 29, 2014, commencing at 11:00 a.m.**, at the Northern most entrance from Main Avenue near the Main Assembly Room on M-Level of the City/County Building, in Knoxville, Knox County, TN, proceed to offer for sell at public outcry to the highest and best bidder for cash, in bar of all statutory right and equity of redemption, the following described property; to-wit: TRACT ONE: SITUATED in the Ninth Civil District of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, being identified on Tax map 124H, Group D, as part of Parcel 12 in the Property Assessor's Office, Knox County, Tennessee, being more particularly bounded and described as follows: BEGINNING on an iron pin in the north edge of the Sevierville Pike and in the western edge of the Old Sevierville dirt road; thence with the western edge of Old Sevierville dirt road, North 54 deg. 30 min. West 262 feet to a cross cut in rock slab in the line of the original tract corner to Joe Gillespie; thence with the line of said Joe Gillespie, South 75 deg. West 515 feet to a cedar tree on the North edge of said Sevierville Pike; thence with the North edge of said Sevierville Pike, as follows: South 59 deg. 15 min. East, 247 feet; thence, South 73 deg. 30 min. East, 86 feet to a stake; thence, North 8t deg. East, 136.6 feet; thence, North 65 deg. East, 307.8 feet to the BEGINNING, containing 2.5 acres. BEING the same property conveyed to Citizens Bank of Blount County, by deed recorded as Instrument Number 200303260085572, Register's Office, Knox County, TN, also see deed to Roger A. Branam recorded as Instrument Number 200308250023324, Register's Office, Knox County, Tennessee. TRACT TWO: SITUATED in District No. Nine of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, being bounded and described as follows: BEGINNING at an iron pin in the Southwest line of McCall Lane, corner to Professional Developers, Inc., said pin being located 262.0 feet, more or less, Northwest of the point of intersection of the Southwest line of McCall Lane with the Northeast line of Sevierville Pike; thence with the line of Professional Developers, Inc., said pin being located 262.0 feet, more or less, Northwest of the point of intersection of the Southwest line of McCall Lane with the Northwest line of Sevierville Pike; thence with the line of Professional Developers Group, Inc., South 74 deg. 39 min. West, 495.29 feet to an iron pin in the Northeast line of Sevierville Pike; thence with the Northeast line of Sevierville Pike, North 74 deg. 56 min. West 37.15 feet (erroneously referred to as 371.5 feet in Instrument Number 200306100114000), corner to Rebecca M. Davidson; thence with the line of Rebecca M. Davidson, North 09 deg. 25 min. West, 380.0 feet to an iron pin in the line of Untied Companies Lending Corporation and Ruby T. Gillespie; thence with the line of Ruby T. Gillespie the following calls and distances, South 50 deg. 26 min. East, 162.6 feet to an iron pin; thence , North 69 deg. 46 min. East, 270.0 feet to an iron pin in the Southwest line of McCall Lane; thence with the Southwest line of McCall Lane, South 39 deg. 00 min. East, 313.0 feet to the point of BEGINNING, according to the survey of Michael E. Luetheke, Surveyor, RLS No. 842, Knoxville, Tennessee, dated December 20, 1993, bearing drawing number 93607. BEING the same property conveyed to Roger Branam by Special Warranty Deed dated July 21, 2003, recorded as Instrument Number 200307310013105, in the Register's Office for Knox County, Tennessee

THIS CONVEYANCE is made subject to any and all applicable restrictions, setback lines and easements of record in Register's Office, Knox County, TN.

Property bears the address of: **6430 Sevierville Pike, Knoxville, TN 37920**

Subordinate Lienholders or interested parties: City of Knoxville, Internal Revenue Service, Discover Bank, J. Bart Lloyd, Nathan & Nathan, P.C., State of Tennessee.

The property will be sold free from the equity redemption, homestead, dower and all other exemptions of every kind, all of which were hereby expressly waived under the provisions of the above stated Deed of Trust. The above property will also be sold subject to any and all easements, restrictions, prior encumbrances, unpaid taxes, and to any matter that an accurate survey of the premises might disclose. The right is reserved to rescind or adjourn the day of the sale to another day certain without further publication, upon announcement at the time set for the above.

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

A. NICOLE TROUTT, BPR#021726
SUBSTITUTE TRUSTEE
101 Dalton Place Way
Knoxville, TN 37912
865-524-1636

Publish: 08/11/14, 08/18/14 and 08/25/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated APRIL 9, 2012, executed by BOBBY A. MOORE, UNMARRIED, to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 201204110056786, 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, SEPTEMBER 25, 2014 AT 10:00 A.M.**, at THE NORTH SIDE ENTRANCE OF THE CITY COUNTY BUILDING, AT 400 MAIN STREET, 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. 5 OF KNOX COUNTY, TENNESSEE AND WITHIN THE 42ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 3, BLOCK B, WALNOAKS SUBDIVISION, UNIT 3, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP BOOK 24, PAGE 64, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

SUBJECT TO RESTRICTIONS APPEARING OF RECORD IN BOOK 1083, PAGE 448, REGISTER'S OFFICE FOR SAID COUNTY, AND TO ALL MATTERS SET OUT ON THE AFORESAID SUBDIVISION PLAT.

SUBJECT TO THE RIGHT OF REDEMPTION OF THE U.S. DEPARTMENT OF THE TREASURY – INTERNAL REVENUE SERVICE.

SUBJECT TO THE RIGHT OF REDEMPTION OF THE TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT

BEING THE SAME PROPERTY CONVEYED TO BOBBY A MOORE, HIS HEIRS AND ASSIGNS, BY WARRANTY DEED DATED APRIL 9, 2012 OF RECORD IN INSTRUMENT NO. 201204110056785, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **3009 WALRIDGE RD, KNOXVILLE, TENNESSEE 37921**.

PARCEL ID: 08HD004

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: DEPARTMENT OF THE TREASURY – INTERNAL REVENUE SERVICE; TENNESSEE DEPARTMENT OF LABOR & WORKFORCE DEVELOPMENT; PROBUILD COMPANY; BILLY EUGENE SCARLETT JR; AMERICAN BUILDERS & CONTRACTORS SUPPLY CO., INC. D/B/A ABC SUPPLY CO., INC. (INSTRUMENT NOS. 201307080001693 & 201205180065281); JON H. RATEAU AND WIFE EMILY M. RATEAU

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

This day, August 13, 2014. This is improved property known as 3009 WALRIDGE RD, KNOXVILLE, TENNESSEE 37921.

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: 08/18/14, 08/25/14 and 09/01/14

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 March 5, 2004, executed by CHRISTOPHER A. KINCAID AND JUNE M. KINCAID, 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 March 10, 2004, at Instrument Number 200403100084223; 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 **September 18, 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. NINE (9) OF KNOX COUNTY, TENNESSEE AND BEING WITH THE 26TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 22R, RESUBDIVISION OF PARTS OF LOT 21 AND 22, BERT R. GILBERT SUBDIVISION, AS SHOWN OF RECORD IN PLAT CABINET C, SLIDE 161-D (FORMERLY MAP BOOK 25, PAGE 122), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF, AND ACCORDING TO A SURVEY OF HINDS SURVEYING, DATED JANUARY 5, 1990. THE SOURCE OF THE ABOVE DESCRIPTION BEING THE PLAT OF RECORD IN PLAT CABINET C, SLIDE 161-D (FORMERLY MAP BOOK 25, PAGE 122), IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE; 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 PLAT. Parcel ID: 109DB-025 PROPERTY ADDRESS: The street address of the property is believed to be **2611 SAINT JAMES AVE, 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): CHRISTOPHER A. KINCAID AND JUNE M. KINCAID OTHER INTERESTED PARTIES: DISCOVER BANK ISSUER OF DISCOVERY CARD The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #72619
Insertion Dates: 08-18, 08-25, 09-1-14

75 FORECLOSURES

NOTICE OF TRUSTEE'S SALE

THAT WHEREAS, by Deed of Trust dated October 10, 2008, of record in the Register's Office of Knox County, Tennessee, and recorded as Instrument No. 200610120032110, Craft Mountain Builders, LLC, did convey in Trust to Dennis Michael Robertson, Trustee, the tract of land hereinafter described to secure the payment of a promissory note in the original amount of \$136,000.00, same being payable as set out in said Deed of Trust, being incorporated by reference, and recorded in the Knox County Register's Office, and,

WHEREAS, Commercial Bank is the owner and holder of the note aforesaid secured by the Deed of Trust aforesaid, and

WHEREAS, said Deed of Trust provides that in the event of default in the payment of said note when due, the entire indebtedness shall become due and payable, and,

WHEREAS, default has been made in the payment of said note and the holder has declared the entire amount due and payable and has instructed the trustee to foreclose on said Deed of Trust.

NOW, THEREFORE, by virtue of authority to me vested as trustee of said instrument, I will on the **23rd day of September, 2014**, offer for sale, and sell at the Main entrance of the City/County Building, in Knoxville, Tennessee, at the hour of **10:30 a.m.**, to the last, highest, and the best bidder for cash in hand, and in bar of the equity of redemption, the following described tract of land.

Situated in District No. Five (5) of Knox County, Tennessee, and within the 39th Ward of the City of Knoxville, Tennessee, being all of Lots 14, 15, 41, and 42, Chapman Subdivision of Sylvania, as shown by map of same of record in Map Book 5 at page 168, in the Knox County Register of Deeds Office, Knoxville, Tennessee, and being more particularly described as follows:

BEGINNING at an iron pin in the Southeast right of way of Inskip Road, said iron pin being corner to Lot 43 and distant in Westerly direction 400 feet, more or less, from the intersection of said Inskip Road and Fennel Road; thence from said BEGINNING iron pin leaving the right of way of said road, along the boundary of Lot 43 and then Lot 13, South 38 degrees, 24 minutes East 245.95 feet to an iron pin in the Northwest right of way of Sylvia Drive; thence along said drive, South 50 degrees, 31 minutes West, 98.25 feet to an iron pin, corner to Lot 40R, North 39 degrees, 00 minutes West, 249.46 feet to an iron pin in the Southeast right of way of Inskip Road; thence along the right of way of said road, North 52 degrees, 31 minutes East 100.87 feet to an iron pin corner to Lot 43, the place of BEGINNING, according to survey of Hinds Surveying Co., Knoxville, Tennessee, dated July 11, 1986, bearing drawing No. 860735.

Source of Title: Warranty Deed dated October 12, 2006, from Michael S. Cooper and wife, Deborah J. Cooper to Craft Mountain Builder, LLC, recorded as Instrument No. 200610120032109, in the Knox County Register of Deeds Office, Knoxville, Tennessee.

Property address: **114 East Inskip Drive and 0 Sylvia Drive, Knoxville, Tennessee 37912**.

MAP 068LG, PARCELS 010.00 and 010.01.

Other Interested Parties: Kenneth Craft.

The creditor has certified to the Trustee that the provisions of Public Chapter No. 834 of the Public Acts of 2010 for the State of Tennessee are not applicable or have been complied with.

This notice is published in accordance with said Deed of Trust on the 25th day of August and the 1th and 8th day of September, 2014, in the KNOXVILLE FOCUS.

Dated: July 22, 2014

Dennis Michael Robertson, Trustee
P.O. Box 6778
Harrogate, Tennessee 37752
(423) 869-0520
Insertion Dates: 08-25, 09-01, 09-08-14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

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 DECEMBER 17, 2008, executed by MATTHEW R COCHRAN AND CHRISTINA R COCHRAN HUSBAND AND WIFE, to CHARLES E. TONKIN, II, Trustee, of record in INSTRUMENT NO. 200812190038699, 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, SEPTEMBER 25, 2014 AT 10:00 A.M.**, AT THE CITY COUNTY BUILDING, NORTH SIDE ENTRANCE, 400 MAIN STREET, 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 EIGHT (8) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS:

ALL OF LOT FIFTEEN (15), JOHN SEVIER ESTATES SUBDIVISION, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET N, SLIDE 265-B, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, AND ACCORDING TO SURVEY OF BRUCE MCCLELLAN, R.L.S., DATED FEBRUARY 5, 1996, AND BEARING DRAWING NUMBER 33321, TO WHICH MAP AND SURVEY SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

SUBJECT TO RESTRICTIONS OF RECORD IN DEED BOOK 2169, PAGE 855, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE AND TO BUILDING LINES AND AMENTS THEREIN, AS SHOWN ON MAP OF RECORD IN MAP CABINET N, SLIDE 265-B, REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO MATTHEW R. COCHRAN AND CHRISTINA R. COCHRAN, HUSBAND AND WIFE, BY SPECIAL WARRANTY DEED DATED NOVEMBER 6, 2008 OF RECORD IN INSTRUMENT NO. 200812190038698, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **7306 TERRY DR, KNOXVILLE, TENNESSEE 37924.**

PARCEL ID: 061AF015

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, August 13, 2014. This is improved property known as 7306 TERRY DR, KNOXVILLE, TENNESSEE 37924

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: 08/18/14, 08/25/14 and 09/1/14

75 FORECLOSURES

SUCCESSOR TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the payment of the debts and obligations secured to be paid by a certain Deed of Trust executed February 10, 2009 by Jeffrey F. Gencay and Ruth Gencay to Thomas R. Underwood or Paul Bean, as Trustees, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument No. 200902190051516, and the undersigned having been appointed Successor Trustee by instrument recorded in Register's Instrument No. 201407300006310, in the said Register's Office, and the owner of the debt secured, Knoxville Teachers Federal Credit Union, 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 give notice that the undersigned will, on **September 23, 2014 at 10:00 a.m.**, at the City County Building, 400 Main Street, 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:

SITUATE in District 7 of Knox County, Tennessee, and within the 17th Ward of the City of Knoxville, and being Lot 14, Block 48, Revised Blocks 45, 46, 48, 49, 51, 52, 53, & 54, Scott's Oak Hill Addition, as shown by the map recorded in Map Book 11, page 62, (Map Cabinet A, slide 356D) in the Register's Office for Knox County, Tennessee. Said premises are improved with dwelling designated as **701 Quincy Avenue, Knoxville, Tennessee 37914** and Tax Parcel ID 081FC-014. This conveyance is made subject to applicable restrictions, building setback lines, all existing easements, and to all conditions as shown on the recorded map.

The proceeds of the sale will be applied in accordance with the terms and provisions of the above-named Deed of Trust. Said sale is being made upon the request of Knoxville Teachers Federal Credit Union, the owner and holder of the indebtedness secured by said Deed of Trust, due to the failure of the makers to comply with all provisions of the Deed of Trust.

Other parties interested as defined by Tennessee statutes and to whom the Successor Trustee has given notice of the sale include the following: Jeffrey F. Gencay, Ruth M. Gencay, Anesthesia Medical Alliance of E. TN, Knox County, Knoxville City.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; and 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 Successor Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the Substitute Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply.

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 Successor Trustee. The Property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular purpose.

Jedidiah C. McKeehan
The Hurley Law Firm, P.C.
Successor Trustee
205 Mohican St.
Knoxville, TN 37919
865 523-1414
Insertion Dates: 08-25, 09-01, 09-8-14

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 Letha E. Gibson and husband, Roy W. Gibson to Michael Brown, Trustee, dated the 25th day of January, 2000 and being of record in Inst. No. 200001310006187, 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 **15th day of September, 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:

Situated in the 9th Civil District of Knox County, Tennessee, without the corporate limits of the City of Knoxville, being part of Lot No. 5 of property of Howell G. Trotter, as shown by map of record in Map Book 18, page 119, Register's Office for Knox County, Tennessee, said portion of said lot fronting 117.93 feet on the southeast side of Trotter Road, to which reference is hereby made for a more complete legal description. Tax Id#138-223

BEING the same property conveyed to Letha Rose nka Letha E. Gibson and Roy W. Gibson by deed recorded 1/25/2000 in Inst. No. 200001310006186, Register's Office for Knox County, Tennessee.

This is improved property known as **604 Trotter Road, 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 22nd day of August, 2014

William Timothy Hill, Substitute Trustee
201 Fourth Avenue North, Suite 1800
Nashville, TN 37219

Insertion Dates: 8/25/14 – 9/1/14 – 9/8/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 29, 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 RICHARD L HERZOG AND ANGELA M HERZOG, to ROBERT M. WILSON JR., Trustee, on June 20, 2010, as Instrument No. 201007160003069 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:

That certain tract or parcel of land situate in the Eighth (8th) Civil District of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 20, Andorian Hills Subdivision, as shown by map of the same entitled, " Final Plat for Andorian Hills S/D, A revision of Lots 6 & 7 W. A. Rouse Heirs S/D," of record at Instrument Number 200205060091834, recorded May 6, 2002, and as shown by revised map entitled, "Revised Plat for Andorian Hills S/D A Resubdivision of Lots 6 & 7 W.A. Rouse Heirs, as shown by map of the same of record in Map Book 45-S, Page 64, and of record in Ma Cabinet D, Slide 289-D, recorded June 28, 1967, 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.

This property is made subject to the easements, restrictive covenants, conditions and regulations as set forth in the Declaration of Restrictions Andorian Hills Subdivision of record bearing Instrument number 200305090102798, recorded May 9, 2003; and is further 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.

Being the same property conveyed to Richard L. Herzog and Angela M. Herzog, husband and wife, by Warranty Deed dated November 29, 2004, from Wardley Properties, Inc., a corporation, recorded December 1, 2004, of record bearing Instrument Number 200412010045015, in the Office of the Register of Deeds for Knox County, Tennessee.

This Property is improved with a dwelling residence that bears the street address of **7733 Edith Keeler Lane, Knoxville, Tennessee 37938**; and is identified for tax purposes by CLT #020NE-020.

Tax ID: CLT#020NE-020

Current Owner(s) of Property: RICHARD L HERZOG AND ANGELA M HERZOG

The street address of the above described property is believed to be 7733 EDITH KEELER LN, KNOXVILLE, TN 37938, 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: KNOX COUNTY, TENNESSEE AND BANK OF NEW YORK MELLON CORPORATION, AS TRUSTEE

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. 14-002330-670

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: 08/25/14, 09/01/14 and 09/08/14

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 April 1, 2004 by Travis D. Fitzpatrick and Laura L. Wayman to Arnold M. Weiss, as Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, in Register's Instrument 200404130094492, 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, September 4, 2014 commencing at 10:00 AM**, at the City County Building, 400 Main Street, 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 Number Six (6) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being more particularly described as follows: BEGINNING at an iron pin on the northwest side of the Rifle Range Road, adjoining the Rutherford Property; thence along the said right of way South 62 deg. 45 min West, 257.4 feet to an iron pin, adjoining the Smith Property; thence along line between the said Smith Property and the property herein described North 32 deg. 30 min. West, 851.0 feet to an iron pin, a corner to a 3.5 acre tract and a 5.03 acre tract; thence along line with the 5.03 acre tract North 55 deg. 25 min. East, 330.5 feet to an iron pin, a corner to the Rutherford Property; thence along the line of the Rutherford Property and property herein described South 27 deg. 35 min. East, 872.6 feet to the point of BEGINNING, containing 5.8 acres, more or less. This conveyance is made subject to all applicable easements, restrictions and building setback lines.

Tax Parcel ID: 048JA005

Property Address: **2619 Rifle Range Road, 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 # 1701-114971-FC

Published: Aug 11, Aug 18, Aug 25, 2014

Bank of America/Travis Fitzpatrick

Classified

Legal Notices

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 22, 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 RONALD BERRY AND JANICE BERRY, to STERLING TITLE, INC., Trustee, on March 31, 2005, as Instrument No. 200504050078701 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: U.S. Bank National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EFC1

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 NO. 7 (OLD 2) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 14, BLOCK D, REVISED ADDITION OF LOTS 7, 8, AND 9, UNIT 2, BLOCK B, AND UNIT 3, OF JERRY WOOD'S SECOND ADDITION TO BUFFAT HEIGHTS, AS SHOWN ON THE SAME OF RECORD IN MAP BOOK 26, PAGE 23, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE POINT OF INTERSECTION OF THE SOUTH LINE OF OLLIE DAVIS ROAD AND THE EASTERN LINE OF A 50 FOOT RIGHT-OF-WAY, AS EACH IS EXTENDED THENCE ALONG THE SOUTHERN LINE OF OLLIE DAVIS ROAD, NORTH 60 DEG. 17 MIN EAST, 100 FEET TO AN IRON PIN COMMON CORNER OF LOTS 13 AND 14; THENCE ALONG THE DIVIDING LINE OF LOTS 13 AND 14, SOUTH 26 DEG. 47 MIN EAST, 150 FEET TO AN IRON PIN; THENCE SOUTH 60 DEG. 17 MIN. WEST, 100 FEET TO AN IRON PIN IN THE EASTERN LINE OF THE 50 FOOT RIGHT-OF-WAY; THENCE ALONG THE EASTERN LINE OF SAID RIGHT-OF-WAY, NORTH 26 DEG. 47 MIN. WEST, 150 FEET TO THE PLACE OF BEGINNING. THERE IS EXCEPTED FROM THIS CONVEYANCE HOWEVER, THAT PORTION LYING OUTSIDE THE CURVE FORMED BY THE INTERSECTION OF THE EASTERN LINE OF THE 50 FOOT RIGHT-OF-WAY AND THE SOUTHERN LINE OF OLLIE DAVIS ROAD.

Tax ID: 070EE-012

Current Owner(s) of Property: RONALD BERRY AND JANICE BERRY

The street address of the above described property is believed to be **4624 Woodhaven Drive, Knoxville, TN 37914**, 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: CAPITAL ONE BANK (USA), N.A. AND MIDLAND FUNDING LLC

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. 14-002295-670

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: 08/18/14, 08/25/14 and 09/01/14

85 MISC. NOTICES

NON-RESIDENT NOTICE

RACHEL LYNN CAMPBELL, Plaintiff,

vs.

MATTHEW RANDALL CAMPBELL, Defendant,

NO. 14CH6416

In Chancery Court of Anderson County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant MATTHEW RANDALL CAMPBELL, a non-resident of the County of Knox, or whose last known whereabouts was in Corryton, Knox County, Tennessee, and now whose whereabouts cannot be ascertained upon diligent search and inquiry, so that the ordinary process of law cannot be served upon him, it is ordered that said defendant MATTHEW RANDALL CAMPBELL file an answer with the Clerk and Master of the Anderson County Chancery Court at Clinton, Tennessee and with David D. Noel, Plaintiff's Attorney whose address is 1816 W. Clinch Avenue, Knoxville, TN 37916 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. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 4th day of August, 2014.

s/s William E. Lantrip

WILLIAM E. LANTRIP

Chancellor

PUBLISH: 8/25/14, 9/01/14, 9/08/14 AND 9/15/2014

CALL (865) 686-9970 TO PLACE YOUR AD

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 22, 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 RENEE P MCNUTT AND THOMAS W MCNUTT, to ATTY ARNOLD M WEISS, Trustee, on July 12, 2007, as Instrument No. 200707180005340 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-QS10

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:

BEING SITAUTED IN DISTRICT NO.6, KNOX COUNTY, TN BEING ALL OF LOT 130, WALNUT GROVE AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN IN THE WESTERN RIGHT OF WAY LINE OF CLEAR RIDGE ROAD, SAID PIN BEING 279.31 FEET SOUTHERLY ALONG SAID LINE FROM ITS INTERSECTION WITH THE SOUTHERN RIGHT OF WAY LINE OF KAITLIN LANE; THENCE FROM SAID POINT BEGINNING FIVE CONSECUTIVE CALLS, AS FOLLOWS:

1. S 8 DEG 39 FEET E 69.0 FEET TO A POINT;

2. WITH THE ARC OF A CURVE TO THE LEFT 15.00 FEET TO AN IRON PIN, SAID CURVE HAVING A RADIUS OF 875.00 FEET TO AN IRON PIN

3. S 77 DEG 55 FEET W 205.62 FEET TO AN IRON PIN;

4. N 25 DEG 2 FEET W 92.70 FEET TO AN IRON PIN;

5. N 79 DEG 29 FEET E 231.91 FEET TO THE POINT OF BEGINNING;

AND CONTAINING APPROXIMATELY 0.44 ACRES, IN ACCORDANCE WITH DRAWING NO. 95124 BY URBAN ENGINEERING, INC., FARRAGUT, TN.

BEING THE SAME PROPERTY CONVEYED TO RENEE P. MCNUTT AND HUSBAND, THOMAS W. MCNUTT BY WARRANTY DEED OF RECORD IN DEED INSTRUMENT NO. 200409280026503, REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

COMMONLY KNOWN AS **13135 CLEAR RIDGE KNOXVILLE, TENNESSEE 37922**

Tax ID: 162OA-058

Current Owner(s) of Property: RENEE P MCNUTT AND THOMAS W MCNUTT

The street address of the above described property is believed to be 13135 Clear Ridge Road, Knoxville, TN 37922, 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: BENEFICIAL TENNESSEE INC. AND CAPITAL ONE BANK (USA) AND GAULT FINANCIAL LLC AND UNIFUND CCR PARTNERS AND NATIONAL CREDIT ADJUSTERS, LLC ASSIGNEE OF HSBC BANK NEVADA, N.A. AND JEFFERSON CAPITAL SYSTEMS LLC. AS SUCCESSOR IN INTEREST TO BARCLAYS BANK DELAWARE AND LAKEWOOD CAPITAL, LLC ASSIGNEE OF HSBC

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. 14-001477-670

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: 08/11/14, 08/18/14 and 08/25/14

85 MISC. NOTICES

NOTICE OF SUIT AND ORDER TO APPEAR

Deutsche Bank National Trust company, as trustee for Carrington Mortgage Loan Trust, series 2005-OPT2, Asset Backed pass-through certificates, by and through its attorney in fact homeward residential, Inc. f/k/a American Home Mortgage Services, Inc. (successor to Option One Mortgage Corporation),

Plaintiffs,

vs.

JANICE H. POWELL, CHRISTOPHER KIRKLAND, PHILLIP KIRKLAND, ALL UNKNOWN HEIRS AT LAW OF PAULINE H. KIRKLAND, AND ALL OTHER PERSONS CLAIMING OR WHO MAY CLAIM ANY INTEREST IN, TITLE TO, POSSESSION OF, OR OCCUPATION OF THE REAL PROPERTY COMMONLY KNOWN AS 617 LICHEN LANE, IDENTIFIED AS KNOX COUNTY TAX PARCEL NUMBER 23ED-004, LOCATED IN THE EDWARDS PLACE SUBDIVISION NO. 3, KNOXVILLE, TENNESSEE,

Defendants,

NO. 184852-3

In Chancery Court of Knox County, Tennessee

To: CHRISTOPHER KIRKLAND, PHILLIP KIRKLAND, ALL UNKNOWN HEIRS AT LAW OF PAULINE H. KIRKLAND, AND ALL OTHER PERSONS CLAIMING OR WHO MAY CLAIM ANY INTEREST IN, TITLE TO, POSSESSION OF, OR OCCUPATION OF THE REAL PROPERTY COMMONLY KNOWN AS 617 LICHEN LANE, IDENTIFIED AS KNOX COUNTY TAX PARCEL NUMBER 23ED-004, LOCATED IN THE EDWARDS PLACE SUBDIVISION NO. 3, KNOXVILLE, TENNESSEE,

The Court having determined that your identities and/or the addresses of your residences are unknown and/or that you are not to be found in Knox County, Tennessee, pursuant to Tennessee Code Annotated sections 21-1-203, 204, and 29-29-102 you are hereby served by publication as to your status as defendants in the above-captioned litigation with respect to any interest you may claim in real property identified above. Take notice that on November 17, 2014, at 9:30 a.m. the Court will hold a hearing on this matter in the Chancery Court for Knox County, Tennessee, Part 3, the Honorable Michael W. Moyers presiding, and should you neither appear at said hearing, nor otherwise answer or defend the cause of action against you, judgment will be entered against you by default for the relief demanded in the Complaint any to your interest in the property at issue.

This 4th day of August, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 8/18/14, 8/28/14, 9/1/14 AND 9/8/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO Randall Thomas Smith

IN RE: Dibri Denise Dalton Smith vs Randall Thomas Smith

NO. 187664-1

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Randall Thomas Smith, 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 Randall Thomas Smith, it is ordered that said defendant Randall Thomas Smith file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with Stephen K. Garrett an, Attorney whose address is 318 N. Gay St. Suite 206, Knoxville, TN 37917 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 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Journal for four (4) consecutive weeks.

This 4th day of August, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 8/11/14, 8/18/14, 8/25/14 AND 9/1/2014

85 MISC. NOTICES

NOTICE OF PUBLIC AUCTION

In compliance with TCA 66-14-102 thru 66-14-106 the following truck will be sold on August 3rd 2014 @ 1900 @ 261 West Springdale Ave Knoxville, TN if total bill is not paid in full by date of sale:

2002 IH 9200i 2HSCEAER02C048693

Publish Date: 8/25/14

85 MISC. NOTICES

NOTICE OF MASTER HEARING

and INTENT TO FILE AN ENTRY FOR DEFAULT

In the Court of Common Pleas of Allegheny County, Pennsylvania

Civil Division

Case No. GD 14-008577

To: Defendants WENDY BARGER; RUTH CARLOCK; JANET COLBERT; THOMAS COONEY; EDNA LUCILLE FRANCIS; LINDA P. FRENCH; CAROL L. HORTON; CHARLES D. HORTON; ESTATE OF RICHARD RAYMOND HORTON, PATRICIA HORTON, ADMINISTRATRIX; PATRICIA HORTON; RICHARD HORTON; DAVID JON KELLER; GARY LEE KELLER; PATRICIA A. KELLER; RANDALL PAUL KELLER; RUSSELL ALAN KELLER; ESTATE OF DOUGLAS ERNEST LANE, WILLIAM LANE, EXECUTOR; MARGARET LANE; PETER LANE; THOMAS LANE; MARGARET LYNN MEANOR; DANIEL R. PARKER; STANLEY RAYMOND PULKA; CARRIE PULLEN; LORRAINE GAIL RECHENBERG; CATHY MARIE RISHEL; PETER S. SENTNER; DOROTHY ELLEN SMITH; EUGENE DUANE SMITH; ESTATE OF WILLIAM F. STEWART; RUTHANN M. SWAINCOTT; LINDA JEAN TRENT; BARBARA WACKER; STEPHANIE K. WESTER; DOROTHY M. HORTON REVOCABLE TRUST; MARGARET J. MEANOR; ISAAC O. MEANOR; MARY E. MEANOR; KARL H. MEANOR; GUY W. MEANOR; SAMUEL C. MEANOR; OLIVE MEANOR; DIANE YALENTI BUDNER, AKA DIANE YALENTI BUDNER PULLEN; CHARLOTTE A. (PULLEN) BOOTHBY; KAREN BOOTHBY; JANICE MARY BOOTHBY; LINDA HAIDEE; ROBERT J. BUDNER; DONALD BUDNER; KAREN RUMMEL, AKA KAREN L. SHOOK, AKA KAREN LYNN BUDNER; ESTATE OF MARJORIE PARKER PULKA; CHARLES PARKER; and their heirs, devisees, executors, administrators, successors, and assigns, known and unknown.

Take notice that the Master Hearing pursuant to Pa. R. Civ. P 1559 has been scheduled for August 28, 2014, at 1:30 P.M. before the Honorable Donald E. Ziegler, Special Master, at 100 Ross Street, Pittsburgh, Pennsylvania, 15219.

ALSO TAKE NOTICE YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE: Lawyer Referral Service, Allegheny County Bar Association, 11th Floor Koppers Building, 436 Seventh Avenue Pittsburgh, PA 15219 Telephone: (412) 261-5555.

Publish Date: 08/25/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

TO John Greer

IN RE: Darryl Cannon White vs John Greer

NO. 187974-2

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant John Greer, 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 John Greer, it is ordered that said defendant John Greer file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with James S. Tipton Jr. an, Attorney whose address is P.O. Box 1990, Knoxville, TN 37901 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 Daryl Fansler at the Knox County Chancery Court, Division 11, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Journal for four (4) consecutive weeks.

This 7rd day of August, 2014.

s/s Howard G. Hogan

HOWARD G. HOGAN

Clerk and Master

PUBLISH: 8/11/14, 8/18/14, 8/25/14 AND 9/1/2014