



## John Fugate selected interim BOE member

By Mike Steely  
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A Fountain City bank vice-president and former school principal was selected last Monday in a much divided vote to become the interim school board member until the November General

Election.

John Fugate, II, vice-president of Commercial Bank and former principal of schools in Claiborne and Hancock Counties, edged out former Sheriff's Deputy Rick Staples Monday afternoon as the Knox County Commission

completed a couple weeks of vetting several applicants. Board of Education (BOE) Second District member Indya Kincannon's resignation was accepted as the start of the commission's regular meeting.

Chairman Brad Anders

announced after accepting the resignation that qualifying applications for November BOE candidates would be available immediately.

Initially six different interim candidates were nominated with 2nd District Commissioner

Amy Broyles nominating Staples. Outgoing commissioner Tony Norman, a vocal critic of the school administration and Superintendent James McIntyre, nominated Fugate. The first round of voting eliminated four

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## New commission meeting Monday

By Mike Steely  
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Ed Brantley and Bob Thomas (At Large), Randy Smith (3rd District) and Charles Busler (7th District) joined the Knox County Commission this morning during a swearing in ceremony in the City-County Building.

Next Monday, the new commission will meet in special session to elect its chair and vice-chair and also to appoint commissioners to seats on various standing committees such as the Rules Committee, Court Subcommittee, Cable TV Committee, Finance Committee and Insolvency Board.

Standing committees will then convene during the recess to elect officers. Then the board reconvenes to consider who will be named to the Retirement and Pension Board, the Code Commission, and various other appointments, including naming David Shields to the Audit Committee.

The special session is at 5 p.m. in the Main Assembly Room of the City-County Building, Monday, September 8.

## Juvenile Court Celebrates Improved Facility



*Juvenile Court Judge Tim Irwin, Juvenile Court Clerk Cathy Shanks and Richard Bean, superintendent at the Richard Bean Juvenile Detention Facility, pictured center, are joined by Mayor Madeline Rogero, Commissioners Dave Wright, Mike Brown nad Ed Shouse and others at the ribbon cutting last week.*

By Focus Staff

Last Wednesday, there was a ceremony to cut the ribbon on the Knox County Juvenile Facility renovations and additions at Division Street. Retiring Circuit Court Judge Dale Workman presided as master of ceremonies

The first additions (Phase 1- Juvenile Facility) were in 2000. Even then, it was known that future additions would be needed within the next few years. This project began in 2009. Richard Bean of the Knox County Juvenile Justice Facility and Juvenile Court Judge Tim Irwin began planning for the Phase 2 additions to the juvenile facility.

Several layouts were developed

and reviewed in detail with a final plan being developed to include: four new courtrooms with magistrates, clerk support space and work room, a new lobby, restrooms, and meeting rooms, and a small adult holding area. The new courtrooms are equipped with monitors and have Skype capability.

There is a new file storage system that was needed to contain the files that were relocated from the old Court House on Main Street in downtown Knoxville, which includes a specialized sprinkler system for record protection.

The new addition adds approximately 9,000 square feet of

space extending into the existing landscape area and part of the existing parking lot.

Several private citizens and many elected officials gathered for the ribbon cutting and tours of the facilities. The Very Rev. David Boettner of Sacred Heart Cathedral gave the invocation. Several elected officials gave remarks including: City of Knoxville Mayor Madeline Rogero; Knox County Mayor Tim Burchett; Judge Irwin; and Knox County Commission Chairman Brad Anders. The Rev. Harold A. Middlebrook, Sr., gave the benediction.

During his remarks, Judge Irwin talked about how this facility will serve most all needs regarding

children in Knox County, and how deserving the children are to have a nice facility to serve their needs. He said there are approximately 22,000 cases handled yearly at Juvenile Court.

Irwin also talked about the security within the facility, "because everybody that comes here don't necessarily like us, and some don't even like each other."

One of the new security features is a new enclosed vehicle sally-port for the transportation of adult prisoners needed for court appearances.

There are total of nine courtrooms, as most juvenile matters will now be handled at the Division Street location.

## Whittle Springs re-opens with new surface

By Ken Lay

Knoxville's oldest public golf course has gotten a face lift and Whittle Springs celebrated its new look with a first putt which was attended by Knoxville Mayor Madeline Rogero Friday.

Whittle Springs, which is owned by the City of Knoxville and managed by Billy Casper Golf, has converted to Champion Bermuda Grass.

The new surface is on 550 courses in 15 states.

Bermuda Champion Grass is on other area courses, including River Island, Willow Creek and Dead Horse.

Prior to the conversion, the surface at Whittle Springs was tough to maintain in Knoxville's summer climate according General Manager Rusty Howell.

"We have talked about this for a long time," Howell said. "In this climate you had to fight [the former course surface] all summer. Bermuda Champion Grass responds better

to the heat.

"We're ecstatic with the Champion Bermuda conversion. Our maintenance crew has worked tirelessly and has delivered to our loyal golfers extremely high-quality putting surfaces."

The par-70 course has undergone many changes over time but Howell noted that the course is in its best shape in quite some time.

"We're just excited to offer championship conditions for the Average Joe," Howell said. "Here, you

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*Brian Loveday, Regional Manager with Billy Casper Golf, and Mayor Madeline Rogero, pictured right, join City of Knoxville Parks and Recreation officials to open the greens at Whittle Springs Golf Course last Friday.*

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Focus on the Law

# Sex Offender Registry

While you may have heard of the sex offender registry, I think a little background is in order. Congress passed the Pam Lychner Sexual Offender and Identification Act of 1986 which required



By Sharon Frankenberg, Attorney at Law

for this annual report. Violation of the registration and reporting requirements can subject the sex offender to prosecution for a Class E felony and criminal fines.

What if you find a neighbor listed in the sex offender registry? It can be quite disturbing to realize that a convicted criminal lives nearby and, in particular, that the criminal has a history of sexual offenses involving children. You should not confront the offender. The law specifically prohibits members of the public from using the registry information to "inflict retribution or additional punishment" on offenders. Harassment, stalking or threats against offenders or members of their families violate the law. The good news is that the fact that the neighbor is registered gives you notice that you can use to limit the offender's access to children. You can talk to your children about what to do if anyone approaches them sexually. You can become a better observer of what goes on at that residence. Inappropriate conduct can be reported to law enforcement. Keep in mind, sex offenders whose victims were minors are prohibited from living or working within 1,000 feet of a school, child care facility, public park, playground, recreation center or public athletic field. The complete residential and work restrictions on sex offenders may be found at T.C.A. Section 40-39-211. Any violations that you are aware of should be reported immediately.

Tennessee's Sex Offender Registry has been in place since 1995 and you may access it to search by name or address at <http://www.tbi.tn.gov/sorint/SOMainpg.aspx>. Title 40, Chapter 39, Part 2 of the Tennessee Code Annotated contains the Tennessee Sexual Offender and Violent Sexual Offender Registration, Verification and Tracking Act of 2004. All sex offenders defined under these statutes must register within 48 hours of establishing or changing a residence, becoming employed or becoming a student in the state. The reporting requirements are numerous. They must report moving to another state and any changes in employment. They must report in person every year to update fingerprints, have their photograph taken, verify that the TBI has a sample of their DNA and give detailed information about their living arrangements, especially whether any minors reside with them. They must identify all vehicles they use, give copies of their drivers' and professional licenses and give a complete listing of their email address or other Internet communication information. In addition, the sex offender must pay specified administrative costs not to exceed \$150.00

The Knoxville Focus

# White Monday's Puppet Master?

By Sally Absher  
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First, there was Black Wednesday. Then there was Red Wednesday. And now, White Monday?

If you're new to Knoxville, "Black Wednesday" refers to the backdoor dealings that reportedly took place one Wednesday back in January 2007, when commissioners appointed relatives and political "cronies" to fill commission seats vacated when the state Supreme Court ruled that term limits applied in Knox County.

"Red Wednesday" refers to the "emergency" that BOE chair Lynne Fugate declared on Aug. 6 in order to vote to approve the 2020 Strategic Plan, denying BOE member Mike McMillan's request for personal privilege to delay the vote until the new Board was seated.

After comparing last Monday's nomination and appointment of businessman and former coach, teacher, and principal, John Fugate II, to fill Indya Kincannon's 2nd District BOE seat until the November general election, as "Black Wednesday," it now seems Commissioner Amy Broyles prefers the term "White Monday."

Broyles posted to her second district Facebook friends, "I think we'll call it White Monday - the day that a bunch of middle-aged white men appointed another middle-aged white man to represent a district (a man who had no expressed support within that district), instead of the young black man that was obviously the first choice of the district, or any of the well-qualified women who had varying levels of support within the district."

Who is promoting their personal political agenda now? By this argument, Broyles should have had the only vote, but that's not democracy.

At Monday's Commission meeting, all seven of the applicants were nominated (See Mike Steely's article), including Diana Ray, who had withdrawn her application earlier in the day. The final roll call vote yielded 7 votes for Mr. John Fugate and 4

votes for Mr. Rick Staples.

Chairman Anders added Mr. Fugate into the resolution, which was moved and seconded. And then it began.

Commissioner McKenzie lashed out at his colleagues, saying, "We did a lot of talk today, good talk...about how we've grown as a commission. I don't think this is a good vote, in terms of in that spirit. I think this is a political vote, and I think that's unfortunate."

Broyles then took the floor. "I'm just going to add to that by saying, and I had not wanted to point this out, but I think that I've been forced to...The one person who I did not receive any phone calls or emails in support of, from any resident of the second district, was Mr. Fugate."

She said, "He had no support, within the second district, from any resident of the second district. And Mr. Staples had overwhelming support. Sam's right. This is a political vote, and I'm tremendously disappointed."

She went on to say "What I have seen here, both with the appointment of our judicial magistrate as well as the appointment of our second district board of education member, is Black Wednesday all over again."

Not stopping there, she added, "I am ashamed of this commission... this is a tremendous disappointment, and frankly, it's a slap in the face to every resident of the second district... This should not be about anyone's personal political agenda; this should not be about the good old boys network...I am tremendously disappointed."

Commissioner Norman, a former teacher, responded. He took issues with Broyles, who "castigated us at the workshop for 'the fix,' I have no idea what 'the fix' is, and I do not have the slightest idea what she's talking about, some kind of network."

"I simply made my decision based on the information I had through two interview sessions and through speaking to people in the district and speaking to people outside the

district who are attuned to this issue. I made the best decision I could and frankly I resent any kind of indication that there is some kind of 'fix.' That is absolutely wrong, and rude," Norman concluded.

Commissioner Wright said, "Amy, I can't call you to tell you who I'm going to vote for, and I have several people standing in the audience who are mad because I wouldn't tell them who I was going to vote for because I didn't know until today." He added, "People in the second district did call me."

Commissioner Smith said "I just want to point out too that the dynamics of the second district have greatly changed (due to redistricting). It now goes over to the other side of 640. You've got several people running for that office from the north side of 640."

He added that "I know Mr. Fugate... he supported my opponent twice, gave money to my opponent, twice. But I still felt that given the job, he would do a good job, and do it from the outside, from a business standpoint, and he has an education background."

When asked how the dynamics of the second district have changed, Smith told the Focus that the second district picked up Fountain City and some of the more conservative, strongly Republican areas of North Knoxville, which were formerly in his seventh district. He has many ties to this part of North Knoxville, and doubts that Broyles reached out to them.

He added that he had received "a total of 3 emails in support of Mr. Staples, certainly not a mandate out of 48,000 people in the district."

Commissioner Hammond said Mr. Fugate's credentials, including a Master's of Education, with a major in administration and supervision, certification for superintendent of schools, experience as principal and coach, along with his community

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## John Fugate selected interim BOE member

**Cont. from page 1**

of the six and the second vote found Broyles, Anders, Sam McKenzie and Mike Brown voting for Staples and Norman, Jeff Ownby, Richard Briggs, R. Larry Smith, Dave Wright, Mike Hammond and Ed Shouse voting for Fugate.

John Fugate is distantly related to BOE Chairwoman Lynn Fugate but his positions on questions about the school administration and the Superintendent have been less than supportive of her or the administration. For instance, Fugate told the commission workshop two weeks ago that he would not have voted to extend McIntyre's contact another year.

Following the selection of Fugate for the three-month temporary appointment, commissioners Broyles and McKenzie chastised those on the commission who didn't vote for Staples, whom Broyles said was the clear choice of 2nd district residents. Broyles compared the selection of Fugate to "Black Wednesday" and said "I'm ashamed of this commission. It's a slap in the face to every person in the 2nd district."

"I am tremendously disappointed," she said.

"This is politics, this is bad," McKenzie said.

Norman rebutted, saying, "I thought Mr. Staples was a wonderful candidate." He

added that there was no "fix" in and said he spoke to people within the 2nd district and outside the district as well.

Smith said he knows Fugate, adding that Fugate supported a candidate that opposed Smith in earlier races, but added, "The second district dynamics have changed."

Wright told the commission he had no idea how he would vote "until today" and said he had talked to all of the candidates.

Hammond said he has spoken to no one on the commission about his vote.

Broyles asked the commissioners to consider how they would feel if there

was a vacancy in their district and the commission didn't follow what their district wanted and voted for someone else.

"We're entering a dangerous trend. There are forces at play trying to be the puppet masters in Knox County," McKenzie said.

The final vote, to select Fugate as the interim school board member, saw Broyles and McKenzie vote "No."

The commissioners also split on the vote to appoint Ray Jenkins a Judicial Magistrate to replace resigning Magistrate Richard Majors. Broyles and Anders supported Maria Danker but all of the other commissioners voted for Jenkins.

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# There Are Plenty of Puppets To Go Around



By Steve Hunley, Publisher  
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A hit dog always howls. The recent appointment of John Fugate to the Knox County Board of Education caused some howling from

a few County Commissioners, most notably Sam McKenzie and Amy Broyles. Broyles was backing Rick Staples, a failed candidate in the recent City Council elections and a known Democrat. The Commission appointed John Fugate, a known Republican. There are two Democrats on the Knox County Commission - - McKenzie and Broyles - - and nine Republicans. Why it is surprising John Fugate was appointed is beyond me. McKenzie and Broyles whined that "politics" was afoot in the process, yet both Democrats voted for a Democrat. Somehow that

was apolitical. Broyles gave her usual tearful performance and compared the appointment to "Black Wednesday", which is like comparing Peyton Manning to the circus fat lady. It was all a lot of self-serving hogwash. Broyles claimed Rick Staples was the "choice" of her district; Staples might well be the choice of a small core of Democrats including Broyles, but I refuse to believe he was the universal choice of the Second District. The voters will answer that question themselves in a special election to be held in November.

Mr. Staples is certainly welcome to pick up a petition and run and my guess is he would lose and lose badly. McKenzie called me a "puppet master." which has amused me to no end. My views are well known; all one has to do is read *The Focus*. I had to laugh a little as I don't believe Sam McKenzie has ever once referred to any of the Chamber bigwigs as a puppet master, but then again, McKenzie is a puppet of the Chamber crowd. The Chamber folks are the very same folks who brought us Jim McIntyre as our superintendent of

schools; they are the same folks who beg to exempt new businesses from property taxes while urging the County Commission to raise your own taxes in the name of school children; they are the same folks responsible for a score of half-filled industrial parks. McKenzie has never referred to Mike Edwards, the CEO of the Chamber of Commerce, as a puppet master. Yet every candidate for the Knox County Board of Education supportive of McIntyre just happened to receive thousands of dollars in contributions from a handful of well-heeled Chamber folk.

I don't believe it's right for the Chamber to advocate giving businesses tax breaks while at the same time trying to force through what would have been the biggest property tax hike in Knox County's history a couple of years ago. We've seen the politics of our community dominated for years by the Chamber folks and you have never heard a peep out of any of their puppets. But they sure do squall when they lose. The Chamber crowd has owned more puppets than the Muppet Show. They still do.

By Steve Hunley, Publisher  
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It really isn't graceful to say, "I told you so," but sometimes even the best of us just can't help ourselves. A couple of years ago, *The Knoxville Focus* was the ONLY media outlet in Knox County to write about the "agreement" between superintendent of schools Jim McIntyre and the Board of Education. The language and contents of this particular document was so egregiously awful one doubted what one read when perusing it. This agreement has finally gotten some attention in the local media and people are claiming to

be utterly shocked. This agreement includes language prohibiting board members from asking questions that might stump or embarrass the superintendent or his senior staff. Another was that a board member who was not on the prevailing side of an issue had to shut up and defer to the majority and allow the Board Chair to be the spokesperson for any media questions. That particular provision alone was vehemently called into question by Board member Mike McMillan who flatly described it as "likely unconstitutional and just downright un-American."

Another provision of the "agreement" requires the superintendent's permission before information requested by Board members could be provided to them. Having served on the Board of Education, I was stunned when I learned about this agreement when it was approved. I could not believe any elected body would adopt any such agreement. McIntyre has hijacked for himself functions that clearly belong to the school board. The board members are elected by the people of Knox County and any request for information by a board member should not be delayed, nor should it require the superintendent's

personal approval as to whether or not it is disseminated to a board member. I have to admit I am somewhat bemused that the local news media has finally grasped this story and it certainly is a story. People need to know about it and the weak defense offered by those board members who claim it came as the result of the aftermath of "Black Wednesday" are being disingenuous at best and dishonest at worst. McIntyre's explanation that it was just something the board felt strongly about and wanted to do is preposterous on the face of it. I doubt the document was even written by the

Board. If I was betting, I would bet that it was written by Jim McIntyre and rubber stamped by the majority of the board. The fact the local news media has only just now discovered this agreement should embarrass them all. The fact that only Mike McMillan of all the members of the Knox County Board of Education found the agreement objectionable should speak volumes. The incoming members of the Board of Education - - - John Fugate, Amber Rountree, Terri Hill and Patti Lou Bounds - - - may very well see things quite differently.

## Dr. McIntyre's Terrible, Horrible, No Good, Very Bad Week

Dr. McIntyre's Terrible, Horrible, No Good, Very Bad Week (With apologies to Judith Viorst). In case you missed it, it has been a terrible, horrible, no good, very bad week for the Dr. McIntyre and the KCS Administration.

It actually started several weeks ago, when after attending one of McIntyre's back-to-school tours at Dogwood Elementary, BOE member-elect Amber Rountree was notified by McIntyre that he didn't think she should join him as he visits schools in her district. In an email dated August 13, he wrote, "I'm starting to become a bit concerned that some people may perceive it as inappropriate for you to be accompanying me on school visits while you are a paid school librarian out on medical leave. Sorry to broach a potentially sensitive subject, but I just wanted to make sure you know that such questions are being asked." Next, McIntyre tried to discourage Rountree from attending the new Board Orientation on. In an email dated August 18, Dr. McIntyre wrote, "Sorry for the oversight, but given the fact that you are out on maternity due to physical disability, we will need to re-schedule your School Board Orientation until after September 2nd." Not easily intimidated, Rountree, who prior to her employment as a KCS librarian was a legal assistant at a prestigious Knoxville law firm, took matters into her own hands and contacted David Buuck at the County Law Department.



By Sally Absher  
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After hearing back from Buuck, Rountree notified McIntyre that Mr. Buuck stated there would be no legal issue if she attended the orientation. McIntyre replied (Aug. 19) that "Dr. Sims (HR) as informed me that our practice for employees out on maternity sick leave...is to typically not have them be engaged in any KCS work-related activities." He added, "I'm not willing to accept the potential risk, nor any potential appearance of impropriety."

Buuck then emailed McIntyre directly (Aug. 20), saying, "I can find no reason that she should be denied the right to attend the orientation meeting on account of her pregnancy and have so advised her."

McIntyre replied to Buuck saying "Unfortunately, I believe you have significantly mischaracterized my correspondence with Ms. Rountree." (McIntyre's recent evaluation found that he needed to work on his communication skills.) BOE member-elect Rountree did in fact attend the Board Member orientation on August 21, along with Terry Hill and Patti Bounds. And that's where McIntyre's week got worse.

As reported by several bloggers (and even in the chamber-controlled local daily newspaper), during orientation, the new board members were given a copy of a document entitled "Agreements between the BOE and Superintendent." The document was prepared by Dr. McIntyre and recommended to the BOE at the Nov. 3, 2008 Work

Session. The document was later amended and submitted by McIntyre at the BOE's Oct. 6, 2010 meeting, at which it was approved by the BOE. Again, thanks to "legal eagle" Rountree, something didn't pass the smell test, and she forwarded the document over to Bud Armstrong in the County Law Department with the question "is a 2010 document entitled "Agreements between the Board of Education and Superintendent" a legal and enforceable contract?"

To which Bud answered, "No."

He states that the document "fails as a legal binding agreement. It does not cite any consideration. It is not signed by any member to the BOE or by the Director of Schools. It stands only a document which cites propositions to which a previous Board and the Superintendent aspired. It clearly cannot, and does not, bind the September, 2014 Board Members. The law is clear that one deliberative body cannot bind a future legislative body's actions."

"Additionally, Tenn. Code Ann. Title 49 does not grant authority to the BOE and the Superintendent to enter into any such agreement governing the conduct of members of the BOE."

New BOE members were assured in their orientation meeting that "many school boards across the state have such agreements." Armstrong disputes this as well, having queried Mr. Randall Bennett, legal counsel at the Tennessee School Boards Association. Armstrong wrote, "Mr. Bennett stated

that he knew of no school districts that had such an agreement in place."

Armstrong said that "Even if the document met the technical legal requirements of a contract, it would be unenforceable. The contract attempts to delimit the duties and powers of the BOE as set out in statute. It is elementary law that no agreement can constrain the statutory duties and obligation of a BOE member."

This agreement does, however, help explain why the BOE has shown signs of Stockholm syndrome, voting in lockstep with the superintendent.

Among some of the more egregious components of the "agreement" are the following:

G.3. Board Members will refrain from any questions

or statements intended solely to embarrass or stump staff or the Superintendent.

G.7 All members will support the majority vote of the Board, even if they did not vote in the majority. No member will ever take action to block or undermine the implementation of a measure approved by the majority of the Board.

G.8 ...Members in the minority of a vote, if asked for a comment by media, may a) decline to comment, b) note that they will support the vote of the Board, c) note that they will support the vote of the Board and articulate the rationale for the approved vote, or d) refer media to the Board Chair for comment.

G.9 The Board Chair will be empowered to enforce these norms and

agreements. Armstrong says that "At its base, these items limit Board Members' freedom of speech, as well as their responsibility to speak openly and freely on all school issues."

No kidding. As if we needed even more reasons why it is so important to count to five.

Something that is not lost on the folks over at the AJ Building, who are in full-fledged panic mode after the appointment of John Fugate II to fill the interim District 2 BOE seat.

The Chamber "puppet masters" were awfully upset that Rick Staples wasn't appointed, for some reason, and it probably has nothing to do with the "wishes of the Second District."

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# Dr. Knierim offers specialized treatment

By Mike Steely  
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Kristin Knierim didn't start out to be an orthodontist; she was thinking of becoming a veterinarian or a researcher. She was raised in Knoxville and attended Knoxville Catholic High School.

"I thought about becoming a veterinarian and also thought about my love of English and in research," she said. "But I wanted to work with people."

Having done research at UT she missed the social interaction with people.

She attended Emory University and got a degree in Biology. Somewhere along the way she decided to become a dentist. She attended the University of Tennessee and received a doctorate in Dental Science and, in 2005, earned a Masters Degree in Orthodontics from Indiana University.

The decision to become an orthodontist pleased her late father very much. He was Dr. Rupert Knierim and was an orthodontist in Fountain City for more than 30 years. Dr. Kristin Knierim has been in practice in Knoxville now for more than 9 years, has two offices, and is married with three children, two dogs and three horses.

She became the first woman Orthodontist in Knoxville and has been published in the American Journal of Orthodontics for her research. Dr. Knierim attends continuing education courses in her field throughout the year and is always current with the latest tools and changes.

"I don't treat every case the same because everyone is an individual," she says as she explains how she improves a person's health by moving teeth around with to create a

balanced face.

Dr. Knierim's patients are often referred by a patient's general dentist. Sometimes new patients come directly to her, if for instance, they move to the area and know they have an orthodontic problem. She also said that many of her patients come as referrals from existing patients.

"I've helped people from 8 years old to those in their 70s," she said. Dr. Knierim talked about one man who had "crowded teeth" and how she has worked with him to correct the problem. It was a problem that, until now, might have required surgery. She also discussed some of the new tools she is using, including a "TAD" or temporary anchor device that help keep teeth in place while allowing for another tooth to move and fill a gap.

"She offers personalized

treatment with a friendly staff of professionals. I liked being involved in the process. My husband was the first to come here and now my two boys and I are being treated. She's a perfectionist!" said Sonia Holas, a patient and marketing agent.

Holas said she had a hidden cavity that wasn't found until Dr. Knierim's braces moved the tooth around and it was discovered.

"I get to know my patients, get to know their families, and the patients are so excited when the braces come off and love their 'before and after' photos," she explained.

"We look at the patients as a whole now. Orthodontic treatment has changed tremendously. For instance, in the past, it was common to extract teeth before orthodontics but now that is different,"



Dr. Kristin Knierim

Dr. Knierim said.

Knierim Orthodontist has two locations: 2099 Thunderhead Road near Northshore Town Center and at 1703 Callahan Road in North Knoxville. The Thunderhead office telephone number is 522-7572 and the Callahan Road office can be called at 947-8700. You can also find more information on the internet at [www.knoxvilleorthodontics.com](http://www.knoxvilleorthodontics.com).

## Whittle Springs re-opens

Cont. from page 1

can play a round of golf for about \$30 and you get to play on a nice course.

"This will help keep golf going in Knoxville. Billy Casper Golf took the course over eight years ago and we've gone through some growing pains but the course is in the best overall condition that it's been in the five-and-a-half years since I've been here."

Howell also noted that the course's fairways have also been improved.

"Another side benefit to this is that we've been able to improve our fairways," he said. "We've had a lot of work to do."

In the past, Whittle Springs has hosted several elite tournaments. It's also a venue for high school and middle school matches.

"We do a lot with the high schoolers and the middle schoolers and this will help them as well."

## White Monday's Puppet Master?

Cont. from page 2

involvement with Calvary Baptist Church, Bible Study Fellowship, Beck Cultural Center, Fountain City Business and Professional Association, Farm Bureau, Knox Area Rescue Ministries, and Knox County Schools, convinced him of who to vote for.

Hammond said, "That's why I voted the way I voted. And any notion that I voted on anything that would be even closely associated with Black Wednesday, come on!"

Commissioner Brown

said "I didn't come here today prepared to vote the way I did, but I respect each of your districts, and the knowledge you have of your districts, and based on Ms. Broyles address before she made the nomination, that's when I changed my vote. I don't see anything even beginning to resemble, in any way, Black Wednesday."

McKenzie seemed to realize he had gone too far, and started back-peddling, saying "I did not want to go so far as to compare this to Black Wednesday... I don't think it's anywhere near

that, but I do think we are entering a very dangerous season and trend. To be blunt and blatant, there are forces at play trying to be the 'puppet master' within Knox County. I think we all know who want to be the puppet masters, and I think the puppet masters were at play in this process."

Broyles picked up on this theme, saying, "I didn't see any sunshined meetings and I'm not suggesting that there was any collusion behind closed doors, but I think what Sam said was exactly correct, and that's what we did see on Black

Wednesday was people who wanted to be puppet masters pulling strings."

"As to my reference to Black Wednesday, that was another day in which the wishes of a particular district were not taken into account, because there were people behind the scenes pulling strings. So I'm certainly not accusing anyone of breaking the sunshine law, or anything like that, but this is not good process," she said.

Maybe the Commission knows who the puppet masters are, but the rest of us can only guess. Mr.

Fugate was rumored to be the Chamber pick. Is McKenzie saying Mike Edwards is the puppet master? Or maybe someone at the Chamber-connected News Sentinel?

It is common for the media to monitor support during the political process, be it an appointment or an election. Even Knox County Mayor Tim Burchett was said to be "monitoring support among commissioners" but did not attempt to influence their vote, saying, "I like keeping score, and I don't like surprises."

Why was this appointment

so important to some people? Could it be that the supporters of Dr. McIntyre are worried their house of cards is about to crumble? The average time a Broad Academy Superintendent stays with a school system is 4-5 years. This is McIntyre's seventh.

Nine of the eleven Commissioners saw that Mr. Fugate was well qualified and voted to approve the resolution appointing him based on his credentials, not on anyone's political agenda. Congratulations Mr. Fugate.

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Our Neighborhoods

POND GAP

**By Mike Steely**  
steelym@knoxfocus.com

Each week *The Focus* has been looking at various neighborhoods in Knoxville and Knox County or the organizations, structures, or people who have made our community what it is today. If you have an idea for a neighborhood story you can email me.

Wedged between the Marble City, Bearden and Middlebrook neighborhoods, Pond Gap sometimes get neglected but not for being silent.

David Williams, President of the Pond Gap Area Neighborhood Association, has won some battles with the city and lost some. Williams lives just behind the Coop Café at the corner of Sutherland and Hollywood. His grandfather's house is next door to the café and the Williams family has lived there for many generations. He's a Pond Gap resident who hasn't left his neighborhood and seems devoted to the preservation and history of his community.

The neighborhood association is working to preserve what they can and is working to put signs up for those places that have been lost to change or neglect.

Pond Gap is named for a natural pond just across the hill on Hollywood, formerly known as Pond Gap Road. The once larger pond can hardly be seen from the busy street because of



*The Pond Gap sign is at the corner of Hollywood and Sutherland. Hollywood was formerly Pond Gap Road and leads over the hill to the small pond so valued by early settlers.*

overgrowing trees, bushes and weeds. Williams has been trying to get the owner to deed the pond to the association.

At one time the pond was the only nearby water source for

cattle and farmers in the area would drive their stock there to water.

Just north of the pond is Pond Gap Elementary, which has been promised improvements year

after year and is again on the Knox County School System's long range plans. The school is much like Inskip Elementary with overcrowded trailer classrooms to house the growing number of students.

County Commissioner Jeff Ownby said the school is on the 2016 Capital Plan, for the second time, awaiting an addition, "unless it is pulled off."

"They were promised two years ago and funds approved, but after approval it was pulled away from Pond Gap and diverted for a wish list project at Pellissippi State in Strawberry Plains," Ownby said. The commissioner launched an inquiry into the misuse of physical plant funds by the school board and that report is due to be release later in September.

The Pond Gap neighborhood also suffers from being split between two city council members, with Dan Brown representing those on the east side of Hollywood and Duane Grieve representing those on the west side of the road.

A week ago David Williams

spoke at some length with *The Focus* as we traveled around the neighborhood to take a look at some of the signage developed and positioned by the association.

He said the association has several goals: Preserve history, control growth, and stop any further apartments on Sutherland.

*The Focus* asked Williams what the city or county could do to help and he replied, "make things streamlined, know where the neighborhoods are and get to know the neighborhoods."

"When Haslam was mayor he had four or five neighborhoods members for lunch with him," he said, adding that some officials he's talked with have no idea where Pond Gap is located.

Williams said that they are talking about applying the neighborhood for the National Registry of Historic Places, much like Happy Holler was designated recently.

The University of Tennessee RecSports Complex was built in 1994 in Pond Gap and features Aquatics, intramural sports, outdoor recreation, a sports complex and much more. Members must have an affiliation with UT to join and that includes retirees.

The huge complex replaced the UT married housing apartments there, some 50 buildings, and now also offers multi-purpose fields, softball fields, a pavilion, administration buildings, restrooms and a maintenance building. The complex and other buildings such as the National Guard Armory, sit atop what was once the Knoxville Airport, renamed McGhee-Tyson, and moved to the current Blount County location. Williams has a large collection of memorabilia of the airport and other events there including the Barnum-Bailey Circus.

The entrance to the Third Creek Greenway is at the western end of the UT complex, a popular walking trail that connects to the Bearden and Sequoyah Hills Greenway. Pond Gap residents have complained about automobiles and UT service trucks using the greenway to reach the sports complex, putting walkers and biker riders at risk.



*Still using trailers for classrooms, Pond Gap School has been promised a new edition for years but the money was diverted to other uses by the Knox County School Board.*

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# Inskip Principal meets with neighborhood group

By Mike Steely  
steelym@knoxfocus.com

Jennifer Holman, Principal of Inskip Elementary School, attended a meeting of the Inskip Community Association Tuesday and told the group that she wants the school to become more involved with the community. One of the projects the group is looking into is the adoption of Inskip Elementary and another is compiling information on the history of the neighborhood. Principal Holman can help with both.

Holman said that during some housekeeping at the school two or three boxes of old photos were uncovered.

"We haven't gone through them yet," she said and members of the association

were quick to volunteer to help look at the photos. They also discussed using some of the photos, as well as other information and photos contributed to them, to create a display at the school.

Holman also thanked the members for weeding and gardening at the entrance to the school before school opened this year.

The attending members voted to re-elect Betty Jo Mahan as President. She was chosen this year as the Office of Neighborhood's "Good Neighbor of the Year."

Jennifer Mirtes, of the Inskip Pool and Neighborhood Watch, was chosen as Secretary and Anita Chase was chosen as Secretary.

Mirtes informed the group that HBO was recently at the Inskip Park and Pool as part of a possible inclusion in "Public Goods" project show. She read a letter from Dr. Martha Buchanan, Director of the Knox County Health Department, about the honor and about the quality of life in Inskip.

The neighborhood group decided to take on several projects, including continuing their push for sidewalks, especially along Bruin from Dutch Valley Road to the swimming pool. Other projects include a neighborhood "birdhouse" book stand where neighbors can share books, taking part in the National Night Out in October, and possibly doing a DVD about Inskip's

History as a fund raiser.

Jamie Rowe, candidate for 2<sup>nd</sup> District School Board in the November election, spoke to the group briefly, inviting them to her Campaign Kickoff at Fountain City's Lion's Club building September 9<sup>th</sup> at 5 p.m.

Police officer Travis Porter gave a report on decreased crime in the neighborhood and Mahan reminded everyone of a Clean Up schedule for August 30<sup>th</sup>, asking what streets need the effort.

"We're making a difference as small as we are," said Mirtes.

The Inskip Community Association meets the 4<sup>th</sup> Tuesday of each month at the Inskip Baptist Church at 4810 Rowan Road.

## Hardin Valley Apartments given the 'OK'

By Mike Steely  
steelym@knoxfocus.com

Another apartment complex along Hardin Valley Road, located east of Schaeffer Road, was approved by Knox County Commission last week, but only after the property owner agreed to 6.5 units per acre instead of 8.5.

The rezoning request came from Philip Garrett, who has a larger apartment development in the area already underway. Garrett was represented by Arthur Seymour, Jr. and the opposition was led by Nick McBride, who has a home in the adjoining subdivision.

Garrett has been fighting for rezoning of the property for several years and his latest request to the Metropolitan Planning Council was for approval of 12 units per acre. MPC

cut the request to 8.5 units in a split 8-6 vote. Seymour said the development, in the Tennessee Technology Corridor, will face more MPC and corridor action and agreed to the 100 foot setback plus a 40 foot "no disturb" buffer between the 2 story apartment buildings and the neighborhood.

McBride told the commissioners that the neighbors are not opposed to the development itself, only the 8.5 density and the traffic that would be created on Hardin Valley Road.

Commission Chair Brad Anders, who represents the district, said he could not support the rezoning (from Agricultural to Planned Residential) and asked the other members for their opinion. Commissioner R. Larry

**Continue on page 4**

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## Roundtable active in Knoxville

By Mike Steely  
steelym@knoxfocus.com

The Knoxville Civil War Roundtable will host Earl Hess, an LMU professor who has written a history of the Battle of Campbell's Station, Tuesday, September 9, at the Bearden Banquet Hall. Ness will speak about Petersburg, Virginia and the Battle of the Crater.

It's the roundtable's regular meeting, which takes place the second Tuesday of each month, and the public is invited. The event

includes dinner at 7 p.m. and the lecture is at 8 p.m. Dinner is \$15 for members and \$17 for non-members and the lecture is \$3.

The meeting is part of an ongoing effort by the organization of about 200 to secure and save Civil War information.

On November 7-9 the Roundtable is sponsoring a Fort Dickerson Weekend. On Friday of that week they will host busloads of school children who will tour the earthen fort, learn about camp life, medicine,

artillery, clothing, etc. of the soldiers. Re-enactment units will also be there and demonstrate camp life, drilling, etc.

Dennis Urban, President of the Roundtable, told *The Focus* that noted author Ed Bearss will be the speaker. Urban also said the Roundtable is planning for the next year when the state comes to Knoxville to close out its Civil War events.

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# The Press Lords

## Silliman Evans & James G. Stahlman

### Pages from the Past



By Ray Hill  
rayhill865@gmail.com

It may well be quite difficult for many readers to imagine the importance of newspapers decades ago, as we now live in an age where the Internet reigns supreme and daily papers are much diminished, if not dying. The daily newspaper was one of, if not the most important, source of information for many Americans. Newspapers helped to form opinions and thoughts for millions. Newspapers were an essential part of daily American life.

In larger cities, there was almost invariably both a morning and evening edition of the newspaper and oftentimes an afternoon edition as well. Quite frequently, there were competing newspapers in the same city. For instance, at the beginning of the 1930s, Washington, D. C. had no less than five daily newspapers. It was a daily ritual for millions of Americans to breakfast on bacon and eggs and enjoy their morning coffee while catching up on the latest news. The content of newspapers and magazines at the time was substantial. To give one an idea, the print edition of TIME magazine today might be one sixth of an edition published in 1946.

Two of the most important and influential newspapers in Tennessee were located in Nashville. The Nashville Banner and the Tennessean were widely read and both papers provided extensive and lively coverage of Tennessee politics. The Banner and the Tennessean featured excellent editorials, not infrequently lambasting the other daily paper. The editorial feuds between the two Nashville papers were oftentimes highly entertaining.

The publisher of the Banner for more than forty years was James G. Stahlman; from 1937 until his death in 1955, the publisher of the Tennessean was Silliman Evans.

Silliman Evans was a diminutive and rotund man of great ambition, considerable ability and no small vision. Evans was not a native Tennessean, having been born in Joshua, Texas April 2, 1894. His father had been a traveling Methodist preacher and funds were scarce, although Silliman Evans managed to get an education, attending Polytechnic College. As a teenager, Evans worked as a printer's assistant and found himself drawn to the newspaper business. Evans worked as a reporter for newspapers in Waco and Houston and while covering politics in the Lone Star State, he became quite familiar with many of the leading political figures in Texas. Silliman Evans became close to Congressman John Nance

Garner.

"Cactus Jack" Garner was one of the more powerful members of Congress, as well as one of the most colorful. Eventually, Garner rose to become Speaker of the House. In 1932, Garner was a candidate for the Democratic presidential nomination and actually beat New York governor Franklin D. Roosevelt in the critical California primary. With the backing of the large Texas and California delegations to the Democratic National Convention, Speaker Garner was a formidable figure and one to be reckoned with. Silliman Evans joined the Garner campaign as press spokesman and publicity director. By that time, Evans had left the newspaper business and was working for Texas Air Transport, which was to become American Airlines.

John Nance Garner lost the presidential nomination to Roosevelt, but the crusty Texan was selected to be FDR's running mate, despite the fact Garner had no desire to be vice president. It was Garner who famously described the vice presidency as not being "worth a bucket of warm piss."

With the election of the Roosevelt - Garner ticket, Silliman Evans was rewarded with an appointment as an assistant Postmaster General, serving under James A. Farley, Roosevelt's campaign manager, Chairman of the National Democratic Party, and FDR's patronage mahatma.

Evans loved politics, but he loved the newspaper business even more. Evans had been looking to go back into the newspaper business and he found the opportunity he was seeking when he discovered the Nashville Tennessean for sale. Silliman Evans bought the Tennessean for \$850,000 in January of 1937. The Tennessean had been owned by Colonel Luke Lea, a former United States senator and a powerhouse in Tennessee politics for decades. Lea's publishing empire had crumbled with the onset of the Great Depression and while he desperately sought to reclaim the crown jewel of his lost domain, he was thwarted at every turn.

Silliman Evans was a shrewd businessman and proved his acumen by quickly making the Tennessean profitable within forty-five days of his taking over the management of the troubled newspaper.

Under Evans's direction, the Tennessean quickly emerged as the voice of dissent inside the Tennessee Democratic Party. The Tennessean tortured E. H. Crump, leader of the Shelby County political machine, in print, as well as Crump's

warm personal friend and political partner, Tennessee's senior United States senator, Kenneth D. McKellar. Evans was to become the most influential backer of both Senator Estes Kefauver and Governor Gordon Browning.

Unlike Silliman Evans, James Geddes Stahlman was born into the newspaper business. His grandfather, Colonel Edward B. Stahlman, was the owner and publisher of the Nashville Banner.

Stahlman was just a year older than his rival, having been born February 28, 1893. "Jimmy" Stahlman's father died young, drowning in a boating accident in 1904 and the lad began working at his grandfather's newspaper immediately following his graduation from high school. The younger Stahlman also attended and graduated from Vanderbilt University and remained fiercely loyal and protective of his alma mater throughout his life. Stahlman, the grandson of a German immigrant, fought in World War I as a private in the infantry and after returning home, he became the city editor of the Banner. In 1925, Colonel Stahlman installed his grandson as vice president and executive director of the paper. The Colonel died in 1930 and Jimmy Stahlman, at age thirty-seven, became the publisher and president of the Nashville Banner.

Stahlman was president of the Southern Newspaper Publisher's Association in 1932 and quickly found himself at odds with another president, Franklin Delano Roosevelt. Roosevelt's New Deal had sought to impose a federal license upon American newspapers through the National Recovery Act. Naturally, most newspaper publishers disliked the idea and more than a few thought it down right un-American, if not outright totalitarian. The publishers, under Stahlman's leadership, fought back and won, dealing FDR a rare defeat at the height of his popularity.

Perhaps it was Jimmy Stahlman's unpleasant experience with the New Deal that caused his newspaper to be far more conservative than its rival, the Tennessean. The feud between the two newspapers dated back generations and predated Silliman Evans. Colonel Stahlman had fallen out over politics with Luke Lea and Lea's Tennessean had brutally assaulted the German immigrant as an "alien enemy" during World War I. Stahlman was a naturalized citizen and the enmity between the two publishers and newspapers continued throughout the years.

Not surprisingly, the Banner had strongly opposed Luke Lea's reelection to the United States Senate in 1916, preferring to support then-Congressman K. D. McKellar instead. McKellar defeated both Lea and former governor Malcolm Patterson in the Democratic primary and Republican former governor Ben W. Hooper in the general election. The Banner would support McKellar throughout his thirty-six year tenure in the United States Senate.

Silliman Evans continued the feud with the Banner, although the two newspapers reached an agreement

in 1937 that some speculate led to the eventual demise of the Banner. James Stahlman agreed to have both newspapers printed jointly; as part of the same agreement, Evans agreed to stop publication of the Tennessean's evening edition. Stahlman, in exchange, agreed to something that was likely a far greater concession, as he stopped printing a Sunday edition of the Nashville Banner. It was a particularly significant concession for Stahlman to make, especially considering the Banner was by far the stronger paper, as the Tennessean had just come out of federal receivership.

James Stahlman and Silliman Evans were both influential in Tennessee politics and the two publishers rarely agreed on anything outside of their bargain to jointly print the two newspapers. Evans and Stahlman continued to support opposing candidates and almost never saw eye-to-eye on issues of the day.

Evans made his first real impact on Tennessee politics by supporting J. Percy Priest for Congress in 1940 against incumbent Congressman Joseph W. Byrns, Jr. Priest had actually been an employee of the Tennessean and Evans and his newspaper backed him strongly. What made Priest's victory all the more astonishing and significant is he ran as an Independent in one of the most Democratic districts in the country. The Banner had supported Congressman Byrns.

Flush with the victory of Percy Priest, Silliman Evans broke with Governor Prentice Cooper over the repeal of the poll tax and directly challenged Crump. The Tennessean declared, "The issue is the people vs. Crump."

Never shy about confrontation, but remarkably thin skinned for a politician, the Memphis Boss howled and demanded equal time in the pages of the Tennessean, a request Evans granted. Crump's reply was printed on the front page of the Tennessean and the Memphis Boss blistered the publisher and promised, "Of course we have no newspaper through whose columns we could reply, but next year when our friends go over the state we will give you and your newspaper plenty to think about."

"Since Jo Byrns, the chosen Democratic nominee for Congress was defeated, you are all swelled up on yourself and you propose now to bullwhip and blackguard everybody who doesn't look your way," Crump said.

The war of words between the Memphis Boss and Silliman Evans would continue for the next fourteen years. Crump would alternately be outraged and amused by his exchanges with "Silly-man Evans".

Both James G. Stahlman and Silliman Evans were deeply involved in the social life of Nashville, as well as part of the fabric of the Nashville community. James Stahlman was an avid supporter of Vanderbilt University and served on the Board of Trustees from 1927 until his death in 1976. In fact, Stahlman died from a stroke he suffered while attending a meeting of the Vanderbilt



FROM THE AUTHOR'S PERSONAL COLLECTION.

*Nashville Tennessean publisher Silliman Evans, left, and Nashville Banner publisher James G. Stahlman, right.*

Board of Trustees.

Both newspapers took on something of the personalities of the men who ran them; the Banner supported business and the business community. The Tennessean, like its flamboyant and brash owner, was much more likely to back a lost cause. Evans was a dedicated supporter of the national Democratic Party, Franklin Roosevelt and the New Deal. The Banner was certainly not hidebound to the Democratic Party and would support Republican candidates nationally. The Tennessean editorials liked to assert the Banner was a Republican paper.

The Banner was at the peak of its influence during the days when Tennessee politics was dominated almost completely by the political alliance between Senator K. D. McKellar and Boss Crump. Silliman Evans truly came into his own with the 1948 election of Estes Kefauver to the United States Senate. Evans was one of the first people Kefauver consulted about a possible Senate bid and the publisher gave him solid backing throughout the campaign. Yet, ironically, it was E. H. Crump himself who made it possible for Kefauver to win when the Memphis Boss refused to support incumbent senator Tom Stewart for reelection. Crump threw his support to Judge John A. Mitchell, an obscure figure from Cookeville. Evidently Crump had never expected Stewart to stay in the race, making it a three-way contest between the incumbent, Congressman Kefauver and Judge Mitchell. Kefauver won with only a plurality of the vote and had Crump decided to back Senator Stewart, he would almost surely have won.

Kefauver's victory was sweetened by that of Gordon Browning, who had defeated Governor Jim Nance McCord for reelection that same year. McCord had instituted a sales tax for education, which was highly unpopular with Tennesseans, despite providing free textbooks for school children. Ten years earlier, Browning had left the governor's mansion largely discredited and disgraced. The election of Browning and Kefauver gave Silliman Evans new prestige and began a new era in Tennessee politics.

That cycle was completed in 1952 when two rising political stars flashed across the sky. Congressman Albert Gore defeated an aging and ailing Senator McKellar and Frank Clement beat Governor Gordon Browning. The influence of the two Nashville newspapers was split right down the middle that year. The Tennessean supported

Gore and Browning, while the Banner backed McKellar and Clement.

With McKellar's defeat and Crump's influence outside of Shelby County negligible, Silliman Evans's goal had been achieved. The Tennessean would go on to bedevil Governor Frank Clement; few who saw the editorial cartoons of the governor clothed in a suit of dollar signs could forget them.

Yet things were changing for both Silliman Evans and James Stahlman as well. Evans was suffering from a serious heart ailment and was under the care of a physician when he left Tennessee to attend the funeral of Amon Carter, a close friend and Texas newspaper publisher. The friendship between the two men was so close that Evans had named one of his sons Amon Carter Evans. The publisher had been warned by his doctor not to go and proved to be right, as Silliman Evans suffered a fatal heart attack while in Fort Worth. Evans was found in his room at the Fort Worth Club before 8:00 a.m. on June 26, 1955, lying on his bed, dead. It was believed the Tennessean publisher had been dead for sometime before his body was discovered. Silliman Evans was sixty-one years old.

James G. Stahlman would outlive his rival by more than twenty years. Stahlman married three times, divorcing his first wife and remarrying in 1939. Stahlman's second wife died in an automobile accident and the publisher remarried yet again, a union that lasted until his own death in 1976.

Before dying, Stahlman funded five endowments at Vanderbilt University in honor of his father, mother, wife, and two daughters. It was also James Stahlman who finally ended his family's long hold on the Nashville Banner. Stahlman had been the sole owner of the paper since he bought out the shares owned by an uncle in 1955. He sold the paper to the Gannet Company in 1972. The Banner would close its doors and stop its presses in 1992.

The death of any great newspaper is truly a sad event and the demise of the Nashville Banner was also the death of a proud tradition in Tennessee history.

The Tennessean still thrives today, as much as any daily newspaper in America can be said to thrive today. The Stahlman Building still stands in Nashville and perhaps the spirits of both Silliman Evans and James G. Stahlman linger nearby.



# An angel among us

Our lives are sometimes difficult. All of us experience problems, but a few have much harder times than others. That's when angels appear. Yes, I firmly believe



By Joe Rector  
joerector@comcast.net

that God brings folks into our lives who serve as angels and who make our lives better. One of them is a well-known figure in Knoxville, and although she's put off her original plans until the end of the year, Ginny Weatherstone is retiring as CEO of Volunteer Ministry Center.

I met Ginny years ago. Her daughter Anna was a student in my English class. When she fell ill with "mono," I taught her through the homebound program. Now, I already loved Anna and enjoyed teasing her and exchanging verbal jabs. In no time, I came to feel the same way about her mom.

My first encounter with

immediately pitched in to help. The couple talked about her work, and from the sounds of the conversation, it was apparent she was involved in a thousand things that were going on all at once.

When I finished my work with Anna, Ginny presented me a poster with a quote from James Agee's *A Death in the Family* that described Knoxville. In some way, that poster and its words prodded me and encouraged me to start writing, and the poster still hangs above my work desk.

A few years later, she spoke to the congregation at First Christian Church, where my family attended. She brought a different

message to us about our interactions with the homeless. Ginny encouraged us not to give money to them. Instead, she asked us to send individuals to VMC, where they could receive sustained help in many areas. The best way we could help the needy was to support VMC and the programs it provided.

message to us about our interactions with the homeless. Ginny encouraged us not to give money to them. Instead, she asked us to send individuals to VMC, where they could receive sustained help in many areas. The best way we could help the needy was to support VMC and the programs it provided.

Ginny Weatherstone has a bulldoggish tenacity. She does not take "no" for an answer. Nothing is impossible to her, and her positive outlook is infectious. The new VMC building offers food, counseling, and housing information to its clients. Ginny has encouraged community involvement, and churches and other groups serve meals and spend time with residents at the complex. Those who have done so have developed relationships with the men that will continue for years.

She preached the gospel of sustained affordable housing for years, and she made it a reality with

the completion of Minvilla Manor. In place of the eyesore Fifth Avenue Hotel that sat vacant for years are apartments for 57 individuals. Other places in the city also offer homes for those in need.

Ginny made sure that clients had meals, but she and the VMC staff also managed to provide dental care through the volunteer efforts of local dentists. Her commitment has been aimed toward making sure those in her care are afforded the same services that more fortunate receive. She serves as their angel, and in so many ways, she also watches over them as a mother; she protects, defends, goads, and scolds. In the end, Ginny is respected and loved by these people who have received a hand up, not a handout.

The success of VMC is the result of efforts from many people. One is Bruce Spangler, Chief Operating Officer and resident with Mary Beth Ramey and the

dedicated board of directors also work endlessly to make VMC a success. However, it is Ginny Weatherstone who sits in the driver's seat and steers the course for the program.

The VMC is established and will continue to serve those in need of housing and guidance. With a little luck and donations from local, state, and federal governments, homelessness can become a thing of the past. Still, I'm going to miss Ginny Weatherstone, seeing her at events and hearing her speak to groups and committees to promote the organization that she has loved like a child. The fact is, however, no one will miss her more than the folks that she works beside and the people she has helped find a second chance.

Ask hundreds of people in the area about the influence that Ginny Weatherstone has had on their lives. It's a good bet that most of them will at some point refer to her as



CEO Ginny Weatherstone will retire from her position at VMC at the end of the year.

an "angel."

Here's hoping that you enjoy your retirement, Ginny. The clients at VMC and the many friends you've made will forever remember your contributions to others. "Well done good and faithful servant."

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## Neighbors continue dispute over kennel

By Mike Steely  
steelym@knoxfocus.com

The Knox County Board of Zoning Appeals (BZA) usually sees zoning requests from developers and property owners, usually to appeal a planning commission rezoning request or requests to change an entry way or parking setbacks.

But the continuing conflict by two neighbors came up at the BZA's Wednesday afternoon meeting that some thought had already been settled. Greg Jones operates a kennel at 7523 Nevada Lane. His 5-acre property holds his home and a small kennel that backs onto the home and garage of Gene Seay. Seay was before the BZA to appeal a Metropolitan Planning Commission approval to allow Jones two years to remove his dogs and kennel to property he owns elsewhere.

Seay said that Jones operates a business there, isn't licensed, and is a continual nuisance to him and his neighbors with the smell, barking, and excrement from the animals there.

Jones said that he has met all of the MPC requirements, has fewer adult dogs there than state law deems a professional kennel, and that he was there first. He also said that he and Seay have been neighbors for years and that Seay never complained until Seay built a garage at the back the property near his dog quarters.

Seay told the board that he began keeping a record in 2013 of all the barking there, highlighting those in yellow that lasted more

than 30 minutes and in red for the barking that lasted an hour or longer. He also presented a petition from 12 of his 16 neighbors against the kennel continuing to operate.

Jones said the barking is limited and that he has 7 breeding females and is just a hobby breeder. He also said some of the petition's signers had misread the petition or were told they were signing a petition to keep commercial zoning out. He also accused Seay of having a dog whistle which was used to upset the dogs and make them bark.

Seay denied owning or using a dog whistle and said Jones is operating without a permit. Jones replied that he doesn't need a permit for his temporary buildings.

"In 25 years of operating the kennel there's been no complaints until he built the garage," Jones said. Jones then asked for more than two years to move his kennel and also said that his neighbor (Seay) had also operated a kennel.

"It's a personal vendetta," Jones said.

Dan Kelly of the MPC said that a kennel is a "use on review" and added there's nothing in the county ordinances about approval of a kennel location.

"Both had a decent argument," he said of the MPC's prior hearing, adding "We're in the middle of a neighborhood dispute." He said the MPC's ruling would limit the number of dogs allowed, deal with the feces removal, and give the operator two years to

move.

Jones again asked for more time, saying that he has 40 acres of farm land near the Knox County Penal Facility.

"I didn't know I was in violation, there were no real guidelines," he said. He said that someone entered his kennel illegally and took many of the photos that Seay introduced against him.

Seay said he never asked anyone to cross the Jones property line and denied misrepresenting the purpose of the petition.

"I'm not trying to get him to move," Seay said, "I just want it cleaned up and (deal with) the dogs barking."

Scott Smith, the 4th district board member, said he would hate to "live in a situation of dogs barking" and suggested that Jones make it "a little more tolerable" for Seay.

Kelly told the board that "based on whatever decision this meeting makes he (Jones) will have to get a building permit" speaking of the building that houses the dogs.

Carson Dailey, the 9th District board member, said he "hates an illegal business but would like to see a 100-foot setback" rather than the 50 feet now required from each neighbor's house.

The BZA members voted to agree with the MPC and allow Jones to operate his kennel for two more years with the stipulations placed on the agreement, like store the feces in sealed containers and to dispose of them daily.

## Hardin Valley Apartments given the 'OK'

Continued from page 2

Smith moved to approve, pointing to MPC's approval at 8.5.

However, the vote split with 5 No votes, 4 passes and only 2 for approval.

Commissioner Hammond then asked for a compromise and Commissioner Jeff Ownby suggested 6.5 per acre with the setback requirements. The commission voted again,

this time with 6 Yes votes, two No votes (Anders and Commissioner Mike Brown) and two Passers: Sam McKenzie and Tony Norman.

Anders then asked those who passed to consider changing their vote, reminding Norman that it would be his last vote on the commission.

The term-limited commissioner changed his vote to Yes, as did McKenzie.

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## West will try to snap Maryville's 80-game streak in TV clash

### A LOOK AHEAD, A GLANCE BACK

By Steve Williams

Maryville High School's football win streak over Knox County teams has reached 80.

West would like to do something about that this week. Coach Scott Cummings' Rebels host Maryville's Red Rebels in the Rivalry Thursday TV game (MyVLT) at 7 p.m.

Halls was the last Knox County team to beat Maryville, posting a 21-14 victory in 2000.

That loss dropped Maryville to 0-4 – the rock bottom for Coach George

Quarles' Red Rebels, who bounced back and went on to capture the first of nine state titles in 12 years.

West appeared to be confident going into last season's battle at Maryville, but a near-perfect first half staked the Blount County state powerhouse to a 28-0 advantage by intermission. Maryville coasted to a 42-20 victory.

Maryville added wins

over Hardin Valley Academy, Bearden and Farragut to extend the winning streak to 79 against Knox County teams. Quarles' ball club notched a 2014 season-opening win over Webb School to make it 80 in a row.

Maryville was last season's Class 6A state champion, while West was the Class 5A state runner-up.

SHORT TRIP: Knoxville Catholic will travel 1.2 miles for its game Friday at Christian Academy of Knoxville.

"Having to play a team as close as CA K is to Catholic is definitely a first for me," said Steve Matthews, head coach of the Fighting Irish. "However, I really enjoy it. I think our players know their players and vice versa and that creates a great atmosphere at the stadium. I'm

excited about the game, and so are our players."

ALL NEW: A turf field is not all that's new at Seymour this season. New head coach Jerry Cooper reports the Eagles also have a new offensive system and new attitude.

ATHLETIC SCHOOL: Grace Christian Academy

**Continue on page 2**

## Adversity Pays Off For Ju'Wuan James

By Alex Norman

Ju'Wuan James arrived in Knoxville in January of 2010 expecting to play for Lane Kiffin. Instead it would be three years of Derek Dooley and one year of Butch Jones. There wasn't a bowl game trip to be had, or even a winning season.

But at the end of the day, that helped James get to where he is today.

The National Football League. James was selected with the 19th pick of the first round of the 2014 NFL Draft by the Miami Dolphins.

"Because I had several coaches at Tennessee I learned a lot when it came to fundamentals and just the experiences," said James in a recent phone interview with The Knoxville Focus. "I think it made me more valuable (to NFL teams) because I had the experience of playing in different offensive systems, with different coaches..."

James added, "Playing in the SEC helped too. You play the best week in and week out at Tennessee, be it Dont'a Hightower (Alabama linebacker, now with the New England Patriots), Courtney Upshaw (Alabama linebacker, now with the Baltimore Ravens) or Jadeveon Clowney (South Carolina defensive end, now with the Houston Texans).

James was a stalwart on that Vols offensive line, no matter which quarterback he was protecting or which running back he blocked for to open up holes... James started all 49 games of his Tennessee career at right tackle, setting the all-time UT record for

**Continue on page 2**

## Fast start propels South-Doyle to soccer win

By Ken Lay

The South-Doyle High School girls soccer team wasted little time getting its offense into gear Tuesday night. The Lady Cherokees scored three goals in the first 15 minutes of their match against West High at Bill Wilson Field.

The early offensive outburst was enough to net South-Doyle a 4-1 victory over the Lady Rebels.

The Lady Cherokees scored those early three markers on just five shots.

"I think we were pretty tough tonight," South-Doyle coach Adam Massie said after his squad prevailed in a physical match. "I thought we did a good job and I was happy with the start and I was happy to get a win."

"Anytime you beat a West Knoxville team, it's always big."

South-Doyle (3-1) scored its first goal in the third minute when Rachel Cormack put the ball past Lady Rebels' goal-keeper Morgan Jones. The Lady Cherokees picked up their second marker when Bailey Gale scored in the sixth minute.

The Lady Cherokees took a 3-0 lead in the 15<sup>th</sup> minute on Cameron Gale's tally.

West (1-3) got its lone goal of the match on a shot by freshman Kinley Koontz.

After that, the Lady Rebels stepped up their play and had chances but they just couldn't convert their scoring chances.

Despite the loss, Nick Kim, the Lady Rebels' first-year head

**Continue on page 2**



PHOTO BY DAN ANDREWS.

*South-Doyle's Annie Reed (2) moves the ball past West High's Drew Long in the Lady Cherokees' 4-1 win over the Lady Rebels Tuesday night at Bill Wilson Field. South-Doyle scored three goals in the first 15 minutes of the match.*

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# Former Knoxville players help Fighting Scots reach new heights

By Steve Williams

Maryville College's football program is on a roll, and nine former Knoxville high school players will be trying to help keep it going and then some in 2014.

The Fighting Scots, who have seen their share of losing seasons, were co-champions of the USA South Conference the past two years and qualified for the NCAA Division III playoffs for the first time in school history last fall.

Maryville College's recent success coincides with the arrival of Mike Rader as head coach in 2012 and the Scots have been tabbed as the preseason favorites in 2014 by conference coaches.

The goal this season? "Just to win," says Joshua Krebs, a senior outside linebacker and three-year starter from Hardin Valley Academy.

"The last few years we've been the underdog. It's going to be a big challenge this year being seeded No. 1, but it's going to be a great opportunity just to show everybody that it hasn't been a fluke and we're here to play."

Senior right tackle Dakota Jenkins, a Webb School product, added, "We want to win conference outright, go to the playoffs and win our very first playoff game. Make history."

The path to achieve these goals begins this Saturday afternoon at 1:30 when Maryville hosts the Berry College Vikings, a second-year program out of Rome, Ga.

Maryville College finished 8-3 overall and 6-1 in conference play last season after losing at Hampden-Sydney, Va., 42-34 in the first round of the playoffs.

The Scots joined USA South Conference in 2005. In their last five seasons as an independent (2000 through 2004), they were 12-38.

Maryville College is

expected to be led this year by two preseason All-Americans, left tackle Dalton Stephens, a 6-2, 250-pound senior from Melbourne, Fla., and right guard Rance Hightower, a 6-3, 300-pound senior from Adairsville, Ga.

Charlie Pratt, a 6-5, 265-pound sophomore out of Knoxville Central High, is the second-team left tackle behind Stephens.

"Charlie definitely has the attributes to be a great player," said Stephens after the Scots played an intra-squad scrimmage last Wednesday. "He has the size and the build to really be a good left tackle. I think he definitely will get a lot more snaps this year, and with another off season, he'll be ready to be a first-team replacement next season."

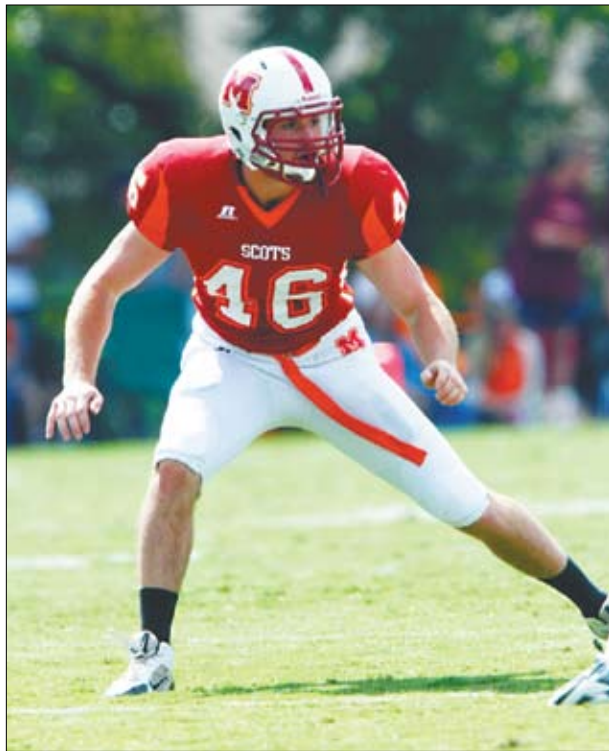
"Shoot, it's awesome," Pratt said about playing behind an All-American. "I just try to learn all I can from him. Whenever I get reps, I come off the field and ask him questions. I'm just trying to watch him and better myself."

Hightower also has noticed Pratt's progress.

"He's a big-frame kid, a really good second-string guy who practices very hard. He's come a long way since he got here. I think he's got a bright future, especially with the guy he's behind showing him exactly what he's got to do."

Ben Buell, also a sophomore and a high school teammate of Pratt, is the Scots' second-team tight end behind senior Jared Miller, a Maryville High product who was an All-Conference honoree last year.

"I feel like I've come a long way since hurting my elbow last year," said Buell (6-2, 215). "I feel a lot stronger and faster than I was and a lot more comfortable with the offense. I'm ready to get out there and make some plays this fall."



*Joshua Krebs was an inside linebacker when he played high school football at Hardin Valley Academy. Now, he's a senior outside linebacker and three-year starter for Maryville College's rising program.*

Mickey Chait, a junior from Knoxville West, is third-string quarterback and also returns as Maryville's long snapper. Mickey's younger brother, Blaise, is a freshman defensive lineman.

Other Knoxvillians playing for the Scots include Halls product Brady Brown, a junior second-team wide receiver. Evan Rogers, a senior out of South-Doyle, is a running back this season, after playing last year in the secondary. Will Winters is a sophomore linebacker from Karns.

MC's intra-squad scrimmage, which matched the first-team offense against the first-team defense and twos versus twos and threes versus threes, was beneficial, said Jenkins.

"I truly believe iron

sharpens iron, and we make each other better when we go against each other," he said.

Added Pratt: "We got a look at a lot of game situations and treated it like a game. Coach Rader wasn't out there adjusting things and teaching. He just let us go through it like a game situation. I thought it was really helpful for us."

The Scots, as far as their recent success is concerned, aren't taking anything for granted.

"Coach tells us, 'Nothing is given to us.' We're just trying to go out there and work as hard as we can," summed up Pratt. "We're just trying to get that conference championship again."

And maybe more.

## Dodgen named athletic director at Farragut

By Ken Lay

Donald Dodgen now has the job he's always wanted and it was nearly two decades in the making.

The longtime teacher and boys basketball coach at Farragut High School was recently appointed to take over as the school's athletic director.

"I was an apprentice for 19 years," said Dodgen, who coached the Admirals' basketball team until 2010. "I've had some good teachers in my career who have prepared me for this."

"I always wanted to be an athletic director."

He remained at the school as a physical education teacher and later served as an assistant athletic director under Seth Smith. Dodgen replaces Smith, who recently moved to Central High School along with former FHS principal Mike Reynolds.

"I hired Seth as one of my assistants and I'm grateful to Mr. Reynolds. Those guys have gone on to bigger and better things," Dodgen said. "Farragut has given me some chances to do some athletic director work for a long time."

"We have a new principal in Stephanie Thompson and she recommended me for the job and she's been great. I'm extremely grateful to or superintendent, Dr. [James] Mclyntire and Clifford Davis for giving me this opportunity."

Dodgen always wanted to be an athletic administrator and over the last two decades, he's managed to fall in love with Farragut High School.

"Farragut High School is dear to my heart," he said.

"The kids and parents in this community have been great. They took me in 19 years ago."

"The administration at Farragut High School has always been good."

Dodgen was a coach for more than four decades but he said that he knew that it was time to step aside in 2010.

"I'm old school and things change and 41 years was long enough," he said. "We had some good teams and the thing I'm the proudest of is that my kids made the TSSAA Golden Honor Roll."

"I do miss coaching and I do miss working with the kids."

Dodgen is the patriarch of a coaching family. His son Michael is a coach. One daughter, Brianne McCroskey is an assistant basketball coach at Hardin Valley Academy and his other daughter, Whitney Dyer coaches at Pigeon Forge.

Dodgen has never been shy about crediting others for his success and the person most responsible for that is his wife Mary Ann.

"My wife is our head coach," he said. "Without her, I wouldn't be where I am."

"She made sure that I could coach and she made sure that my kids were raised."

Dodgen is a youthful 64 years old and he's not showing any signs of slowing down.

"I look forward to coming to work every day and as long as I'm helping Farragut High School, and not hurting it, I will stay here, teach and be the athletic director," he said.

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# EFF welcomes new exchange students

and personal contact once a semester," he said. "We want to make sure these kids are doing chores. You try to keep them busy, because if they're not busy, they're going to be thinking about home," he added.

Fried chicken, deviled eggs, pasta salad, and brownies were served at the orientation meeting. Kay Waefler and Celina Almerud are two international students in the EFF program and are living with the Clarks during the school year. Kay is a 17-year old junior

from Tifers, Switzerland. Celina is also a 17-year old junior from Skjetten, Norway. Celina said her cousin went to America last year and that her visit convinced Celina to go.

It is the second time in America for them both. Celina will experience not quite so harsh a winter in Knoxville. “I like the summer better than the winter,” Celina said. However, both of them like to ski and snowboard. Kay said that he’s been skiing since he was four.

One of the main differences, according to Celina, between Norway and America is the size of things here. "Everything is big, the cars, the food," she said.

Both students think Tennesseans are nice. "I think everyone is really kind," Celina said.

"Here if you have a problem, people want to help you," Kay added. "In Switzerland if you have a problem, maybe they will help you."

Doyle. He said his dad was an exchange student and that played a factor in him coming here. "My dad helped me a lot to get the support. He knew it was a good experience."

In addition to bigger sized portions in restaurants, Thomas mentioned the better food prices. "It's really expensive to eat out in Denmark," he said. "We paid about \$10 for a steak here. It would be \$60 in Denmark."

Something that isn't as common over in Europe is theme parks. Celina, Kay, and Thomas will visit Dollywood while they are here. The students will also travel out of the state. "We are going to New York, and I really look forward to that," Celina said.

"We want to go to San Diego," Kay said. "Lendelle and Sue have an EFF meeting there. We'd like to go with them," he added.

Thomas has been a lot of places. He's liked Fort Myers and Key West, Florida the best. When it comes to living in a city though, Thomas said, "I like Knoxville, because Knoxville is more like a city. Those places I mentioned (cities like New York) are more just like a vacation. I like Knoxville because you can have a normal day and not be rushed around."

Thomas Donbaek is another international student and is a 16-year old junior from Denmark attending South

For more information on how you can become a host for an international exchange student, please visit [efexchangeyear.org](http://efexchangeyear.org) or contact Lendelle or Sue Clark at [eflendelleclark@yahoo.com](mailto:eflendelleclark@yahoo.com). Also call (865)691-0627.

**By Steve Williams**

I thought surely Kiffin would be escorted in hours before kickoff, when the coast was clear and head guarded each step of the way to the security of his coaching box way up high. And escorted out the same way, protected all the way back to the airport and into the loving arms of Layla.

I'm not suggesting any physical attacks on  
ffin, so there's no need to get those old pea-  
rooters back out, and don't even think  
out hurling a beer bottle that day.

There will be nothing wrong, however, with making noise and hollering loud each time Lane tries to end in a play. So loud that Alabama will have to spend timeouts. So loud that Kiffin will be distracted and confused. So loud that Bama offensive execution may put the ball on the ground.

It's just a hunch, but if Saban doesn't change his mind and keeps Kiffin on the field, Neyland Stadium will be louder than it's ever been.

Thanks, Nick.

I would like to see the human element taken out of the selection process, with teams simply earning their way into the playoffs on the field of play by winning their conference championship.

What about Notre Dame? That's easy. Join a conference or start a sixth power conference.

Under my proposal, all five of the power conferences would be considered equal in strength.

I know, SEC fans will argue that ain't so, and the league is stronger and should have a chance to se

no teams to the playoffs. But who's to say the str power will be greater in the SEC 20 years from End the debates. Stop the fuss- g. Simply settle it on the field!

**TSSAA PLAYOFFS:** There's something not right when a team doesn't have to earn its way into the playoffs. This devalues the regular season, which is really the backbone of the sport of football. Just like tournament play is in basketball.

The TSSAA's new playoff plan will allow all 32 teams in Class 6A to automatically qualify for the playoffs. They don't have to win a single game.

I remember past seasons when making it to the playoffs was an honor in itself. Those days are gone from me now, for Class 6A in Tennessee. And that's too bad.

## Strong second half nets draw for Beard

ere but if you compete  
with intensity in the first  
half, then you don't have to  
respond, you don't have to  
come back," he said.

Bearden may have had a share of struggles but Radcliffe might've found a budding star in Wentz, a junior, who played in her first full games Thursday night against the Lady Wildcats.

"She's fearless and that's what you want," Radcliffe said of Wentz, who plays basketball. "She's never played soccer. I pulled her off the basketball team."

the SEC 20 years from now? fuss-ld!






















something not right earn its way into the regular season, of the sport of foot- is in basketball. lan will allow all 32 tically qualify for the win a single game. when making it to the play- nose days are gone for ee. And that's too bad.

# cond half or Bearden

Wentz, who made nine saves on the night, recently returned to Knoxville.

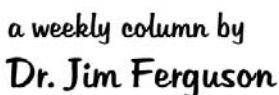
She spent two years in her hometown of South Bend, Indiana after a stint at West Valley Middle School. She enrolled at Bearden High on April 21 and decided to play soccer when school resumed in August.

"This was my first full official game and it was nerve-racking but I relaxed a little bit once everybody got to moving around," said Wentz, who also throws the discus for the Bearden track team.

PREP FOOTBALL										HOME GAMES IN GOLD	CONF. GAME	MYVLT2 RIVALRY THURSDAY GAME
	WEEK 0	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10	
	Aug. 21-23	Aug. 28-29	Sept. 4-6	Sept. 11-12	Sept. 18-19	Sept. 25-26	Oct. 2-4	Oct. 8-10	Oct. 16-17	Oct. 23-24	Oct. 30-31	
 Concord Christian	OPEN	vs. Hardin Valley Academy 8/25	OPEN	vs. Silverdale 9/8; Lancaster 9/12	OPEN	vs. TCPS 9/26	OPEN	vs. Grace Christian 10/6	OPEN	OPEN	vs. Catholic 10/27	
 TSD Class A, D1	vs. GA School for Deaf W 44-6	vs. St. Andrews Seawanee W 42-20	vs. IL School for Deaf	vs. Oak Level NC	OPEN	vs. Oak Level NC	vs. Alabama	vs. NC 10/8 Mississippi 10/11				
 KING'S ACAD Class A, D2	vs. Sunbright W 41-14	vs. Hancock Co. W 49-14	vs. Friendship Christian	vs. Jellico	vs. DCA	OPEN	vs. Ezell-Harding	vs. Union County	vs. Mt Juliet Christian	vs. Cosby	vs. Knoxville Webb	
 WEBB Class A, D2	vs. Maryville L 7-28	vs. Baylor L 7-34	OPEN	vs. CAK	vs. Friendship Christian	OPEN	vs. DCA	vs. BGA	vs. Ezell-Harding	vs. Knoxville Catholic	vs. King's Academy	
 SEYMOUR Class AA, D2	vs. Sullivan North W 34-7	vs. Clinton L 14-51	vs. Cocke County	vs. Heritage	vs. Jefferson County	OPEN	vs. South Doyle	vs. Sevier County	vs. Morristown East	vs. Morristown West	vs. Cherokee	
 SOUTH DOYLE Class AA, D2	OPEN	vs. Heritage W 55-14	vs. Jefferson County	vs. Hardin Valley	vs. Cocke County	vs. Knoxville Carter	vs. Seymour	vs. Cherokee	vs. Morristown West	vs. Morristown East	vs. Sevier County	
 GCA Class A, D3	vs. Austin-East W 14-0	vs. Kingston W 19-7	vs. Tellico Plains	vs. McMinn Central	vs. Harriman	vs. CAK	vs. Meigs County	vs. Midway	vs. Greenback	OPEN	vs. Rockwood	
 AUSTIN-EAST Class AA, D3	vs. Grace Christian L 0-14	vs. Anderson County L 0-38	vs. Knoxville Fulton	vs. Sweetwater	vs. Knoxville Carter	vs. Brainerd	vs. Gatlinburg-Pittman	OPEN	vs. Pigeon Forge	vs. Loudon	vs. Union County	
 CARTER Class AA, D3	vs. Gibbs L 13-16	vs. Cocke County W 49-14	vs. Pigeon Forge	OPEN	vs. Austin-East	vs. South-Doyle	vs. Union County	vs. McMinn Central	vs. Gatlinburg-Pittman	vs. Grainger County	vs. Knoxville Fulton	
 FULTON Class AA, D3	vs. Knoxville Powell W 83-3	vs. Bearden W 84-0	vs. Austin-East	vs. Farragut	vs. Gatlinburg-Pittman	vs. Knoxville Central	vs. Pigeon Forge	OPEN	vs. Union County	vs. Christian County	vs. Knoxville Carter	
 GIBBS Class AA, D3	vs. Knoxville Carter W 16-13	vs. Grainger W 49-14	vs. Anderson County	vs. Clinton	vs. Knoxville Halls	vs. Oak Ridge	OPEN	vs. Campbell County	vs. Karns	vs. Powell	vs. Knoxville Central	
 CENTRAL Class AAA, D3	OPEN	vs. Jefferson County W 31-17	vs. Campbell County	vs. Karns	vs. Powell	vs. Knoxville Fulton	vs. Anderson County	vs. Clinton	vs. Knoxville Halls	vs. Oak Ridge	vs. Gibbs	
 HALLS Class AA, D3	vs. Williamsburg L 18-45	vs. Union County W 35-33	OPEN	vs. Oak Ridge	vs. Gibbs	vs. Campbell County	vs. Karns	vs. Powell	vs. Knoxville Central	vs. Anderson County	vs. Clinton	
 HARDIN VALLEY Class AA, D4	OPEN	vs. Karns W 53-21	vs. William Blount	vs. South-Doyle	vs. Maryville	vs. Knoxville Catholic	vs. Farragut	vs. Bearden	vs. Knoxville West	vs. Lenoir City	vs. Heritage	
 KARNS Class AAA, D3	vs. Knoxville West L 0-39	vs. Hardin Valley L 21-53	vs. Powell	vs. Knoxville Central	vs. Anderson County	vs. Clinton	vs. Knoxville Halls	vs. Oak Ridge	vs. Gibbs	vs. Campbell County	OPEN	
 POWELL Class AA, D3	vs. Knoxville Fulton L 3-83	vs. CAK L 13-47	vs. Karns	OPEN	vs. Knoxville Central	vs. Anderson County	vs. Clinton	vs. Knoxville Halls	vs. Oak Ridge	vs. Gibbs	vs. Campbell County	
 BEARDEN Class AA, D4	vs. Sevier County L 0-35	vs. Knoxville Fulton L 0-84	vs. Heritage	vs. Morristown East	vs. Lenoir City	OPEN	vs. Knoxville West	vs. Hardin Valley	vs. Farragut	vs. Maryville	vs. William Blount	
 CATHOLIC Class AA, D4	vs. Notre Dame W 15-12	vs. Coalfield W 61-0	vs. CAK	OPEN	vs. Tyner Academy	vs. Hardin Valley	vs. Kingston	vs. Anderson County	vs. Scott	vs. Knoxville Webb	vs. Alcoa	
 CAK Class AA, D4	vs. FRA W 49-28	vs. Powell W 47-13	vs. Knoxville Catholic	vs. Knoxville Webb	vs. Scott	vs. Grace Christian	OPEN	vs. Belfry (KY)	vs. Alcoa	vs. Livingston Academy	vs. Kingston	
 FARRAGUT Class AA, D4	vs. Kingsport DB L 27-31	vs. Oak Ridge L 0-13	vs. Lenoir City	vs. Knoxville Fulton	vs. Knoxville West	OPEN	vs. Hardin Valley	vs. Heritage	vs. Bearden	vs. William Blount	vs. Maryville	
 WEST Class AA, D4	vs. Karns W 39-0	OPEN	vs. Maryville	vs. Asheville, NC	vs. Farragut	vs. Cleveland	vs. Bearden	vs. William Blount	vs. Hardin Valley	vs. Heritage	vs. Lenoir City	

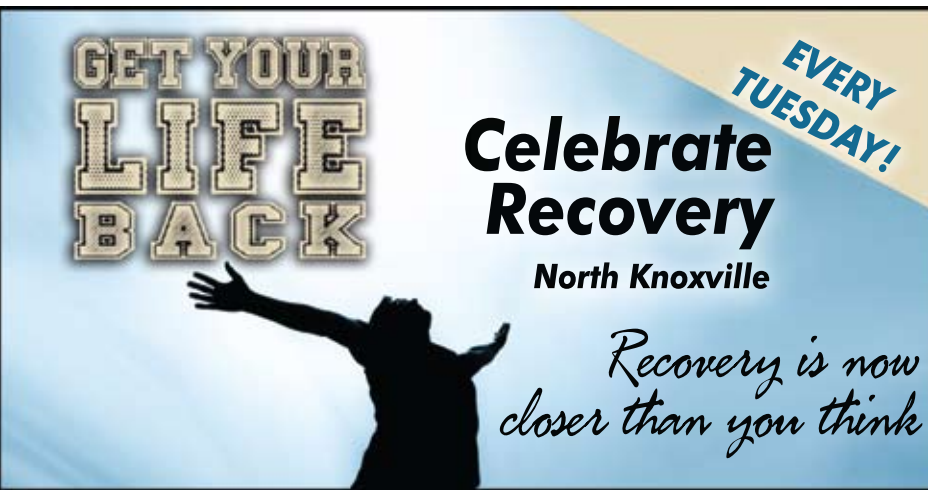


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Dr. Ferguson?  
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fergusonj@knoxfocus.com.*

***Continued on page 3***



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# Faith

## Worthy of worship

One of the things about having quite a few kids is that if we took our child to the doctor every time there was a complaint of an ailment, we would be running to the doctor weekly. So, something I like to do is to make self-

evaluations on my kids' health problems and try to save a trip to the doctor. One of the great things about the internet is that you can go to several different medical web sites, type in the presenting symptom, and it will spit out a possible diagnosis.

As you read the descriptions of the seven churches in Revelation two and three, you find Jesus point out symptoms of these churches and then Jesus gives a diagnosis. Jesus knows these churches personally, as well as ours today.

The word diagnosis is defined as "the act or process of identifying or determining the nature and cause of a problem." This is important physically, but even more important spiritually. We need to identify and determine the cause of problems we might be having in our lives or the life of the church.

In the first two chapters of Revelation we find the



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

focus being on problems the churches were dealing with. They struggled with being lukewarm, compromising commitment, and allowing the culture they were living in to determine what

they believed and how they lived rather than following the standard being set by Christ. So what do you do if you are lukewarm (just going through the motions) in your faith? What do you do if you have compromised in areas of your life and you struggle with giving in to temptation? What do you do when you are overcome with anxiety and feeling overwhelmed by the problems of this world?

What you do is turn to Revelation chapters four and five and Jesus gives the treatment for the diagnosis. For most spiritual ailments, there is one primary treatment: worship. Every single person created by God is a worshipper. God made us to worship. Even those who claim to have no faith worship something or someone. I like this definition of worship: the built-in-human reflex to put your hope in something or someone and then chase after it.

If your hope is not in Jesus, then what you have put your hope in leaves you empty and disappointed. We all put our hope in something, but our only true hope is Jesus. So in Revelation four and five, John does his best to describe the throne room of God with human works. John uses the word "like" a number of times to try to describe the indescribable. The word "throne" is used fourteen times in chapter four of Revelation alone. We are told there is a throne in heaven and God is sitting on it. Tim Keller defines Biblical worship as "seeing what God is worth and giving Him what He is worth." When we capture God's worth, it changes our lives. We can't stay lukewarm. We can't stay in sin so we repent. Our commitment is renewed because we recognize His power. Let us worship.

## Celebrate Recovery opens its door and heart

**Continued from page 1**

plastic disk the size of a dollar coin, and then said, "We give these to someone and tell them to put it on their tongue. We say when the chip melts you can use again."

Asked how long Celebration Recovery plans to be working with people needing to leave addiction behind he replied, "We're going to be here until that melts," he said.

Rev. Gargis says he's involved because he is a recovered person himself, with 12 years free of abuse. Along with his faith he says the day after he hit bottom he got a call asking if he would help in a

recovery program. "Christ kind of intervened with me in my living room. I've said on my first day I was hung over."

The Fellowship Church leases much of the former school building, the former location of Fountainhead College of Technology, and provides space for Celebrate Recovery. Fellowship Church is pastored by Rev. Michael Thomas and has worship services there on Sundays at 10 a.m. Fellowship Church's mission is to minister to the "unchurched and unreached" in North Knoxville.

You can find Celebrate Recovery North Knoxville on the internet or simply come by Tuesdays at 6 p.m. and take part.

## Church Happenings

### Seymour United Methodist Church

The Soul Sisters women's fellowship group generally meets each 2nd Tuesday evening around 6:30 p.m., so Sept. 2nd being the next such gathering.

On Wednesday, 8/27, the Young at Heart older adult council will meet at 4 p.m., followed by the regular fellowship dinner beginning at 5:15 p.m. Small group studies then begin 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, Single Parenting, etc. Pastor Jason leads a "Disciples II" class and a women's Bible study class is led by Pastor's wife, 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.

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

### Come worship with us New Beverly Baptist Church

3320 New Beverly Church Rd.  
Knoxville, TN 37918  
Rev. Eddie Sawyer, Pastor  
[www.newbeverly.org](http://www.newbeverly.org)  
856-546-0001

Sunday School 10 a.m.  
Sunday Morning Worship 11:00 a.m.  
Sunday Evening Worship 6:00 p.m.  
Wednesday Evening Prayer 7:00 p.m.  
Wednesday Evening Youth 7:00 p.m.  
Bus Ministry -  
For transportation call 546-0001.

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Evening Worship - 6:30 p.m.

Wednesday Bible Study - 6:30 p.m.

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Knoxville, Tennessee 37918

**Info:** Rev. Eddie Sawyer, Pastor 865-546-0001  
[www.NewBeverly.org](http://www.NewBeverly.org), email [reveddied@newbeverly.org](mailto:reveddied@newbeverly.org)

**Directions:** I-640 to Exit 8. Go north on Washington Pike to Greenway Road (Target). Turn left. Church is 1/4 mile on the right.

*No charge for this fun-filled evening, but a Love Offering will be taken. See you there!*

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# Flowers, friends and hummingbirds

Flowers, like friends and hummingbirds, come and they go, wax and wane, bloom and fade away. One of the main reasons, in regard to flowers, that I recommend having something that blooms in every season, flowers year round.

I have written on various occasions of season-specific bloomers and with autumn approaching, will again mention some zone 7 autumn bloomers. Aster novi-belgii, commonly known as Michaelmas daisy or New York aster, grows to 3 feet tall with a similar spread. Masses of flowers in colors ranging from deep red, dark purple, pale lavender, pink and pure white--appear in late summer and early fall.



By Mike Cruze, Master Gardener

Aster Norve-angliae, commonly known as the New England aster or Michaelmas daisy, is one of the flowers most commonly associated with the fall season. A surdy-stemmed plant with hairy leaves, New England asters grow to 3 to 6 feet tall, with a 3-foot-spread. From August through October, these asters put on a fine show with masses of 1 to 2 inch daisy-like flowers. Flower color ranges from shades of purple, to violet and pink; all have yellow centers. Turtle-head is a native perennial that gets its name from the shape of its unusual flowers, which resemble the heads of snapping turtles. It has pink, rose, or white flowers that bloom from late summer into fall. It grows best in some shade, but tolerates full sun with adequate moisture. Joe Pye Weed

is one of those native perennials that we take for granted because we see it by the side of the road, but it makes a wonderful backdrop to a garden border. Varying widely in size--from 16 inches to 9 feet tall--thaey are noted for the billowy clusters of tiny flowers in shaes of pink, purple, bloe or white during late summer and fall. No garden is complete without fall-blooming Sedum. The very popular 'Autumn Joy' with masses of large, tight clusters of very tiny flowers in shades of pink and rose is a must have. These are just a few of the fall-blooming perennials that you should have in your garden.... They are season-specific and will have their time and will fade away only to have winter-bloomers replace them which we'll address in the near future. My analogy with flowers and

friends are that friends, like flowers, are somewhat season-specific also. You may have those life-long friends that we cherish... but more often than not, you have friends that come and go during the different seasons of your life (those too are cherished). This all brings me to again equate flowers and friends to hummingbirds who also come and go. I have again enjoyed the hummingbirds since their arrival at my feeders in April and have enjoyed them during the entire summer season. However, particularly at this time of year, they frequent the feeders at a frenzied pace, aggressively, fiercely and feistily. They are beginning to prepare for their fall migration period. During this time, many double their weight. Fat deposits are stored under their skin. Even during migration,

when they stop to feed they defend their food source very aggressively. Most ruby-throated hummingbirds fly nonstop across the Gulf of Mexico, almost 600 miles, to their winter habitat in southern Mexico or Central America. The energy required for this sustained effort comes from fat deposits built up by heavy feeding before migration. The hummingbirds will begin migration soon. They come, they go, they fade away....Then they come back again in spring. Hummingbirds awaken us to the beauty of the present moment. As it says in Ecclesiastes: "To every thing there is a season, and a time to every purpose under the heaven." Seasonal, coming and going, blooming and fading away, waxing and waning: Flowers, friends and hummingbirds!

## Schedule a pre-submittal conference: ‘One-Stop Shopping’ for developers, contractors may avoid hassles later

Getting ready to build that perfect home of your dreams? Or, got a great idea (and some pretty cool conceptual designs) for lovingly restoring a warehouse downtown, or creating an innovatively-designed new restaurant or apartment building? If you're redeveloping your property, it's natural to feel uneasy: Do you have all the waivers and permits you need? What if there's been a miscalculation and a redesign sets your project back three months? Or maybe you're not sure exactly what's affected by a zoning overlay?

The City of Knoxville's Plans Review and Inspections Department wants to help eliminate the anxiety and confusion.

Starting Sept. 8, the department is scheduling free, voluntary and informal monthly meetings with property owners, developers, architects, contractors and engineers who want to ask questions and iron out details about their property-improvement projects.

"It's intended to be convenient one-stop shopping for anyone with questions about a building project," said Plans Review and Inspections Director Peter Ahrens. "Everyone

will be together, in the same room at the same time, and can answer questions on the front end. "We want to help facilitate successful projects, and the best way for a developer to avoid a frustrating delay -- especially on a complex large-scale project -- is to talk through the steps in the process early on, so that the construction or restoration can go smoothly."

At a Pre-Submittal Conference, City staffers and others will review a copy of the project plans, offer comments, provide answers to specific questions and suggest possible options to difficult design challenges.

The conferences will take place starting at 1 p.m. on the second Monday of each month, in Room 511 in the City County Building, 400 Main St.

Owners and developers can schedule an appointment and meet with staff from the Plans Review and Inspections Department, the City's Engineering Department, the Fire Marshal's Office, Knoxville Utilities Board, the Metropolitan Planning Commission, and others.

"A Pre-Submittal Conference is a free service to help guide

stakeholders through the land or property redevelopment process," said Christi Branscom, Deputy to the Mayor and Chief Operating Officer.

"These conferences will identify and resolve specific issues early in the process, foster more effective communication among the parties involved in the project, and help eliminate costly and unnecessary redesigns. This is something that a property owner can use to his or her advantage to build as efficiently as possible."

Ahrens likewise sees these free informal discussions as a valuable tool for an owner or developer.

"In construction and redevelopment, time is money," he said. "No one wants to see a project get stalled for any length of time due to a problem in getting the proper permits. These meetings are a great way to avoid unpleasant surprises."

To schedule a Pre-Submittal Conference, call Plans Review and Inspections at 865-215-2626. A week before a scheduled meeting date, the owner or his/her representative should submit a copy of the project's plans and complete a small application.

## What's the forecast for this winter?



Rosie's World

"Poor Richard's Almanac" will give you a versatile idea on the subject of weather. Started by Benjamin Franklin in 1732, it appeared continuously until 1758. It offered a mixture of seasonal weather forecasts, practical household hints, puzzles and other amusements. Benjamin adopted the pseudonym of "Poor Richard" for this purpose.

I thought of the subject of winter when a friend of mine said one day she loves this weather and she dreads the coming of winter (the day mentioned had a cool morning and a warm afternoon). I took her by surprise when I said, "Winter's one of my favorite times of the year." Autumn being the main one. She couldn't understand why I would say that until I told her I was from up North. "Once a Northerner, always a Northerner," I explained.

So, what does winter foretell for us this year? The almanac says winter of 2014-2015 will be "shivery and shovely" with below-normal temps for three-

quarters of the nation. Expect wet and chilly weather here in the South, normal precipitation in the Northwest, frigid and flaky in the Great Lakes area, wintry and white in New England, bitter and snowy in the Great Plains, and the Southwest will be brisk and wet.

Well, enough of the weather. The almanac also provided many useful aphorisms (truth statements) provided by Ben, such as:

One today is worth two tomorrows. There are no gains without pains. At the workingman's house, hunger looks in but dare not enter.

Have you something to do tomorrow? Do it today.

He said he gleaned these sayings from the wisdom of the ages and nations. There are hundreds more. Check them out on Google.

Whether or not we will need to get the shovels out here in Tennessee remains to be seen. Everyone knows how fickle the weather is here. The predictions of the almanac have been proven to be 75% percent correct, but I think we here in the South are in the other 25%. It would seem so. I eagerly await to see the results of this winter. Will it remind me of a Northern winter?

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

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# ANNOUNCEMENTS

## Alzheimer's Association Fundraiser

The third annual Fall Festival at Beverly Park Place will again be raising funds for The Alzheimer's Association.

The event will be held at Beverly Park Place Health and Rehab, located at 5321 Beverly Park Circle in Knoxville on September 20, from 10 a.m. to 4 p.m.

For more information, contact Sandra Maples at 865-687-1321, ext. 2053.

## Carter High Reunion

Carter High Class of "57" will be having their annual get together on Saturday,

September 27 at Aubrey's on Strawplains Pike at 5:00 p.m. Please let Sue Boyer (933-3077) or Peggy Wilson (933-2608) know if you plan on attending.

## Cub Scout Roundup

CUB SCOUT PACK 238 is hosting their annual Cub Scout Roundup on Wednesday, September 3 at Powell Elementary School and Thursday, September 4 at Norwood Elementary School. Both begin at 6:30. Anyone from North Knoxville or the Powell area is welcome to join. The Pack meets every Thursday night from 7-8 p.m. at Norwood Church of Christ, 6001 Central Ave

Pike. For Cub Scout information (1st -5th grade), please call Missy at (865) 748-6431. For information about 238's Boy Scout troop (for grades 6 and up), please call Roger at (865)805-6282 or email at rdhymanlaw@aol.com or Eric at (865) 803-7725 or

ticket2hvn67@aol.com.

## Karns Republican Club

The Karns Republican Club will meet on Tuesday, September 2, at 7:00 p.m. in the Karns Middle School Library.

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# CLASSIFIEDS

## NEIGHBORHOOD SALES

**ESTATE/GARAGE SALE**  
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**Wednesday-September 3**  
4:00pm-8:00pm  
**Pre-View and Sale**  
\$5 per person includes  
Hotdog & Coke

**Thursday & Friday,**  
**September 4-5**  
7:00am-8:00pm--No Charge

**Saturday,**  
**Sept. 6**  
7:00am-Noon  
No Charge

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MAYNARDVILLE HWY  
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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, 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 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 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 HEREIN ABOVE REFERENCED. Parcel ID: 0491-A-018 PROPERTY 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.

Ruben Lublin TN PLLC, Substitute Trustee  
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75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **October 6, 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 JAY R DANIEL AND HELEN DANIEL, to TRANSCONTINTAL TITLE CO OF KRONVILLE, Trustee, on October 5, 2001, as Instrument No. 200110190030804 in the real property records of Knox County Register's Office, Tennessee and re-filed as Instrument No. 200203220070338 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: The Bank of New York Mellon Trust Company N.A., f/k/a The Bank of New York Trust Company, N.A., as Successor Trustee to JPMorgan Chase Bank, National Association, as Successor Trustee to Bank One, National Association, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2002-HE1 Asset Backed Pass-Through Certificates

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 OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 36TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS LOT 3, BLOCK 47, FOUNTAIN CITY COMPANY'S ADDITION, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN MAP BOOK 5, PAGE 182, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN, IN THE SOUTH LINE OF THIRD STREET (NOW MIDLAKE DRIVE) AT THE COMMON CORNER BETWEEN LOTS 3 AND 4, SAID BEGINNING POINT BEING DISTANT 450 FEET, MORE OR LESS, WESTERLY FROM THE SOUTHWEST CORNER OF THIRD STREET (NOW MIDLAKE DRIVE) AND PINEVIEW ROAD; THENCE FROM SAID BEGINNING POINT WITH THE DIVIDING LINE BETWEEN LOTS 3 AND 4, SOUTH 28 DEG EAST 145 FEET, MORE OR LESS, TO AN IRON PIN IN THE NORTH LINE OF AN ALLEY; THENCE WITH THE LINE OF SAID ALLEY, SOUTH 62 DEG WEST 33 FEET, MORE OR LESS, TO AN IRON PIN IN THE NORTH LINE OF CEDAR LANE; THENCE WITH THE LINE OF CEDAR LANE, SOUTH 87 DEG 12 MIN WEST 17.5 FEET TO AN IRON PIN, CORNER TO LOT 2; THENCE WITH THE DIVIDING LINE BETWEEN LOTS 2 AND 3, NORTH 28 DEG WEST 137 FEET TO AN IRON PIN IN THE SOUTH LINE OF THIRD STREET (NOW MIDLAKE); THENCE WITH SAID LINE, NORTH 62 DEG EAST 50 FEET TO THE PLACE OF BEGINNING.

Tax ID: 058KB004

Current Owner(s) of Property: JAY R DANIEL AND HELEN DANIEL

The street address of the above described property is believed to be **2313 Cedar Lane, Knoxville, TN 37918**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 14-002341-670

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: 09/02/14, 09/08/14 and 09/15/14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 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  
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www.rublinlublin.com/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #72900  
Insertion Dates: 08-25, 09-02, 09-8-14

75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 2, 2011, executed by TRACIE A. YOUNG AND WILLIAM A. YOUNG, conveying certain real property therein described to ROBERT M. WILSON JR, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded April 21, 2011, at Instrument Number 201104210061870 (see also the Subordination Agreement recorded at Instrument Number 201104210061871); and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nationstar Mortgage LLC 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 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 NUMBER 6 OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE BEING KNOWN AND DESIGNATED AS ALL OF LOT 15, BLOCK "E" SUB-URBAN HILLS, UNIT 1 OF RECORD IN MAP BOOK 26, PAGE 72 IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE AND ACCORDING TO THE SURVEY OF MICHAEL E. LUETHKE SURVEYOR RLS NUMBER 842 KNOXVILLE, TENNESSEE DATED NOVEMBER 19, 1993 BEARING DRAWING NUMBER 93562. Parcel ID: 119M-D-007 PROPERTY ADDRESS: The street address of the property is believed to be **224 SUBURBAN ROAD, KNOXVILLE, TN 37923**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): TRACIE A. YOUNG AND WILLIAM A. YOUNG OTHER INTERESTED PARTIES: REGIONS 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.

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75 FORECLOSURES

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 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  
119 S. Main Street, Suite 500  
Memphis, TN 38103  
www.rublinlublin.com/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #72828  
Insertion Dates: 08-25, 09-02, 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 APRIL 30, 2003, executed by KENNETH H. MARMON, AN UNMARRIED MAN, to FMLS, INC., Trustee, of record in INSTRUMENT NO. 200305060101068, for the benefit of AMSOUTH BANK, 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 FIDELITY BANK, the entire indebtedness having been declared due and payable by FIDELITY BANK, 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, OCTOBER 8, 2014, AT 11:00 A.M.** (LOCAL TIME), AT THE NORTHERN MOST ENTRANCE FROM MAIN AVENUE, NEAR THE MAIN ASSEMBLY ROOM, ON LEVEL "M" OF THE CITY-COUNTY BUILDING, AT 400 MAIN AVENUE, IN KNOXVILLE, KNOX COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in KNOX County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF KNOX, TENNESSEE:

SITUATED IN DISTRICT NO. NINE (9) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 23, BROOKSONG SUBDIVISION, UNIT 1, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET O, SLIDE 349-B, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND BEING ACCORDING TO THE SURVEY OF WADE B. NANCE, SURVEYOR, DATED FEBRUARY 17, 2000, FILE NO. A, DRAWING NO. 19968.

SUBJECT TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD IN DEED BOOK 2267, PAGE 855, AND CORRECTED IN DEED BOOK 2273, PAGE 1093, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO KENNETH H. MARMON, UNMARRIED, BY WARRANTY DEED DATED MARCH 1, 2000 OF RECORD IN INSTRUMENT NO. 200003240019355 IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THE SAID KENNETH H. MARMON HAVING SINCE DIED ON OR ABOUT FEBRUARY 22, 2014.

THIS IS IMPROVED PROPERTY KNOWN AS **7590 CREEK SONG CT, KNOXVILLE, TENNESSEE 37920**.

PARCEL ID: 125IB023

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: ESTATE/HEIRS OF KENNETH MARMON; REGIONS BANK; BROOK SONG SUBDIVISION HOMEOWNERS' ASSOCIATION, INC.; BONE MCALLESTER NORTON PLLC

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

This day, August 27, 2014. This is improved property known as 7590 CREEK SONG CT, KNOXVILLE, TENNESSEE 37920.

J. PHILLIP JONES, Substitute Trustee  
s/s: J. PHILLIP JONES.  
SUBSTITUTE TRUSTEE  
1800 HAYES STREET  
NASHVILLE, TN 37203  
(615) 254-4430  
www.phillipjoneslaw.com  
Publish: 09/02/14, 09/08/14 and 08/15/14

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. McKeethan  
The Hurley Law Firm, P.C.  
Successor Trustee  
205 Mohican St.  
Knoxville, TN 37919  
865 523-1414  
Insertion Dates: 08-25, 09-02, 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 – 9/2/14 – 9/8/14

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 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 09/02/14



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: 08/25/14, 09/02/14 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 October 13, 2004, executed by TERESA A. DOANE, conveying certain real property therein described to EMMETT JAMES HOUSE OR BILL R. MCCLAUGHLIN, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 26, 2004, at Instrument Number 200410260034537; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to REGIONS BANK DBA REGIONS MORTGAGE SUCCESSION BY MERGER TO UNION PLANTERS BANK N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **October 2, 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 EIGHTH (8TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AS "PROPERTY OF JOHN & SHIRLEY HOLDEN" AS DESCRIBED ON PLAT OF RECORD IN MAP CABINET P, SLIDE 281-C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THIS PROPERTY IS SUBJECT TO ALL APPLICABLE EASEMENTS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN THE KNOX COUNTY REGISTER OF DEED'S OFFICE. ALSO CONVEYED ARE ALL RIGHTS IN AND TO ANY AND ALL APPLICABLE EASEMENTS AND PERMISSIVE USE AGREEMENTS OF RECORD AT THE REGISTER OF DEEDS OFFICE FOR KNOX COUNTY, TENNESSEE. THE ABOVE LEGAL DESCRIPTION WAS TAKEN FROM THE PRIOR DEED OF RECORD, NO NEW BOUNDARY SURVEY WAS PERFORMED. Parcel ID: 032-071.01 PROPERTY ADDRESS: The street address of the property is believed to be **3301 MINE RD, MASCOT, TN 37806**. 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): TERESA A. DOANE OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee  
119 S. Main Street, Suite 500  
Memphis, TN 38103  
www.rublinlublin.com/property-listings.php  
Tel: (877) 813-0992  
Fax: (404) 601-5846  
Ad #72961  
Insertion Dates: 09-02, 09-08, 09-15-14

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, 09-02, 09-8-14

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 December 23, 2008, executed by BLAKE BRYAN AND TRACY BRYAN, conveying certain real property therein described to NATIONAL TITLE SERVICES, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 5, 2009, at Instrument Number 200901050041307; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association, as trustee for PROF-2013-M4 REMIC Trust III 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 **October 9, 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 EIGHT (8) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 71, OPPORTUNITY RIDGE SUBDIVISION, UNIT 1, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET O, SLIDE 254-C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THE ABOVE DESCRIPTION WAS PREPARED FROM BOUNDARY SURVEY BY ROBERT F. COLLIGNON, RLS NO. 1094, DATED AUGUST 26, 1998, WHOSE ADDRESS IS 311 LYNNWOOD DRIVE, KNOXVILLE, TN 37918. THIS PROPERTY IS SUBJECT TO BOOK 2229, PAGE 803 ALL APPLICABLE CONDITIONS, COVENANTS, RESERVATIONS, EASEMENTS, CHARGES, LIENS, PERMISSIVE USE AGREEMENTS AND RESTRICTIONS OF RECORD IN BOOK OR PLAT IN THE KNOX COUNTY REGISTER OF DEEDS' OFFICE. SUBJECT TO GOVERNMENTAL ZONING AND SUBDIVISION ORDINANCES AND REGULATIONS IN EFFECT THEREON. SUBJECT TO ALL APPLICABLE EASEMENTS, RESTRICTIONS, BUILDING LINES, CONDITIONS AND MATTERS OF RECORD. Parcel ID: 020M-B-015.00 PROPERTY ADDRESS: The street address of the property is believed to be **7442 DAWN RIDGE LANE, 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): BLAKE BRYAN AND TRACY BRYAN OTHER INTERESTED PARTIES: CitiFinancial, Inc., Ozark Capital Corporation The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

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  
Ad #73249 Insertion Dates: 09-02, 09-08, 09-15-14

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 NOVEMBER 20, 2009, executed by MARY E. TAYLOR, A SINGLE PERSON, to ARNOLD M. WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 200911240036365, for the benefit of WELLS FARGO BANK, N.A., in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, 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. SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 39, CORRECTED FINAL PLAT THE VILLAGE AT CHESTERFIELD, AS SHOWN ON THE PLAT OF THE SAME OF RECORD BEARING INSTRUMENT NO. 200909180020641, A CORRECTION OF INSTRUMENT NO. 200907070001837, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION; AND AS SHOWN ON SURVEY BY BATSON, HIMES, NORVELL & POE, REGISTERED ENGINEERS & LAND SURVEYORS, DAVID BRIAN HARBIN, SURVEYOR, DATED JULY 14, 2009, BEARING DRAWING NO. 24535-B.

SUBJECT TO COVENANTS FOR PERMANENT MAINTENANCE OF STORMWATER FACILITIES OF RECORD BEARING INSTRUMENT NO. 200803030065229, SAID STORMWATER FACILITIES BEING SHOWN AND DEFINED ON PLAT OF RECORD BEARING INSTRUMENT NO. 200907070001837, BOTH IN THE REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO MARY E. TAYLOR, UNMARRIED, BY WARRANTY DEED DATED NOVEMBER 20, 2009 OF RECORD IN INSTRUMENT NO. 200911240036364, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **10253 BOSTON LN, KNOXVILLE, TENNESSEE 37932.**

PARCEL ID: 104NF039  
  
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: TENNESSEE HOUSING DEVELOPMENT AGENCY - STIMULUS LOAN PROGRAM; MIDLAND FUNDING LLC

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 10253 BOSTON LN, KNOXVILLE, TENNESSEE 37932

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, 09/02/14 and 09/08/14





CALL (865) 686-9970 TO PLACE YOUR AD

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 MICHAEL C FRENCH, to AMERICAN TITLE COMPANY INC, Trustee, on November 30, 2004, as Instrument No. 200412080046820 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 Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-KS1

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 NUMBER 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 10, OF THE ANDORIAN HILLS SUBDIVISION, RESUB OF LOTS 6 AND 7, W.A. ROUSE HEIRS SUBDIVISION, AS THE SAME APPEARS OF RECORD AT INSTRUMENT ID # 200205060091834, REVISED AT INSTRUMENT ID #200210040029345, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND ON SURVEY OF JIM SULLIVAN, DATED OCTOBER 22, 2003, TO WHICH SPECIFIC REFERENCE IS HEREBY MADE FOR MORE PARTICULAR DESCRIPTION.

Tax ID: 020N-E-010

Current Owner(s) of Property: MICHAEL C FRENCH

The street address of the above described property is believed to be **7734 Edith Keeler Lane, 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: JUDGMENT IN FAVOR OF FIRST CHOICE COMMUNITY CREDIT

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. 14-002504-670

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, 09/02/14 and 09/08/14

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, and wife, Ruth M. 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. 200710290035010, and the undersigned having been appointed Successor Trustee by instrument recorded in Register's Instrument No. 201407300006309, 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:

SITUATED IN District 7 of Knox County, Tennessee, and within the 36th Ward of the City of Knoxville, Tennessee, being all of Lot NO. 1-A-2 of the Resubdivision of Property of James D. Murmann, as shown by map of record in map Book 56-L, page 35, in the Register's Office for Knox County, Tennessee. Said premises are improved with dwelling designated as **2101 Houstonia Drive, Knoxville, Tennessee 37918** and Tax Parcel ID 058GF-020. 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, Tracy Moneymaker, 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, 09-02, 09-8-14

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 4th day of October, 2007, by Roger Branam a/k/a Roger L. Branam, unmarried, to Ralph E. Harwell, Trustee, as same appears of record in the office of the Register of Knox County, Tennessee, recorded as Instrument Number: 200710050029184, 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, which Substitution of Trustee is of record as Instrument Number 201407220004313 in the Register's Office, Knox County, Tennessee.

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 **Friday, 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, Tennessee, 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 (9th) Civil District of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, 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 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 United Companies Lending Corporation and Ruby T. Gillespie; thence with the line of Rugby 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. Luethke, Surveyor, RLS #842, dated December 20, 1993, bearing drawing number 93607.

BEING the same property conveyed to Roger Branam by Special Warranty Deed dated July 2, 2003, and recorded as July 31, 2003, 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 THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

Property bears the address of: **610 Citico Street, Knoxville, TN 37921**

Subordinate Lienholders or interested parties: City of Knoxville, Knox County Trustee, 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 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 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, 09/02/14 and 09/08/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JULY 06, 2010, executed by REBEKAH A. ROSAM, A SINGLE PERSON, to ARNOLD WEISS, ESQ., Trustee, of record in INSTRUMENT NO. 201007070001366, AS CORRECTED IN AFFIDAVIT OF CORRECTION OF RECORD IN INSTRUMENT NO. 201009030014134, for the benefit of WELLS FARGO BANK, N.A., in the Register's Office for KNOX County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for KNOX County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the entire indebtedness having been declared due and payable by TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, 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 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 21, ARBOR CREEK SUBDIVISION, UNIT II, A PLANNED UNIT DEVELOPMENT, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET N, SLIDE 15B IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

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

BEING THE SAME PROPERTY CONVEYED TO REBEKAH A. ROSAM, UNMARRIED, BY WARRANTY DEED DATED JULY 6, 2010 OF RECORD IN INSTRUMENT NO. 201007070001365, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **2322 BRIGHT OAK WAY, KNOXVILLE, TENNESSEE 37931**.

PARCEL ID: 091PB021

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: ARBOR CREEK SUBDIVISION HOMEOWNERS' ASSOCIATION, INC.

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 2322 BRIGHT OAK WAY, KNOXVILLE, TENNESSEE 37931.

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, 09/02/14 and 09/08/14



# Classified

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

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

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

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

This day, 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 09/2/14

CALL (865) 686-9970 TO PLACE YOUR AD

## 75 FORECLOSURES

### SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated 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: 080HD004

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

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

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

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

OTHER INTERESTED PARTIES: 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 09/02/14

## 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 December 19, 2006, executed by MARY WHITSON, conveying certain real property therein described to AC-CURATE 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

Ad #72823

Insertion Dates: 08-25, 09-02, 09-8-14

## 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 DISCOVER 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.rublinlublin.com/property-listings.php

Tel: (877) 813-0992

Fax: (404) 601-5846

Ad #72619

Insertion Dates: 08-18, 08-25, 09-2-14

## 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 678

Harrogate, Tennessee 37752

(423) 869-0520

Insertion Dates: 08-25, 09-02, 09-08-14



# Classified

## Legal Notices

CALL (865) 686-9970 TO PLACE YOUR AD

### 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, 09/02/14 and 09/08/14

### 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 09/02/14

### 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 Coryton, 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, 9/02/14, 9/08/14 AND 9/15/2014

### 85 MISC. NOTICES

#### NOTICE OF PUBLIC AUCTION

In compliance with TCA 66-14-102 thru 66-14-106 the following cars will be sold on **September 16, 2014 @ 2:00PM** @ Chestnut Street Transport & Recovery, Inc. 5000 Rutledge Pike Knoxville, TN if total bill is not paid in full by date of sale.

1995 HON ACCOR	1G6KD52Y1TU228215
1HGCD5662SA021120	2002 VOL V70
1995 BUI PARK	YV1SZ58D821056407
1G4CW52K2SH628228	1988 MAZ 323
1992 CHE ASTRO	JM1BF2329J0154322
1GCDM1522NB144082	2007 CHR PT CR
2004 FOR EXPLO	3A4FY48B87T630887
1FMZU62KX4UA81628	2004 TOY TACOM
1999 CHE TRACK	5TEPM62N34Z455719
2CNBE13C7X6931369	2001 FOR EXPLO
2009 FOR F-150	1FMYU07E1UB41388
1FTPW14V09FA58130	
1995 HON ACCOR	
1HGCD5653SA163404	
1995 EAG TALON	
4E3AK44Y9SE115300	Publish: 09/02/14
1996 CAD DEVIL	

### 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 9/2/2014

### 85 MISC. NOTICES

#### PUBLIC NOTICE:

Knoxville Regional Transportation Planning Organization - Technical Committee Meeting, September 9, 2014.

The Knoxville Regional Transportation Planning Organization (TPO) Technical Committee will meet on Tuesday, September 9, at 9 a.m. in the Small Assembly Room of the City/County Building, 400 Main Street, Knoxville, TN. Topics to be considered: Proposed amendments to the FY 2014-2017 Transportation Improvement Program (TIP) pertaining to recently awarded Congestion Mitigation and Air Quality (CMAQ) grants, a presentation by the Federal Highway Administration on INVEST (Infrastructure Voluntary Evaluation Sustainability Tool), Transit representation on the TPO Board; and other business.

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

Publish Date:09/02/14

### 85 MISC. NOTICES

#### NOTICE OF PUBLIC AUCTION

In compliance with TCA 66-14-102 thru 66-14-106 the following cars will be sold on **September 16, 2014 @ 2:00PM** @ Cedar Bluff Towing, Inc. 623 Simmons Road Knoxville, TN 37932 if total bill is not paid in full by date of sale.

1986 CHE BLAZE	1995 TOY CAMRY
1G8EK18H6GF152379	4T1SK11E3SU482814
2002 HON ACCOR	1999 MER MYSTI
1HGCG56632A038693	1MEFM10P6XW605552
1990 ACU INTEG	2004 KIA OPTIM
JH4DB1664LS014004	KNAGD126745330931
2008 KAW ZXP	1996 CHE CAVAL
JKAZX4P138A036208	3G1JC5248TS865071
2008 HON CIVIC	2001 TOY CAMRY
2HGF611678H563537	4T1BG22K11U018656
2005 CHE IMPAL	2002 FOR ESCAP
2G1WF52E759321800	1FMYU041X2KE11578
1993 OLD EIGHT	2007 DOW TRAIL
1G34N53L7P1807451	5MYU016257B022072
2009 FOR FOCUS	2003 VOL BEETL
1FAHP36N79W188972	3VWCK21Y83M302609
2003 VOL PASSA	1997 VOL GT2
3VWSK69M03M100304	3VWLA81H7VM114608
1991 CHE S-10	2003 CHE S-10
1GNCT18Z8M0118047	1GCCS14HX38117507
1989 GMC S-15	2001 NIS MAXIM
1GTCS14Z8K2506110	JN1CA31A61T308702
2002 TOY CELIC	
JTDDR32T920119278	Publish: 09/02/14

### 85 MISC. NOTICES

#### NON-RESIDENT NOTICE

TO Darryl Bell Jr. and Dewayne L. Williams  
IN RE: Jeremiah Andrew Morris, Olivia Michelle Williams, Dewayne Lammar Williams Jr. and Breanna Danielle Williams  
**NO. 187438-3**

In Chancery Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Darryl Bell Jr. and Dewayne L. Williams, 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 Darryl Bell Jr. and Dewayne L. Williams, it is ordered that said defendant Darryl Bell Jr. and Dewayne L. Williams file an answer with the Clerk and Master of the Chancery Court at Knoxville, Tennessee and with N David Roberts Jr. an, Attorney whose address is 119 W. Summit Hill Drive Suite 315 P.O. Box 2564, 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 Mike Moyers at the Knox County Chancery Court, Division 111, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 14rd day of August, 2014.

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

PUBLISH: 09/02/14, 09/08/14, 09/15/14 AND 09/22/14

### 85 MISC. NOTICES

#### NON-RESIDENT NOTICE

Deborah Lynn Messick  
vs.  
Curtis Anthony Messick  
**Docket # 129044**  
In the Fourth Circuit Court of Knox County, Tennessee

In this cause, it appearing from the Complaint filed, which is sworn to, that the defendant Curtis Anthony Messick is 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 Curtis Anthony Messick.

IT IS ORDERED that said defendant file an answer to an action of COMPLAINT FOR DIVORCE filed by Deborah Lynn Messick, Plaintiff herein, with the Fourth Circuit Court in Knoxville, Tennessee, and with ALAN EVERETT, Plaintiff's Attorney whose address is 1347 ESTATES DRIVE, SEYMOUR, TN 37865, within thirty (30) days of the last date of publication, and if you do not answer or otherwise respond, a Default Judgment may be entered against you on the thirtieth (30th) day after the fourth (4th) publication. This notice will be published in The Knoxville Focus for four (4) consecutive weeks.

THIS THE 7TH DAY OF AUGUST, 2014.

s/s Joy R. McCroskey  
JOY R. MCCROSKEY  
Clerk

s/s Debbie Sewell  
DEBBIE SEWELL  
Deputy Clerk

PUBLISH: 09/02/14, 09/08/14, 09/15/14 AND 09/22/14

### 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 9/2/2014

### 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 29-2-102 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, 9/2/14 AND 9/8/2014

### 85 MISC. NOTICES

#### Public Notice

Notice of Filing the Report and Proposed Order by the Special Master

In the Court of Common Pleas of Allegheny County, Pennsylvania  
Civil Division  
Case No. GD 14-008577

In the Matter of: COUNTY OF ALLEGHENY v. WENDY BARGER, ET AL.

Take notice that the report and proposed order pursuant to Pa. R. Civ. P 1569 is scheduled for September 8, 2014 to be filed in the captioned action. The address in which the report and proposed order may be examined is at Cooper & Ziegler, 100 Ross St., Pittsburgh, Pa. 15219.

Publish Date: 09/02/2014





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