

Internal Auditor Empowered?



Knox County Internal Auditor Andrea Addis (pictured above at the October 27 county commission meeting) listens to commission discuss the upcoming internal audits. Last Tuesday, the Audit Committee brainstormed on a resolution to define the scope of Addis' investigations.

By Mike Steely
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The superintendent of schools may be called back before the Knox County Commission to answer questions regarding the Physical Plant Upgrade (PPU) funds being used in the construction of schools. The Audit Committee met in a long session last Tuesday and requested the Chief Deputy Law Director, David Buuck, draft a resolution to be presented to the full commission.

In the same meeting, the Audit Committee reworked the

instructions to the Internal Auditor, who is looking into the school system's use of credit cards and the school nutrition program. The resolution, which also goes to the commission for approval, authorizes auditor Andrea Addis to inform the Audit Committee Chairman and Commission Chairman when she needs to perform a separate audit of a subject. The prior instructions to her were to ask permission of both Chairmen.

"That gives me the element of surprise," Addis said. In other words, if she's auditing a

department and finds something out of the ordinary she would be authorized to immediately pursue the matter and notify the chairman.

Larry Elmore of Pugh and Company, the county's external auditor, said that the school audits are under inquiry by the external and internal auditor, the sheriff's office, and the state comptroller's office.

Commissioner Dave Wright told *The Focus* that if the Internal Auditor is looking at something that the chairman might feel is

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Shannondale cuts ribbon on huge expansion

By Mike Steely
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It was a joyous day at Shannondale Elementary recently when the school celebrated the opening of a 21,700 square foot addition.



Shannondale principal Megan O'Dell counts down to the ribbon cutting for the school's new 21,700 square foot addition.

Principal Megan O'Dell opened the ribbon cutting ceremony in the new library-media center, a room most of the students hadn't seen until the entire student body filed in and filled the front of the room. The students sat in the floor and parents, neighborhood residents, and city and county officials stood behind.

"The students are excited to have a 'real' library," Ms. O'Dell said, adding that earlier this year the library had been on a cart and was wheeled around to classrooms. She also thanked those supporters of the expansion.

Also included in the expansion are twelve new classrooms, which means the children that were being taught in modular classrooms are now inside the building proper. There's also a new teacher's work area, new restrooms, a new elevator, additional cafeteria space and technology upgrades.

"We are very much a community school," she said in thanking the neighborhood, the school board, and the county commission,

noting that all the supporters made "this dream become a reality."

"I'm so happy you have a safe learning environment," Knox County School Board Chairman Mike McMillan told the assembly. He said the expansion has been needed for a long time and noted that the board of education

had approved the project unanimously. McMillan also thanked former school board member Indya Kincannon for her efforts to get the expansion at the school.

Temporary school board member John Fugate, appointed to the body by the county commission, said the academic

effort of the teachers and students "shows" at Shannondale and he said he could tell that the teachers there love their jobs.

Following the ribbon cutting, which included the speakers and students, tours were given of the new classrooms.

City Council

Panhandling, homemakers, insurance

By Mike Steely
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Aside from some restrictions already placed on panhandlers, a new ordinance was adopted at the Tuesday night meeting of the Knoxville City Council to limit begging for money near businesses, homes or public walkways. Currently panhandling restrictions forbid: begging after sunset and before sunrise; repeatedly asking a person for money; using profanity; being aggressive; begging

inside city property, including garages and on private property; and begging from motorists in traffic, from persons in line, or within 20 feet of a crosswalk, entrance to a bank or ATM, at public restrooms, at sidewalk cafes or at a bus stop.

The "personal solicitation" ordinance passed on second reading without discussion. Councilman Nick Della Volpe asked if signs would be posted to make panhandlers aware of the ordinance.

Police Chief David Rausch explained that his department will begin by issuing warnings before enforcing the new restrictions.

Then the city passed several resolutions authorizing the mayor to issue quitclaim deeds to several people buying property through the city's Homemaker Program. Della Volpe called on Becky Wade, Director of Community Development, to explain the program.

Wade explained the program is a way of disposing of city-owned property and said the city gives a time limit to buyers for the renovation or construction on the lots.

"We monitor throughout the process," she said.

When the council began to vote on accepting a proposal for a stop loss insurance policy for the city's self-insured medical

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Mayors name Jeff Welch Interim MPC Executive Director

Knoxville Mayor Madeline Rogero and Knox County Mayor Tim Burchett announced last week that Jeff Welch will serve as interim Executive Director of the Metropolitan Planning Commission (MPC) beginning Jan. 1, 2015.

Welch is Director of the Knoxville Regional Transportation Planning Organization (TPO), which is housed within MPC. He will serve in the interim position while a joint City-County committee conducts a search for a permanent replacement for MPC Executive Director Mark Donaldson, who is retiring at the end of the year.

Welch, a Certified Planner by the American Planning Association, has been TPO Director for 29 years and has served as interim MPC director once before. TPO is the federally designated Metropolitan Planning Organization for the Knoxville Urban Area, which consists of all of Knox County plus the cities of Alcoa, Maryville, Clinton, Loudon, Oak Ridge and Lenoir City, and the unincorporated area of Seymour, and their associated counties.

The MPC Executive Director search committee is advertising nationally for the position. Applications are due in by Dec. 31, 2014. The committee will make a recommendation to the two mayors, who will make the final decision. For more information, see http://www.cityofknoxville.org/Press_Releases/Content/2014/1117.asp.

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Helping Angelic Ministries through the holidays

By Mike Steely
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“Christmas is a pressing need. We need boys’ and girls’ infant clothing and toys and gifts for 12 years old and up,” he said. The families shop free, and we get donations of stuff from Target and Walmart all year and set them back.” Earl said that the donations also include Christmas decorations the families may select.

He also said that they are always in need of towels, washcloths, and bed linen, plus little

boys’ clothing and men’s underwear.

Many of the families served by Angelic Ministries have lost most or all of their household belongings because of a house fire or natural disaster. Some of the people are coming off of homelessness or out of an abusive situation and trying to start their lives over. All the clients are referred by local churches, ministries, or by government agencies.

The ministry has a number

of homes in Knoxville and residents are trained in a job skill and mentored in a caring, structured Christian environment.

The ministry is also supported by a national network known as Christian Men’s Job Corps.

Angelic Ministries receives no funds from government and operates solely with the support of churches, ministries, private companies, organizations, and individuals who give donations and volunteer hours to serve those

people the ministry serves.

Earl says the ministry always faces high utility bills during the winter and donations can be mailed to Angelic Ministries, P.O. Box 3034, Knoxville, TN 37927. You can also go to angelicministries.com and make a credit card donation.

Volunteers are also needed and anyone wanting to volunteer may contact 523-8884 and ask for Debbie.

City Council

Panhandling, homemakers, insurance

Continued from page 1

and prescription drug plan, Della Volpe called on Jim York, the Finance Director. York explained that the insurance protects the city from claims above \$250,000 and said that’s when the policy would kick in.

On a resolution approving amending the Local Government Public Improvement Bonds to reduce interest rates, Della Volpe again called on York, who explained thatextending the bonds for two years will save the city \$81,000 the first year.

Della Volpe also called on Jim Hagerman to explain accepting easements for three parcels of land on Chestnut Street as part of the city’s water quality project. Hagerman, Director of Engineering, said the city is “getting close to a right of way” agreement and should be finished this spring.

In other action in the brief meeting, the city council reappointed Jim Richards to the Knoxville Transportation Authority Board at the request of Mayor Madeline Rogero; annexed several tracts of land west of Cherokee Cove and northeast of England Drive, including all of the Cherokee Cove right-of-way and extended the city’s plan of service there; and authorized the mayor to sign an agreement between the American Red Cross and the Knoxville-Knox County Emergency Management Agency to prepare for and respond to disasters.

The mayor was also authorized to apply for a grant of \$150,000 from the state Military Department to subsidize the Emergency Management Agency budget for salaries and operating expenses.

Gravel lot approved for new Powell business

By Mike Steely
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Suppose you have a 100-year-old historic home and want to open a business there?

What if county codes call for a paved parking lot? Do you sacrifice the lot’s large chestnut trees in order to meet the requirement? What do you do about parking and how can you save the old trees?

Bart and Cindy Elkins found the answers to solve these questions in a variance from the Knox County Board of Zoning and Appeals.

They are developing the Front Porch in the centenarian home located at 1509 West Emory Road in Powell. The couple approached the Knox County Board of Zoning and Appeals last month and asked them to allow a gravel parking lot.

Bart Elkins told the board that he had looked at various alternatives in the parking lot but that paving it would harm the old trees.

“We’re trying to maintain the authenticity of the home and asphalt would distract from that. The trees are as old as or older than the home,” he said, adding that a gravel drive would allow the water to seep into the soil instead of running off.

Cindy, her husband and a crew of workers are busy working on the house, making it ready for opening as a supper venue, a gift shop, and a place to drop by and take a break. The home is located just in Powell on Emory Road and the sign out front says “Exceptional Southern Dining and Primitive Home Décor.”

After much discussion, the variance was granted based on the hardship of the historic home, the slope of the land, the old trees, and the



PHOTO BY MIKE STEELY.

Work is underway to transform this historic home in Powell. It received a variance last week from the Knox County Board of Zoning and Appeals.

lack of opposition to the proposal. The board did add to the waiver that the concrete entry and hand-capped parking must remain.

The board also voted to grant a variance to Patricia Beeler, represented by her daughter, Carolyn Tillery, to reduce a setback of her home on Tate Trotter Road. Tillery said the family wants to increase the dining room and the right-of-way there was increased a few years ago. She requested permission to decrease the setback of the house from 40 feet to 25 feet.

The Fountain City Seventh-Day Adventist Church approached the board with two requests: to use internal lights on a proposed 7 by 10-foot sign and to place the sign in their lawn within 6 feet of the right-of-way in an Agricultural Zone.

The church was represented by Edward Reid, who explained that

the right-of-way has changed at the church’s address of 6530 Fountain City Road. The church wants the internal lighting for better visibility and Reid noted that no houses are nearby so the lighting would not bother anyone. He said the illuminated sign would be similar to most church signs. He also said the sign would not interfere with traffic along the main road and Flat Wood Road. Reid said the church would accept with a 10-foot setback for the sign.

The internal lighting of the sign passed in a 5-4 split vote, after which Reid said the church would try to “tone down” the lighting so it wouldn’t offend anyone.

The church’s request for a setback of 6 or 10 feet, which normally requires a setback of 25 feet, passed with a 6-foot setback in an 8-1 vote.

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Internal Auditor Empowered?

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inappropriate, and to keep an audit from becoming political, they can halt that part of an audit. While the discussion was about the school system problems, the direction to the Internal Audit are general and would apply to any authorized audit for any department of the county.

The PPU audit, conducted over several months and concluded but not reviewed until last Monday by the Audit Committee, raised several questions by committee member and the Law Director. Chief Law Director David Buuck said the use of upgrade or upkeep school budgeted funds for new construction was illegal, if not criminal. He said the PPU used in new construction are required to be approved by the county commission, which was not

done.

Chairman Joe Carcello said flatly that "If a PPU account is used for (new) construction purposes, then that is illegal." "It's pretty clear that policy was not followed," he said.

Addis replied, "That did happen." She said there has been a lack of tracking of some school system dollars making it difficult to audit.

The discussion centered on the land purchase and construction of Northshore Elementary, the Hardin Valley school and Carter school.

Addis confirmed that the PPU funds were not "transferred" to other funds within the school system but were used directly to help fund new construction. She also said that all of the school's expenditures should be individually accounted.

"Something has gone wrong," Commissioner Wright said, "At least 2 or 3 things before us now that the commission needs to hear." The actual cost of a new school may not be known if PPU funds are used along with the construction funding.

Given the ongoing Audit Committee and Internal Auditor investigations, Wright said he's going to recommend to the full commission that the county's Finance Committee meet more often, maybe monthly.

"We need more discussion about the finances of Knox County," Wright said.

County Finance Director Chris Caldwell confirmed that the "state comptroller's office has been on site" concerning the investigation of the school system's finances.

The external auditor report of the school's finances, presented by Ted Hotz and Elmore, found problems with seven schools which ended several years with negative balances in their school activity funds. He also said they found one school had paid a person from funds with no taxes withheld. Hotz said the final report is in draft stage now because of the school investigations and is not due to the state until the end of December. The external auditor also looked at funds allotted to teachers each year for supplies.

While the school system may be planning to hire someone to oversee the activity funds, the feeling on

the Audit Committee is that the Internal Auditor should get an additional employee assigned only to oversee school finances. External Auditor Elmore suggested the additional employee which would bring the Internal Audit department to four people. Addis said a third person has been hired and welcomed a fourth employee. She said those people

assigned to her could also help in other areas of audit when needed.

Commissioner Mike Brown called the school hiring its own auditor a "waste of money."

Wording of the resolution, to be presented to the commission, will be worded by Attorney Buuck. Commissioner Wright will present it to the full commission.

Knox County School's Reading Problem

Cont. from page 3

struggle every day and get further and further behind, when there are a number of us still in the system who were trained with graduate courses paid by KCS and we are not being utilized." Fewer than half of the former Reading Recovery teachers are currently in the system.

Reading Recovery served the KCS system's struggling first grade students at Beaumont, Belle Morris, Christenberry, Dogwood, Inskip, Norwood, Pond Gap, Sarah Moore Greene, South Knox, Spring Hill, and West View Elementary Schools. It consistently brought students up to grade level or higher.

Reading Recovery was one of the earliest Response to Intervention (RTI) initiatives used in Knox County. It is a one-on-one intervention program in reading. But other children who were struggling in school also had access to the Reading Recovery teachers in small groups throughout the day, where they too benefited from this expertise.

Today students in intervention are taught by teaching assistants. Not to take away from the many hard working teaching assistants, but these assistants have little if any specialized training in working with hard-to-reach struggling readers. They are teaching

a "canned" program and not able to individualize the instruction for the student, like trained Reading Recovery teachers could.

Reading Recovery was also helpful in reaching children with dyslexic tendencies during the critical ages of 5 to 7. The "working with words" section of Reading Recovery was an adaptation of the Orton-Gillingham method that helps all students, dyslexic or not.

It appears that KCS is more interested in assessing the students to gather data for teacher evaluations than they are in actually achieving equal educational opportunity and providing Excellence for Every Child.

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The Everly Brothers in Knoxville

By Mike Steely
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Something special may be coming to honor the Everly Brothers and their time here in Knoxville. Details are being worked out, and glitches are being addressed, but that's for another story.

As a child growing up in Kentucky, I always assumed that the Everly Brothers were only from that state. I remember hearing them sing "Bowling Green" as a teen and equated them with hailing from that western Kentucky town. I never realized they moved around a lot and even lived in Knoxville.

Don Everly was born in a little town called Brownie in Muhlenberg County, Kentucky, with brother Phil being born two years later in Chicago, Illinois. The boys moved with their father, a guitar player and radio host, and mother to Shenandoah, Iowa, where they attended school in Waterloo. They sang on their father's show and the family entertained and sang around the area.

In 1953, the Everlys moved to Knoxville for two years and both boys attended West High School where Don graduated.

While in Knoxville the two high school brothers performed on the Cas Walker Show on TV until they added some early rock and roll to their country music set list. At that point, Cas Walker fired them.

The Knoxville teens caught the ear of a family friend, Chet Atkins, who steered them to Columbia Records. However, their careers did not take off until they signed with Cadence and recorded their hit "Bye Bye Love" in 1957.

The Everly Brothers were certainly pioneers in rock and folk music and inspired artists like the Beatles, Simon and Garfunkel, Buddy Holly and many others. In fact, the Everlys toured with Buddy Holly for two years.

Phil Everly died in January this year at the age of 74. The contributions of Phil and Don were recognized in October when they were honored at the Rock and Roll Hall of Fame's 19th annual Music Masters ceremonies.

Dozens of popular music stars of various genres appeared and performed Everly songs at this event. Included was Keith Richards of the Rolling Stones, who toured with the brothers in the Stones' early days, and he said that he had learned a lot from the Everlys. Even Paul McCartney paid homage to them by including the words "Phil and Don" in the Wings' song "Let em in."

The final song in the tribute was the Everly classic, "Bye Bye Love," performed by Graham Nash, who was joined onstage by Don Everly.



The Everlys performing on the Cas Walker Show. They were fired when they began playing Rock and Roll. Photo courtesy of Dennis Owen.

Don Everly recalls Knoxville

Dennis Owen, president of the Kingston Pike-Sequoyah Association, is a graduate of West High School and an avid Everly Brothers fan. Owen called Don Everly earlier this year prior, to the Rock and Roll Hall of Fame Tribute, and spoke to the rock legend for several minutes.

"Don said when he and Phil entered WHS they were pleasantly surprised by the many

opportunities to participate in school activities. He mentioned Spanish Club and said that Phil played basketball," Owen told *The Focus*. He added that Don mentioned the "hairnet" story about Phil being told to cut his hair in order to play on the team, and Phil showed up at the game wearing a hairnet instead.

When the brothers were fired by Cas Walker, Don said they went downtown and watched a movie. They were seen by the principal on Scenic Drive as they walked home. The boys told him they had been fired, and the principal said, "Then I will see you in school tomorrow."

Don said he was familiar with Walker's quote, "Rock and Roll don't sell groceries."

"He said he was considering college but when Kitty Wells bought his song "Thou Shalt Not Steal" (which Don wrote at WHS) and recorded it, the check came in the mail and he was now a songwriter,"

Owen recounted.

"He confirmed the old Knoxville urban legend: seeing the check and knowing that Nashville would be the next step," Owen said.

"That check bought us four tires and we were heading to Nashville," Everly told Owen.

Owen said Don asked about his alma mater and was pleased to hear of the International Baccalaureate Program and the diversity of the students at West.

Everly told Owen that when he told the West High School principal he and Phil were going to Nashville after graduation the principal responded, "Good, because, otherwise, you were going to have to go to summer school to graduate."

Don said that hearing Bo Diddley's record in a record store on Cumberland Avenue for the first time was "pure exhilaration." He said he had wanted to be like Hank Williams before hearing the record. The icon of rock and roll said he didn't think, at that time, he could ever take part in "that kind of music."

Owen said, "I told him it sort of seemed like everything worked out OK for him."



The Everly Brothers with Buddy Holly, with whom they toured for two years. (Photo courtesy of Dennis Owen)



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Our Neighborhoods

Wesley Neighbors area active

By Mike Steely
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Wesley Road runs through a diverse neighborhood of about 326 homes, most built during the 1950s, and remains a popular place to live. The neighborhood lies within the larger West Hills neighborhood, and as it has its own unique concerns, the Wesley Neighbors Community Association was formed in 2001 to keep the area residential, clean and safe.

"We felt like we needed attention we were not getting. The association is on good terms with West Hills," said Jim Heins, President of Wesley Neighbors. The organization of home owners hopes to expand activities and create community chairpersons to head groups like a Welcome Committee, street captains to help with the newsletter distribution and information contacts, a Beautification Committee, and an Events Committee to plan activities.

The Wesley Neighbors meet the first Monday every other month at West Knoxville Public Library in Bearden at 100 Golf Club Road at 6:30 p.m. The next meeting is on

Sunday, December 14th as the Wesley Neighbors Holiday Dinner. It's at Calhoun's on Bearden Hill and the cost is \$20. If you'd like to attend you should RSVP to 297-7045.

Heins says the neighborhood group is working on several projects. One project is keeping an eye on the expansion plans of the Weigels at Wesley Road and Kingston Pike. Heins said the company is planning a four-island, 16 pump expansion as the neighboring Futon Place and other lot would become part of the convenient complex. He said there are some traffic concerns but that Weigels is working with them on the project. The question is about the lighting there, the height of the sign, and a garden that the neighbors have developed and maintain at the entrance to the Weigels Store area.

The Neighbors are also watching plans for 14 new houses to be built on a 4.88-acre site that's prone to flooding. The development, at Sheffield Drive and Vanosdale Road, was approved by the planning commission in August.

Over the last year, I've gone through some changes in life. No, all haven't been welcome, but each has caused me to take a look at things in a different light. Overall, I suppose the new things have been for the best.

Amy lost her job last year at the end of September. We suddenly faced what might be called a cash flow problem: not enough cash was flowing into our bank account. For a while, I was more than a bit miffed about my wife's losing her job and the way she was dismissed. Over time, however, I just grew too weary of being mad about it. That's a big change for a person who has forgiven but rarely forgotten. These days I only have a limited amount of energy and refuse to expend it on people or circumstances that don't matter anymore.

A resulting change from this situation is that I took on a part time job. I was



By Joe Rector
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more than content in my retirement and managed to stay busy. Between writing, church projects, and "honey-do's," my days were filled with activities. It took a bit of time to get used to working again. The hours have been sometimes long, and the pay is low, but the guys with whom I work are fun and the days pass fast. Folks are surprised when I tell them I'm out of retirement because they know how much I've enjoyed it. That nothing is permanent in this life has become glaringly apparent.

I've made a commitment to become a good grandparent. Since Madden's arrival six years ago, I've come up short on some attempts at it, and let's just say my grade as a grandfather has hung around a C-. I want that to change, and with my grandson being a bit older now, I can better relate to him. I've told him that doing things are what I do best. No, I don't play games and never have had

much of an imagination. However, I'll play ball, take hikes, ride mowers, or complete chores with the boy anytime. Maybe I can do a better job in the years to come. I'd like to think that after I'm gone that Madden will have good memories of me.

My writing has also taken a different turn. Time is limited these days, so I've had to be more directed in my efforts. Being able to spend days at the keyboard and producing a few more books or editing the two waiting on the computer would be nice. However, these days my limited time for writing is dedicated to this column or other shorter pieces. The saving grace for continuing to develop this gift is that I meet with a group of writers each month (if work allows). I believe that the good lord gave me the ability to write, no matter how well it is done, and I must never let it go.

Perhaps the biggest change in life these days deals with my perspective. It's occurred to me that I've not only reached the top of the hill of life but have also

come halfway or more down the other side. Dreams are about short term things—vacations, activities, gatherings. It is so difficult to realize and accept that most of my life is in the rear view mirror. I don't plan to lie down and wait for the end, but thoughts about it do come more often, and I wonder what it will entail. I miss some of the things about my youth, but the blessings that have come through the years make wanting to go back unappealing. Like many older folks, I now am a bit more philosophical and introspective. Ah, piling up years, you change us so quickly.

Oh, I don't doubt that some folks who know me will question just how I'm different. Maybe it's not something that is outside but a change from inside, a feeling that I have and the way I look at things. I'm living from a new perspective now. Life is still good, and relationships are stronger than ever. I am happy; I am content; and I am thankful. It's all a matter of outlook.

Christmas Movies



Rosie's
World

There are very few people who do not watch the same movies year after year at the same season--Christmas time. Out of habit or simply for the love of these

movies compels us to watch even though we know most of them by heart. There are many of them but I'm only naming four of my favorites.

For instance: "Miracle on 34th Street." First filmed in UK in 1947, then here in U.S. in 1994, a little girl discovers that dreams do come true. Six-year-old Susan has doubts about childhood's most endearing miracle--Santa Claus. Her mother told her the "secret" about Santa a

long time ago so Susan doesn't expect to receive the most important gifts on her Christmas list. But after meeting a special department store Santa who's convinced he's the real thing, Susan is given the most precious gift of all--something to believe in.

We certainly can't neglect watching "It's A Wonderful Life." Filmed in 1946, an angel helps a compassionate but despairingly frustrated businessman by showing what life would be

like if he never existed. The angel receives his wings when he is successful in turning George Bailey's thoughts around from whence comes the saying, "every time a bell rings, an angel gets his wings."

Who doesn't watch "The Christmas Story"? A movie for all ages filmed in 1983, Ralphie, a young boy growing up in the 1940's, tries to convince his parents, his teacher, and Santa, that a Red Ryder BB gun really is

Continue on page 4

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In This Corner...

Senator McKellar Slaps Publisher

Pages from the Past



By Ray Hill
rayhill865@gmail.com

Tennessee's senior United States senator, Kenneth D. McKellar, was well known for having a volatile temper and had won a well-deserved reputation as a feudist. It was not uncommon for the peppery senator to become involved in a physical altercation, even as he approached his eightieth birthday.

The winter of 1948 should have been a happy time for Senator McKellar; the Republicans had won control of both Houses of Congress in 1946 on the slogan "Had Enough?" A Tennessean, Congressman B. Carroll Reece, had become Chairman of the National Republican Committee and the GOP victory had been sweeping in nature. Loss of control of the United States Senate deprived McKellar of his Chairmanship of the powerful Appropriations Committee, as well as his position as President Pro Tempore.

Tennessee politics had been turned on its ear that same year. President Harry S. Truman had not been especially popular in the Volunteer State and few believed Truman could win the election. Not only did Truman face a serious Republican opponent, New York Governor Thomas E. Dewey, but challenges from the left and right of his own party. Former Vice President Henry Wallace was the nominee of the Progressive Party, while South Carolina Governor Strom Thurmond ran as the candidate of the States' Rights Democrats, or "Dixiecrats."

McKellar's warm personal friend and political ally, E. H. Crump, leader of the Shelby County political machine, horrified by Truman's civil rights platform, bolted to support Thurmond. Together, McKellar and Crump had dominated Tennessee politics for quite nearly two decades and the Memphis Boss had shattered their invincibility by refusing to support McKellar's junior colleague, Senator Tom Stewart, for reelection in 1948. Crump's insistence upon backing an obscure judge from Cookeville, John A. Mitchell, had led to the election of Chattanooga Congressman Estes Kefauver. Incumbent Governor Jim Nance McCord had lost his bid to be renominated in the Democratic primary, losing to Gordon Browning, whom both McKellar and Crump loathed.

The losses suffered by the McKellar - Crump alliance had been victories for Silliman Evans,

publisher of the Nashville Tennessean. Evans had been the chief backer of both Congressman Estes Kefauver and former governor Gordon Browning during the Democratic primaries.

Against his better judgment, McKellar had gone along with his political partner and supported Judge Mitchell's candidacy for the U. S. Senate. McKellar did not think Mitchell could win, an assessment the shrewd Crump came to realize himself as the three-way race came down to the finish line. McKellar broke with Crump to endorse the Democratic ticket, refusing to support the Dixiecrats.

Not only did President Truman beat Tom Dewey, but the Republicans suffered a devastating defeat, losing both the Senate and the House of Representatives. Joe Martin would be replaced as Speaker of the House by Sam Rayburn of Texas and McKellar would seek to be reelected as President Pro Tempore of the Senate. Better still, McKellar would once again be Chairman of the Senate Appropriations Committee.

A life-long bachelor, Senator McKellar had long ago sold his home on Peabody Avenue and took up residence at the Gayoso Hotel while in Memphis. When in Washington, the senator lived at the elegant Mayflower Hotel. It was in a corridor of the Mayflower Hotel on an otherwise peaceful Sunday evening that McKellar encountered the publisher of the Nashville Tennessean, Silliman Evans.

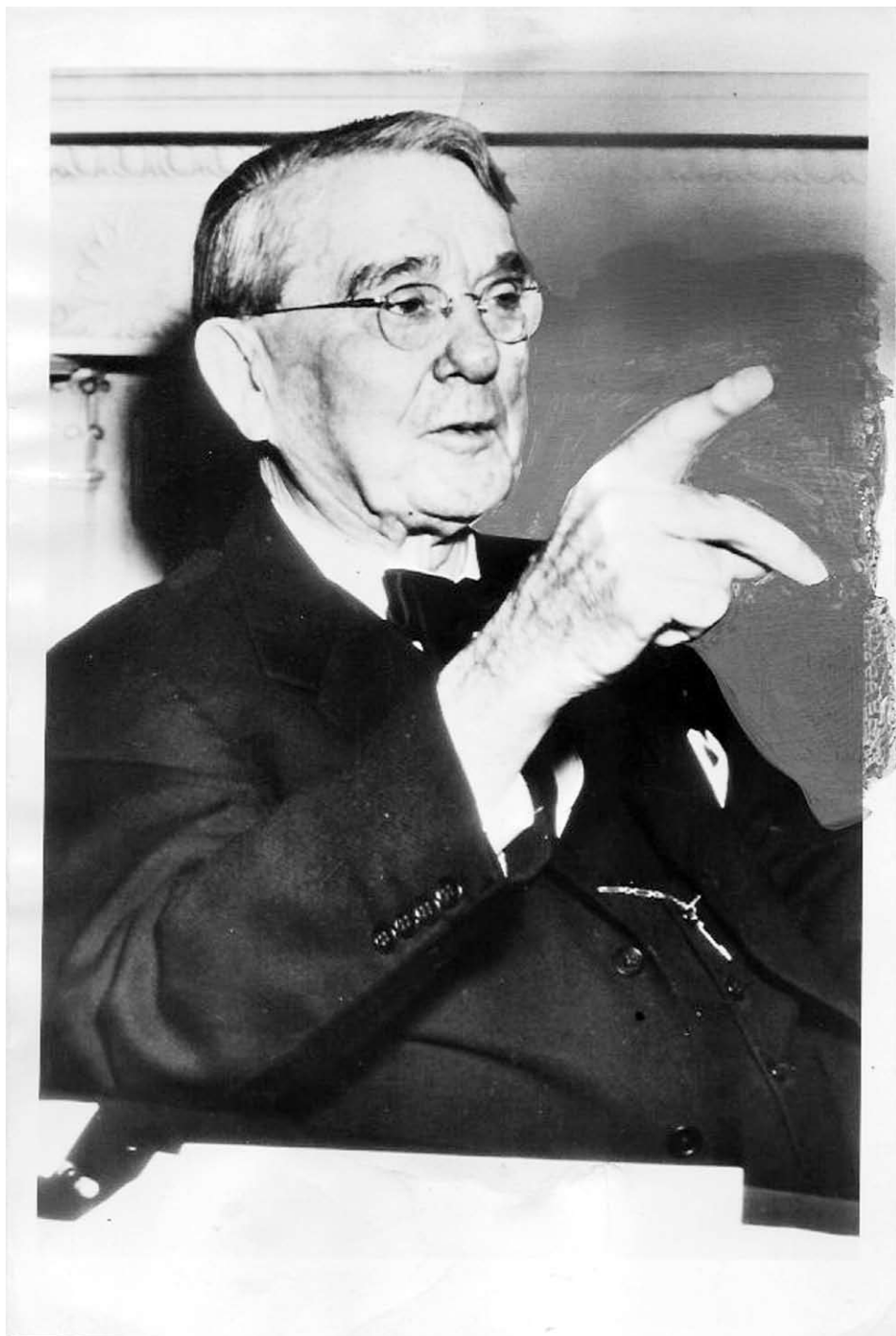
Evans had strongly backed Estes Kefauver in his campaign to unseat Senator Tom Stewart and had long bedeviled Senator McKellar and Ed Crump. Needless, to say, Senator McKellar did not like the portly and diminutive publisher at all.

A version of the altercation between Evans and McKellar had been published in the Tennessean and the senator found himself quizzed by Washington newspapermen. McKellar reluctantly admitted he had struck Evans.

In the version printed by the Tennessean, Silliman Evans had said, "I simply folded my hands behind my back and I did not return the blow as I had no desire to strike the senator in view of his age."

Evans had little more to say on the topic.

McKellar confessed to inquisitive Washington reporters he knew the



FROM THE AUTHOR'S PERSONAL COLLECTION.

Senator K. D. McKellar recounts his altercation with Nashville Tennessean publisher Silliman Evans to reporters in 1948.

Tennessean had published an account of the brawl, but said he had not seen it. McKellar said he had been coming out of his suite on the sixth floor of the Mayflower Hotel when he saw three men approaching. Senator McKellar admitted he did not recognize any of the men and paid little attention to them. McKellar had just reached the elevator when one of the men hurried up to him and grabbed the senator's right hand, placing his other hand on McKellar's left shoulder.

"Senator McKellar, Senator McKellar!" Evans had yelled. "Although we don't like each other, there's no reason why we shouldn't shake hands when we meet."

McKellar admitted he was "startled" and still did not recognize Silliman Evans who had likely had a bit to drink.

"Who are you?" Senator McKellar demanded. "What is your name?"

Evans was clearly surprised the old senator did not recognize him.

Still speaking quite loudly, Evans bellowed, "Don't you know me? Don't you know me?"

McKellar still had no idea who was accosting him and repeated his question.

"Who are you?" he thundered.

The exasperated publisher finally said, "I'm Silliman Evans."

Senator McKellar roared, "Are you the skunk who has been writing those stories about me being old and decrepit, with one foot in the grave, and being in the hospital? Are you the man who has been writing those lies?"

Evans replied, "Senator, there's a difference of

opinion about whether they are lies."

McKellar responded by punching Silliman Evans in the face.

McKellar recounted Evans fell back and was carried off by his companions; Evans said he merely took the blow, hands held behind his back. W. R. Davidson, McKellar's last Administrative Assistant, told me personally years ago that McKellar had hit Evans, who went sprawling over a standing ash-tray in the hotel corridor.

Senator McKellar told Washington reporters, "He didn't strike back. But he didn't appear to resent what I had done. I lost my temper and for that, I am sorry. It was an undignified act for a senator."

Yet McKellar's repentance was hardly total, as he went on to say, "I regret that it happened but if the circumstances were repeated, I don't see how I could do otherwise again."

The incident between Senator McKellar and Silliman Evans was highlighted a few years later by national columnist Drew Pearson, who liked baiting the Tennessean. McKellar had once damned Pearson in a highly entertaining speech on the Senate floor, calling Pearson every kind of liar known to man.

In his syndicated "Washington Merry-Go-Round" column of October 27, 1951, Pearson gleefully related, "In past encounters, McKellar has tried to bean one victim with a gavel, boot another in the pants, flail another with a roll of newspapers - - - and once he landed a surprise left hook."

Pearson then went on to report McKellar had tried to use his walking stick to

bash Displaced Persons Commissioner Harry Rosenfeld in the head. Rosenfeld's offense, according to Pearson, was having "made the mistake of interrupting a McKellar harangue."

After recounting McKellar only narrowly missing Rosenfeld's head with his cane, Pearson repeated the old story of the senator having drawn a "clasp knife" and intending to attack a colleague, Dr. Royal Copeland of New York.

Pearson then merrily listed each episode as a "round" in McKellar's career as a feudist.

The columnist related McKellar had once assaulted reporter Dayton Moore with a roll of newspapers, as apparently the senator had disliked a question Moore asked.

Pearson listed the altercation with Silliman Evans and reminded his readers of McKellar attacking Jack Anderson, then a Pearson associate, for having asked the senator's age.

Drew Pearson closed his column by saying, "It's getting so that both congressmen and newsmen find it safer to steer clear of the Senator from Tennessee."

McKellar, ever truthful, admitted he had thrown Jack Anderson out of his office, a story Anderson later recounted in a book he wrote. Even McKellar's colleagues from Tennessee were not safe. On at least one occasion, McKellar chased Senator Estes Kefauver out of his Washington office.

The McKellar - Evans altercation was merely an escalation of their ongoing feud. McKellar had also denounced Silliman Evans on the floor of the Senate. McKellar had been

outraged by Evans having testified before Congress and assailing the Crump machine. Evans claimed that because of the poll tax, it was almost impossible to elect a candidate opposed to the Crump organization.

Senator McKellar cried that the charges made by Silliman Evans were "willfully, deliberately malicious and wickedly untrue." McKellar retorted the Memphis machine did not rely upon the poll tax for its existence and prosperity. The publisher's charges were, McKellar sniffed, "a base and ignorantly spoken calumny."

McKellar defended his friend, saying the "splendid" Crump organization "brooks no cheating or dishonesty." Senator McKellar went on to say the organization was successful due to Crump himself, ascribing the machine's influence because of Crump's "masterly leadership, courage, fair and square dealing and winning personality."

In 1945, McKellar proposed a Senate investigation into the sale of the Tennessean to Silliman Evans. McKellar's probe allied him with his old foe, Colonel Luke Lea, who McKellar had defeated in 1916. Colonel Lea desperately sought to get his Tennessean back, but after having gone to prison, his financial straights were somewhat dire and he never did manage to wrest his newspaper from Silliman Evans. Lea was ailing and soon died, but the Colonel's son and namesake became a warm supporter of the senator.

Evans returned the favor in 1946, going all out to support Edward Ward "Ned" Carmack, son of the late Tennessee senator, against McKellar in the Democratic primary. Carmack was somewhat unstable, but had quite nearly defeated Senator Tom Stewart in 1942. Had it not been for Stewart's huge majority in Shelby County, he would have lost to Carmack. McKellar was ailing that year and didn't bother to come home a single time to campaign; the senator's reelection campaign was run in absentia and he crushed Carmack.

Silliman Evans went to the hospital later that week after his unpleasant encounter with Senator McKellar, where physicians said he had suffered a "cardiac event." K. D. McKellar was reelected by Senate Democrats as President Pro Tempore of the United States Senate and was restored to the Chairmanship of the Appropriations Committee.

McKellar remained in the U. S. Senate for the next four years, serving a total of thirty-six years in the Senate. He remains to this day Tennessee's longest serving United States senator.

Honoring our veterans and giving thanks

It was a beautiful sight--the entrance lined with American flags blowing in a crisp November breeze. We followed the flags to the event: the University of Tennessee at Chattanooga's (UGD) 5th Annual Veterans



By Ralphine Major
ralphine3@yahoo.com

Knipper played the theme song for each branch of the military on his trumpet as veterans were recognized. UGD Staff placed a huge wreath at the front of the room to acknowledge soldiers. Students of

little publicity--the prayer room. In these times, I would think it would be a most prominent place. The Congressman reminded the crowd of the inspiring words in the seldom-heard second verse of "The Star-Spangled Banner."

What a great tradition to celebrate veterans! Dr. Rainey, Dr. Lee Wilson, Dr. Tim Williams, Dr. Andrew Young, and UGD Residents and Staff are to be commended for their hard work in recognizing that Such honor and recognition seem to go hand in hand with America's time-honored Thanksgiving holiday. It gives us pause to count our blessings and remember those who have served our nation so that we may live in freedom. From the huge flag displayed by the City of Knoxville's Fire Department to the flag centerpieces that adorned each breakfast table and even the touching tribute of the small flag emblem on the vests worn by the K-9s, every flag we see should be a reminder to all Americans of their veterans and all they have given so that we may give thanks on Thanksgiving Day.

Temple Baptist Academy Elementary gave the 300 attendees some heart-warming moments as they emphatically recited "The American's Creed." Both elementary and high school students from Temple sang a medley of favorite patriotic songs. Though I had briefly met the Academy Director, Rev. Clarence Sexton, I had never heard the students. I was impressed!

Two well-known speakers I had heard many times before delivered words of gratitude to the veterans and gave all of us much to ponder. Knox County Mayor Tim Burchett thanked veterans and shared memories of his late father who was a veteran. Congressman John J. Duncan, Jr. told of a place in the United States Capitol that gets



Picture of (L-R) Marcia Stinnet and Irene Hodges preparing for the veterans' breakfast. Photo by Antwan Wrancher

Christmas Movies

Cont. from page 2

the perfect gift. His mother is convinced that he will shoot his eye out. Does he get his BB gun? Does he shoot his eye out? Watch this funny movie to find out.

And my very favorite, "White Christmas," a 1954 film starring Bing Crosby, Danny Kaye, Rosemary

Clooney and Vera-Ellen. After leaving the Army after World War II, Bob Wallace and Phil Davis join sister act Betty and Judy Haynes to perform a Christmas show in rural Vermont. While there, they run into the boys' commander, who, they learn, is having financial difficulties. So the foursome plan a Yuletide

miracle. Snow is needed to put this failing inn in the "black" and, at the end, it is a White Christmas.

Will we have a "White Christmas"? Weather forecasters are doubtful so watch this movie and dream.

Thought for the day: God's gifts put men's best dreams to shame. Elizabeth Barrett Browning

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Continue on page 2



Central outscores Carter 28-22 in Junior Midget AFC showdown

With the victory, Central capped an

Continue on page 4

Zach Stewart Ready for His Future at Tennessee

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Short-handed Spartans run past Powell

By Ken Lay

Webb School boys basketball coach Ricky Norris has become accustomed to being short-handed early in the season while he waits for his two-sport athletes to return from the gridiron.

The Spartans have won five of their first six basketball games this season despite playing with eight players.

Being short-handed didn't seem to bother Webb Tuesday night as the Spartans notched a 71-54 victory over Powell in the opening round of the 2014 Central Thanksgiving Classic.

Webb darted to an 18-10 lead by the end of the first quarter and never trailed against the Panthers and three Spartans scored in double figures.

"We're not very deep but all of these players we have right now are

capable of playing and contributing to the varsity squad," Norris said. "We're able to survive because we have a very talented and incredibly balanced backcourt.

"They're able to set the tone and by nature, our kids are unselfish."

That aspect of Webb's game was evident Tuesday night. Justin Jenkins scored a game-high 29 points for the Spartans. Troy Whiteside added 14 and Frank Romano finished with 13 as Webb (5-1) posted another dominating victory.

The Spartans opened an 18-10 lead when Jenkins buried a long-range 3-point jumper at the end of the opening stanza.

Furthermore, Webb certainly impressed Gary Barnes, Powell's first-year head coach.

"They're the best team we've played," Barnes said after his squad dropped to 2-1. "We've just got to

keep getting better.

"They outplayed us and executed better than we did. "We're playing with some guys who are seeing their first varsity action. This is probably good for us because we see that there are some things that we need to work on."

The Panthers pulled to within 33-27 by halftime and were still within striking distance as they trailed 48-39 after three quarters thanks to a 3-pointer by Charlie Richards to close out the frame.

Webb, however, was able to salt the game away with a 23-15 run in the fourth quarter. Richards, one of Powell's few players who played on last year's team that won a Region 2-AAA Championship. Varsity newcomer Jackson Steely added 10 points and Conley Hamilton, another veteran, finished with eight points.

Roadrunners slow pace to beat Vikings

By Ken Lay

Austin-East High School's boys basketball team normally likes to play an up-tempo game but the young Roadrunners have been by lack of numbers early this season. That means that they must slow things down at times.

Austin-East did just that in a hard-fought 50-41 victory over Tennessee High School Tuesday night in an opening-round game of the 2014 Central Thanksgiving Classic.

"Everybody thinks that Austin-East likes to run," Roadrunners' coach Marcus Stanton said. "But we don't have to run and I knew that we couldn't run with them because they're a good team and they're so much bigger than us.

"We're playing with a bunch of freshmen and sophomores. Right now, I have a junior and a senior out. We have eight players that are either sophomores or freshmen."

Austin-East (4-0) struggled early as its early miscues enabled the Vikings to dart to an early 14-7 advantage.

"A lot of our [early] mistakes were made by our older players and that blows my mind," Stanton said. "And sometimes, our freshman guards get a little too

excited."

Austin-East faced an uphill battle but the Roadrunners kept battling and clawed their way back to pull to within 21-20 at halftime. They finally took their first lead when center Jamar Underwood converted a three-point play after being fouled on a successful field goal attempt. Underwood's free throw gave Austin-East a 28-27 lead with 3 minutes, 41 seconds remaining in the third quarter.

After that, the Roadrunners opened 36-29 lead and never trailed again. Austin-East scored first in the final stanza and opened a 38-29 lead on a basket by Sidarius Jackson and from there, the Vikings never trailed by less than five points. Tennessee pulled to within 40-35 on a pair of free throws by Austin McReynolds with 3:19 to play.

The Vikings never came any closer as the Roadrunners made eight free throws down the stretch.

"They outrebounded us but we started rebounding late and we made free throws," Stanton said.

Kajaun Hale scored 13 points to lead Austin-East and Jackson finished with 11.

Tennessee's Michael Mays had 16 points to lead all scorers but he was the only Viking to reach double figures.

Veteran coach 'not happy' despite win

By Ken Lay

Webb's girls basketball team might have been on the winning end of a game against Powell High School Tuesday night but Lady Spartans' coach Shelly Collier was far from pleased with the most recent effort from the defending Division II State Champions.

"I haven't looked at the stats or anything like that but I can tell you that I'm not happy," Collier said after the Lady Spartans outlasted the Lady Panthers 51-43 Tuesday night in the opening round of the 2014 Central Thanksgiving Classic.

"I just felt like we got worse as the game went on.

"We didn't come out rebounding like we ought to. We didn't box out. We reached for the ball with the wrong hand and we just didn't

communicate. If you want to be a great team, you have to communicate. You have to open your mouth."

The Lady Spartans (5-1) started fast and took an early 16-4 lead but they didn't sustain their early effort. Webb, which never trailed in the contest, did however let the Lady Panthers hang around. Powell fought its way back into the game and trailed 23-16 at the half after managing to convert only one field goal in the opening quarter. The Lady Panthers made just two shots in the second quarter but they were able to claw their way back thanks to an 8-for-10 showing at the free throw line.

The Lady Spartans then appeared to regain the upper hand with a 10-2 surge early in the third stanza. They were able to open a 33-18 lead with

5:24 left in the third quarter. Powell, however, closed the frame with a 10-4 run of its own to close out the period.

"I thought Powell did a good job pressuring us," Collier said.

The Lady Panthers' offense finally clicked after halftime as Tori Lentz, who had three of Powell's first-half field goals, scored 16 of her game-high 26 points after halftime. Haley Schubert, who scored Powell's other basket before the break, finished with seven points. She scored five points over the final 16 minute and made a late 3-pointer that pulled her team to within 48-42 with 40.6 seconds remaining in the game.

Micah Sheetz led the Lady Spartans with 24 points. Katie Collier added 15 points.

Lady Falcons struggle in season-opening loss

By Ken Lay

Fulton High School girls basketball coach John Fisher made no secret of the fact that he was unhappy after his team dropped its season opener early last week.

"We struggled," Fisher said after the Lady Falcons let a 10-point fourth-quarter lead get away in their 54-51 loss to Kingsport Dobyns-Bennett on Monday, Nov. 24 in the Central Thanksgiving Tournament. "We turned the ball over. We didn't defend. We missed free throws, you name it.

"Our point guard got into foul trouble. We're young and we just struggled. I'm glad that this happened now."

Fulton (0-1) had its share of difficulties all night but managed to open a 47-37 lead when Moneisha

Thomas buried a 3-point jumper with 4 minutes, 30 seconds remaining in the contest and the Lady Falcons, who finished second at last season's Class AA State Tournament last season, looked to be headed to a season-opening victory in Fountain City.

But the Lady Indians had other ideas. Kingsport Dobyns-Bennett(2-1)closed the game with a 17-4 run and snatched the win. Lady Indians' point guard Sasha Morrisette scored a game-high 31 points, many off of Lady Falcons' miscues, to provide Dobyns-Bennett the spark it needed to head into the holiday break on a victorious note.

"We're a young team and we lost about 80 percent of our scoring from last year," Lady Indians' coach Bill Francis said. "Sasha is

the one scorer that we got back.

"There's just no quit in these girls and I'm extremely proud of them. We have an extremely young team but these girls play hard."

Fulton opened a 13-8 advantage only to see the Lady Indians claw their way back and take a 25-23 lead by halftime.

The Lady Falcons were up 40-33 after three quarters and opened a 10-point lead midway through the final frame before KPDB

stormed back to claim the hard-fought victory.

Morrisette scored 10 points over the final eight minutes. Sydney Breeding had a key fourth-quarter 3-pointer and center Lauren Salyer had four of her nine points in the fourth stanza to give the Lady Indians a late crucial lift.

Thomas scored 27 points to lead the Lady Falcons.

Tournament play continued through Saturday but results were not available at press time.



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Strong competition helps make Falcons' youth program shine

Cont. from page 1

and won championships. We have not lost a bowl game since 2009, and have played older teams to get games. We made the semifinals in the top division of the Rocky Top three times."

FUTURE SPARTAN: Elijah Howard, speedy Central Junior Midget, has two older brothers who have played at Central High, including running back Jeremiah Howard, who was a junior running back for the Bobcats this fall.

Elijah said he will play high school football at Webb.

TOP DOG: Farragut's Pee Wee NFC team lost its best player, who "played up" this season, along with a couple of other players who moved on, said head coach Darren Burkey. That didn't keep the Admirals from having a banner season.

"Our kids believed in what we were coaching and it paid off in the end," said Burkey. "We beat Grace 8-6 in the championship game and they handed us a 22-0 whipping during the regular season. We ended up 9-1-1 and most people would have laughed pretty hard at us, if we would have told them that's where we end our season. Most would have said that we'd be a 5-5 team at best.

"It was a very fun and special year being the underdog. A lot of boys just really stepped it up for us this year and that's what we needed."


STORYBOOK YEAR: South Knox Cherokees defeated Hardin Valley 20-0 to capture the Junior Midget NFC title and head coach Chad Clabo was very pleased with the season.

"This team was made up of several first year players; and several seasoned players as well," said Clabo. "They were extremely coachable, passionate for the game and well disciplined. Though the

Knox Metro Youth Football League Championship Results
Junior Hopper AFC Falcons 36, Powell 8
Junior Hopper NFC Carter 24, Gibbs 16
Hopper AFC Falcons 40, Bearden 6
Hopper NFC Baby Roadrunners 36, Gibbs 22
Cutter AFC Carter 8, Falcons 0
Cutter NFC EKAA 28, Farragut 0
Minor Pee Wee AFC Falcons 33, Farragut 6
Minor Pee Wee NFC Grace 12, Seymour 8
Pee Wee AFC Falcons 20, Central 0
Pee Wee NFC Farragut 6, Grace 0
Junior Midget AFC Central 28, Carter 22
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year was full of its ups and downs, the kids responded well through adversity and came together quickly as not just a team, but a family.

"We really did have a storybook year, and the support we got from South-Doyle High School and the community was great."



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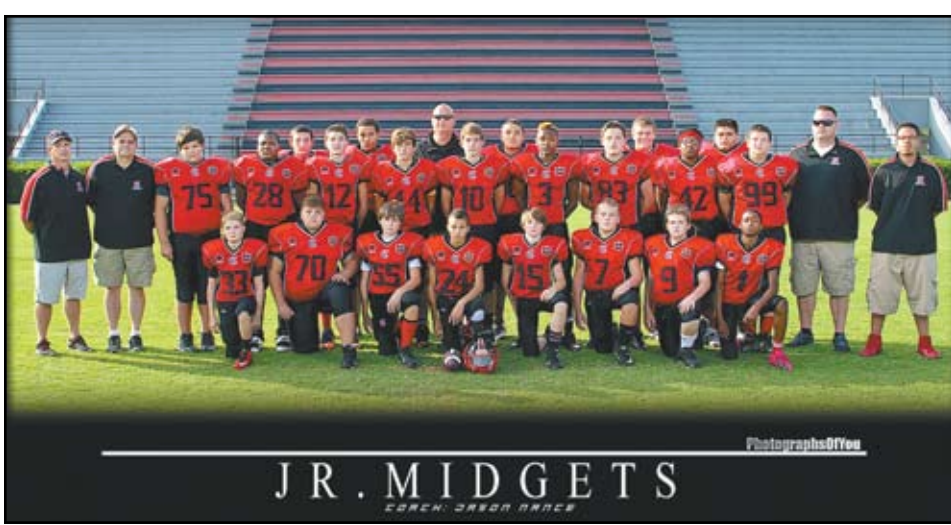
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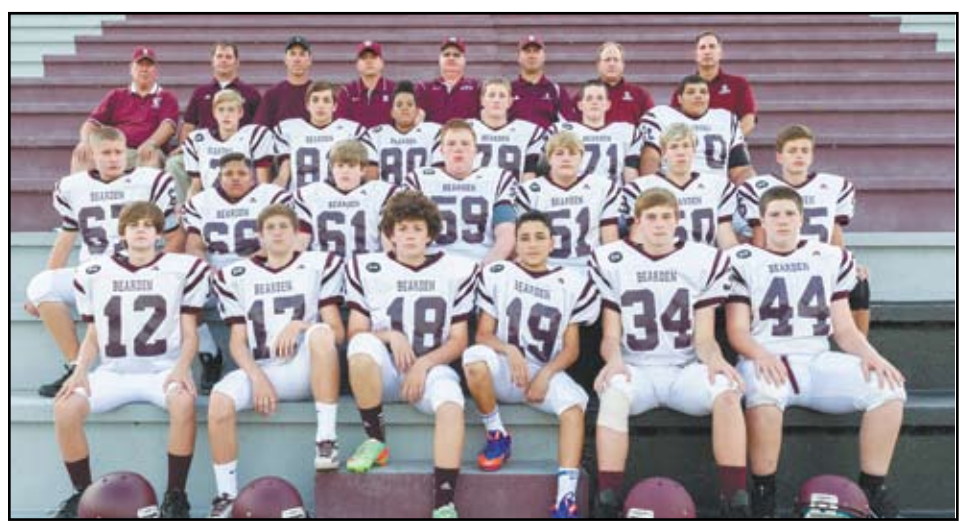
CENTRAL BOBCATS: JUNIOR MIDGET AFC CHAMPIONS



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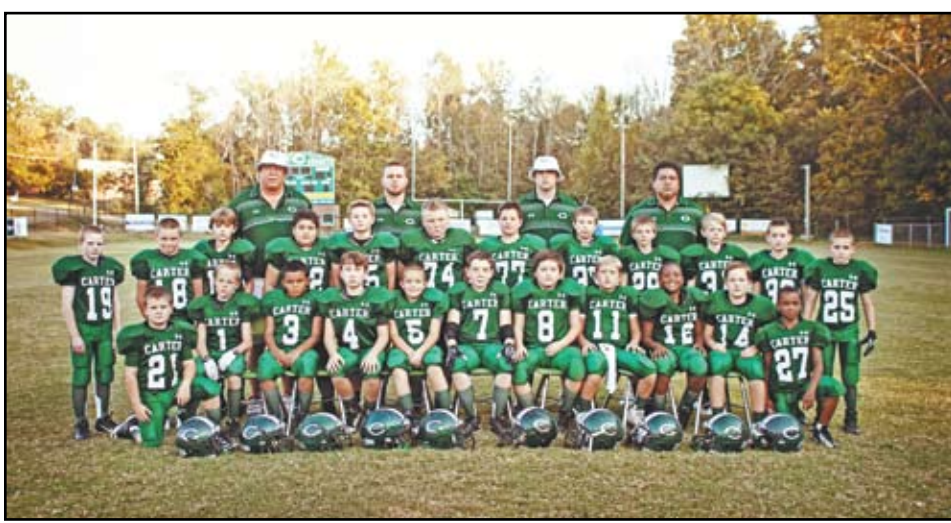
BEARDEN BULLDOGS: SENIOR MIDGET NFC CHAMPIONS



CARTER HORNETS: JUNIOR HOPPER NFC CHAMPIONS



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FALCONS: MINOR PEE WEE AFC CHAMPIONS



FALCONS: JUNIOR HOPPER AFC CHAMPIONS



FALCONS: HOPPER AFC CHAMPIONS

Lady Bulldogs avenge lone early-season loss

By Ken Lay

It certainly wasn't easy but the Bearden Lady Bulldogs basketball team was able to get a little revenge Tuesday night.

Bearden avenged its lone loss of the season by claiming a 59-57 victory over Jefferson County in the first round of the 2014 Central Thanksgiving Classic. The win came just eight days after the Lady Patriots notched a 59-37 win in West Knoxville.

"We played Jeff County last week and they beat us pretty good," Lady Bulldogs' coach Justin Underwood said. "They're such a good team and I was proud

that our girls battled and found a way to win."

Bearden (5-1) had its share of struggles as the game wasn't decided until the final seconds when freshman guard Trinity Lee hit a 3-point basket to give the Lady Bulldogs a 58-57 lead with 14.2 seconds remaining. Bearden got a free throw from point guard Holly Hagood a short time later to provide the winning margin.

It was evident from the outset that the Lady Bulldogs weren't going to go quietly in this battle of East Tennessee heavyweights. Bearden had a slim 13-10 margin at the

end of the first quarter. The Lady Bulldogs' defense surrendered just one field goal in the opening frame but Jefferson County shot 12 free throws in the first quarter and made eight to go along with Alexandria Alder's basket that came with 1 minute, 36 seconds remaining in the stanza.

The Lady Bulldogs had to overcome a little adversity when Underwood received a controversial technical foul with 4:24 left in the first quarter after his player picked up a foul. Jefferson County made three of the four free throws.

The second stanza was a roller-coaster ride and

the game was tied 24-24 at halftime thanks to Lee, who made a shot at the end of the second quarter.

In the third quarter, the Lady Patriots opened a 29-24 lead as Brooke Taylor scored the first five points of the frame, including a 3-pointer that gave JCHS a 27-24 lead.

The Lady Bulldogs would, however, bounce back as they closed the frame with a surge that enabled them to take a 37-36 lead by the end of the quarter. Senior Olivia Pfeiffer provided Bearden a big lift by scoring its first six points of the third stanza. She converted a four-point play at the

5:21 mark that pulled BHS to within 29-28.

The see-saw ride continued in the fourth quarter. Jefferson County opened a 42-38 advantage on a 3-pointer by Tori Griffin with 7:20 left.

Bearden was able to pull even when Madison Rice and Anajae Stephney combined to hit four free throws.

The twists and turns continued throughout the rest of the game. The Lady Pats took a 57-55 lead on a shot by Mikalia Woolard with 1:40 to play before Bearden forced a pair of Jefferson County turnovers before Lee scored

the game-winner.

Lee led Bearden's balanced offensive attack with a game-high 26 points. Stephney finished with 13 points and Pfeiffer added 11.

Underwood was pleased with his team's scoring balance.

"That's what we're looking for," he said. "We play better when we share the ball."

Griffin scored 21 to pace Jefferson County while Taylor finished with 13.

Central outscores Carter 28-22 in Junior Midget AFC showdown

Cont. from page 1

quarterback Sam Vaulton's pass, using one hand to pull the ball in for the touchdown.

Vaulton had a 34-yard run out of the wildcat formation to start the drive.

Central was forced to punt on its next possession, after Blaine Galyon sacked Bobcat quarterback Eli Sharp for an 11-yard loss.

Vaulton again had a big run on first down out of the wildcat, gaining 18 yards for a first down at the Central 49. Two plays later, however, the Hornets fumbled the ball and Eli Owens recovered it for the Bobcats.

Central capitalized on the turnover on the very next play, with Elijah Howard scoring on a 38-yard run, using the same speed he had shown last summer in winning gold and silver medals

in the 100 and 200-meter events at the AAU Junior Olympics in Des Moines, Iowa.

Howard earned the title of "Fastest 12-year-old in the Country," said Bobcats assistant coach Patrick Green, who is Elijah's coach at the New Speed Athletic Track Club.

On his TD sprint, Howard started on the right side of the field and cut back across to the left side on his way to the end zone.

The first half ended 6-6, but the momentum had swung Central's way.

"Eh is really special, that kid with a drive that won't stop," said Coach Nance. "I can't say nothing but good things about him on and off the field. I think he'll be playing on Saturdays and probably on Sundays somewhere."

Howard raced 24 yards on the opening play from scrimmage in

the second half and Sharp tossed a 20-yard touchdown pass to Owens, who crossed the goal line just inside the pylon, to give Central a 12-6 lead. The PAT kick was blocked.

Carter muffed the ensuing kick-off and Chris Green recovered to give Central the ball right back.

Although small in stature, Green stood out throughout the game, particularly on defense.

"Chris Green looks like he's 5-foot tall and he plays like he's 10 foot tall," said Coach Nance. "I call him our shutdown corner. Chris never says a word and is probably one of the most dedicated players. When he comes to work, he comes to work. Nobody can get around Chris."

Howard had back-to-back runs of 11 and 19 yards as the Bobcats took advantage of Green's recovery. Sharp hit Owens with

an 18-yard pass for a first down at the Carter 4. Two plays later, Sharp scored from there on a misdirection play, after faking a handoff to Howard.

Sharp added a two-point kick to increase Central's lead to 20-6 with 2:55 to go in the third quarter.

Carter answered with a 55-yard scoring drive. A.J. Nail got loose for runs of 17 and 12 yards to highlight the march. Vaulton rolled out and passed the final 3 yards to Brody Grubb for the TD. Shumate's kick cut the Central lead to 20-14 with 7:09 left in the game.

But the Bobcats couldn't be stopped. Demtrien Johnson, showing his quickness, had a 20-yard run. Howard bounced off one tackler and followed his blocking down the sideline for a 16-yard gain. Two plays later,

with Green blocking down field, Howard tallied on a 30-yard run. Sharp's kick made it 28-14 with 3:57 to go.

Carter responded with a 58-yard scoring march. Nail had runs of 23 and 14 yards before Vaulton passed 12 yards to Tristen Blankenship in the left corner for the TD. Shumate's kick again pulled the Hornets within six points. But only 19 seconds remained.

The Hornets tried a desperation onside kick but were flagged for illegally touching the ball before it went the required 10 yards.

"It was a team effort," said Coach Nance, who also complimented the Carter team and Coach Hurst. "We play as a team and live as a team. That's our motto - team and family."



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The Doctor is in

a weekly column by
Dr. Jim Ferguson

What's in a Name?

We don't answer our landline (phone) very much these days because it's usually telemarketers or, most recently, political messages. For Becky and me our iPhones have become our traveling offices and communication centers. I'm not advertising "smart phones," but these personal computers and cell phones are better mouse traps and are truly windows on the world.

However, when the "unidentified" call came in, for some reason, Becky decided to answer our home phone. It was an unusual call and truly from an unidentified caller. There was no heavy breathing, just a series of questions to verify that the caller had reached the right James V. Ferguson. You see, the mystery caller wanted to return a long lost personal keepsake and had only reached our home number through a Google search of Jimmy Ferguson's in

Knoxville, Tennessee.

Names are very personal items and not only identify the person, but also, in some ways, describe them. Names were very important in antiquity and often helped define a person. The same philosophy is operative in our friends from Burundi, who I'm happy to report have just passed their American citizenship requirements. They came to America seven years ago as legal refugees from war torn Burundi and Rwanda and had to wait seven years, pay a lot of money and pass citizen examinations to earn their place alongside the rest of us. In their native land their names were given to each child to echo a parent's loving aspirations.

Anthropologists believe Paleolithic man drew pictures on cave walls of the animals they hunted to capture the spirit of their prey. It is thought that these picto-graphic drawings in

Lascaux, France and Altamira, Spain were done to aid the hunter who perhaps needed an edge to be successful in the hunt and thus survive. And because writing had not yet been invented, perhaps stone-age hunters were honoring the spirits of the beasts which would be sacrificed to provide man life-giving sustenance.

The caller wanted to speak with Jimmy Ferguson. I have joked with Becky over the years that the only people who call me Jimmy were the ones who knew me before puberty. Though I carry my dad's name, I no longer use Jimmy. And I rarely write "Jr." at the end of my name, now that my dad has passed on, thus ending the confusion. When he was alive I came to use M.D. at the end of my official moniker, though the IRS still knows me as Jr. Perhaps I should call Lois Lerner and clarify this point.

Thanksgiving is a time of family and friends where we celebrate life and blessings, and remember those who made this great country possible. Thanks-giving is just that. It is a time of gathering and tradition. It's a time of feasting and story-telling. In other Focus essays I've spoken of my namesake. My dad was a warrior in WW II; a naval aviator who flew a Dauntless SBD bomber from the bobbing fight deck of the

aircraft carrier, Yorktown. He was the patriarch of our family and an architect of tough love. Fortunately, my mother tempered his steel with her loving softness or his boys might have carried scars rather than the enduring lessons of life built on the foundational principles of honor. Growing up, my brothers and I were blessed to have the best of both world views, and this Thanksgiving we are blessed to still have our mother with us.

In recent years we've come to associate negative principles with certain names. Americans have learned what it means to become "Kiffened," after the infamous Lane Kiffin. Just this last week a media person wondered if America has been "Gruberized" by the deceitful Jonathan Gruber, the architect of Obama-care. My dad was honest to a fault and taught us that you are a man of your word or you are nothing.

"Mrs. Ferguson, after talking with you I know I have the right Ferguson family and I need to explain my call. Nearly forty years ago I was in your in-laws' home as a friend of a friend of your husband's brother. (confused?!) I was loaned Mr. Ferguson's Navy cap, his flight jacket, a flyer's scarf and his Naval Aviator bracelet for a Halloween costume party. I returned

everything the next day and went back to ETSU and the rest of my life.

Recently, my Mother passed away and while going through and cleaning her house I found an old box of my swim medals. However, in the bottom of the box was a tarnished bracelet, apparently left absentmindedly in my pants' pocket and found by my Mother while doing my college laundry. The memories came flooding back when I saw the bracelet and that's when I began my internet search to return this keepsake to its rightful owner."

My dad's Naval Aviator bracelet is not a fine piece of jewelry. In fact, I never knew him to wear any adornments other than a ring. It's simple and silver and festooned only with the easily recognizable Naval Aviator Wings emblem.

However, on the reverse side there is an inscription which reads, *Jimmy V. Ferguson.*

The inscription was like a time machine drawing me back to my youth and my father's home. The keepsake reminded me of my roots and reconnected me to him. Apparently, as a kid and even as a young adult he was a Jimmy. I only knew him as Jim (and, of course, Dad). Now, it seems I have something else in common with Dad besides a feisty temperament. Now, *Jimmy* will always be a name we share and a moniker of the honor he taught me.

And the loop was closed this Thanksgiving as we returned the special bracelet to its rightful owner, my mother, Pat. It is said that we are all a product of our past. We are all thankful and blessed to be the sons and family of *Jimmy and Pat.*



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

Tennova Healthcare Raises Awareness of Diabetic Foot Ulcers

November was Diabetes Awareness Month, and Tennova Healthcare made a special effort to educate the community on the early detection and treatment of diabetic foot ulcers. Healthcare specialists at Tennova Foot and Ankle joined forces with Tennova Wound Healing Centers to save limbs.

There are approximately 29 million people living with diabetes in the United States. Of those, about 15 percent will develop an ulcer of the lower extremity—commonly located on the bottom of the foot. Let untreated, diabetic foot ulcers can impair quality of life and may lead to amputation.

"Early detection and intervention can help to mitigate the possibility of limb loss," said Christopher Bowlin, D.P.M., a podiatrist with Tennova Foot and Ankle. Dr. Bowlin is specially trained in advanced surgical techniques

including foot and ankle reconstruction, deformity correction, and diabetic foot care with a focus on preventing amputation.

"Anyone who has diabetes can develop a foot ulcer. People who use insulin are at higher risk for hard-to-heal wounds, as are patients with diabetes-related kidney, eye and heart disease. Being overweight and using alcohol and tobacco also play a role," Dr. Bowlin said.

The best way to combat a diabetic foot ulcer is to prevent its development in the first place. Risk factors include uncontrolled blood sugar, poor circulation, neuropathy and foot deformities. Wearing appropriate shoes and socks – no high heels, sandals or flip-flops – will also help to prevent debilitating foot ulcers.

Diabetics represent approximately 60 percent of non-

traumatic lower limb amputations among people 20 years and older. It is vitally important that people with diabetes, their caregivers and physicians recognize the warning signs of chronic wounds and seek appropriate treatment when an ulcer does occur.

"Learning how to check your feet is crucial so that you can find a potential problem as early as possible. Diabetics should inspect their feet every day – especially the sole and between the toes – for cuts, bruises, cracks, blisters, redness, ulcers and any sign of abnormality," said David Harrison, D.P.M., a podiatrist with Tennova Foot and Ankle. Dr. Harrison is specially trained in foot and ankle repair and reconstruction including joint replacement, deformity correction and diabetic foot care.

"Because many people who

develop foot ulcers have lost the ability to feel pain, pain is not a common symptom," Dr. Harrison said. "Many times, the first thing you will notice is some drainage on your socks. Redness and swelling may also be associated with the ulceration. It is important to seek medical care immediately—before infection occurs."

For optimal healing, treatment of diabetic foot ulcers includes taking the pressure off the bottom of the foot through the use of special footwear or braces, called "off-loading." Treatment may also include removing dead skin and tissue (debridement), applying medication or dressings to the ulcer, and managing blood glucose and other health problems.

"Wound care has advanced significantly over the past few years," Dr. Bowlin said. "The old philosophy of 'let the air get at it' is now

known to be harmful to healing. We know that wounds and ulcers heal faster, with a lower risk of infection, if they are kept covered and moist. The use of full-strength betadine, hydrogen peroxide, whirlpools and soaking are not recommended, as these practices could lead to further complications."

The majority of non-infected foot ulcers can be treated without surgery. However, sometimes surgery is necessary to prevent amputation. Examples of surgical care to remove pressure on the affected area include shaving or excision of bone and the correction of deformities, such as hammertoes and bunions.

For a referral to a doctor who specializes in diabetic foot care, call 1-855-TENNOVA (836-6682) or visit Tenna.com.

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A statement often heard by pastors and preachers is: "It's too late for me." It's too late to fix the broken relationship. It's too late to start taking my job seriously as a parent. It's too late to start making preparations for retirement. It's too late to get help for the addiction. Satan tells us every time we think about making a change, "it is too late."

There is a great story



By Mark Brackney,
Minister of the
Arlington Church
of Christ

found in John 5:1-11 about the healing of a man who had been crippled for thirty-eight years. For many years this guy sat by the pool of Bethesda, just outside the Sheep Gate on the northern side of the Temple Mount. A footnote in your Bible states in verse four that from time to time an angel would come down and stir up the waters and the first person in the pool after

this happened would be cured. This verse is not found in the original manuscripts but added later by a scribe to explain the local custom and why so many people were there at this pool for healing.

We don't know the background of this crippled man, but at some point he gave up hope of ever being cured. At one point in time he probably believed he would get healed. But days turned into months, and months into years. He became a regular visitor at the pool, and he probably had resigned himself to the life of a cripple.

Jesus comes along and asks what appears to be a strange question: "Do you want to get well?" Of course he wants to get well. But actually it is an important question. There

are many people who hang out at the pool but don't want to get healed. Think of all the people who go to church but don't want to change. Many people will talk about spiritual things, but they don't care about doing anything different. Why is this the case?

There are many different reasons people don't want to be healed. For some, if you are healed, it means your life will change. Some people, while life is difficult, it is comfortable and there are things we fear we could lose if life changes. For others, they struggle with even admitting something is wrong with their life. At first, they probably recognized a sin problem, but to admit it, that is something different. We would rather keep the problem hidden. It is easier to say it

is too late to get help than admit a problem. Also, when you ask for help, it will require some action on your part. You can't lay by the pool anymore. Jesus gives the man three action verbs: "Stand up, pick up your mat, and walk!" (John 5:8).

Thankfully, the man heeds Jesus' words and walks. But as soon as he does so, he gets in trouble with the religious leaders. He picked the wrong day to be healed, the Sabbath. The religious leaders should have rejoiced, but they offer discouraging words. There will be many voices talking in your ear. You have got to listen to Jesus above all the other voices. It's not too late to ask Jesus for help.

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Central High Choral holiday performances

The Central High School Choral Department will be having their annual Christmas Production "Sounds of the Season/ Christmas Time is Here" on December 11, 2014 at 7 p.m. at the CHS Auditorium. Adult/ General Admission Tickets - \$8.00 Student/ Senior Citizens \$6.00.

Corryton Christmas Parade

The First Annual Corryton Christmas Parade will be held Saturday, December 13, 2014 at 2:00 p.m. Everyone is welcome to enter; no entry fees. Line up at 1:00 p.m. at Corryton ball field.

Democratic Women's Club Meeting

Established in 1928, the Knox County Democratic Women's Club is the oldest in the United States. The group will meet the second Tuesday of each month at 6 p.m. at Shoney's on Western Avenue in Knoxville.

New members are always welcome! Call 742-8234 for more info.

Fountain City Christmas Parade

Christmas Parade is Saturday, December 6. Line up begins 9 a.m. at Party City Parking lot. Step off at 10 a.m. Registration on site is \$12.50 and includes boxed cheese.

Fountain City Lions Club Christmas Bicycle Drive

The Fountain City Lions Club, in partnership with The Mission of Hope, is accepting donations to buy children in Appalachia bicycles for Christmas in memory of Michael Williams. A donation of \$50 will buy a bicycle; \$20 will buy a helmet. Please call Gib Galyon at (865) 414-4630 for more information. Checks may be sent to PO BOX 5276, Knoxville TN 37928.

Fountain City/North Knox Republican Club

The FC/NK group will be joining the Knox County GOP for the December meeting at the West Knox Republican Club's Annual Dinner in celebration of Christmas - Hanukkah on Monday, December 8 at 6:00 p.m.

The gathering will be at Rothchild's Catering, 8807 Kingston Pike. Tickets are \$25.00 per person and includes dinner and fellowship. To reserve your tickets, email Alexander Waters at alexanderowaters@gmail.com. Please be sure and reserve tickets by December 3.

The South Knox Republican Club will be bringing a group of Marines that will be collecting unwrapped toys for the Toys for Tots campaign. Please

remember to bring an unwrapped toy to contribute to this great cause.

Gibbs Christmas Parade

The Gibbs Christmas Parade will be on Sunday, December 7 at 2:30 p.m. Line-up will start at 1:45 p.m. For more information, go to the GibbsRuritanClub.org website.

Karns Republican Club

The club will have its annual Christmas party on December 2 in the Karns Middle School Library. The event begins at 6:30 and tickets are \$20 at the door. Dinner will be served, entertainment will be provided, a cake auction will be held and new officers will be installed. Everyone is welcome.

Knoxville Civil War Roundtable meeting

The December meeting of the Knoxville Civil War Roundtable will be held on Tuesday evening, December 9, 2014 at Buddy's Banquet Hall, 5806 Kingston Pike. The Speaker will be James Ogden, Chief Historian of Chickamauga NMP. His topic will be "Sherman vs. Cleburn on Missionary Ridge." Dinner is at 7 p.m. with a cost of \$15 for members and \$17 for non members. The lecture cost is \$3. RSVP by noon, Monday, December 8 to (865)671-9001.

Seymour Community Christmas Parade

The 21st Annual Seymour Community Christmas Parade will be held Saturday, December 13, 2014. This year's Parade Theme is "Home for the Holidays."

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Short Ribs in Red Wine

2 tablespoons olive or vegetable oil
3 lb bone-in beef short ribs
1/4 teaspoon salt
1/4 teaspoon pepper
1 can (14.5 oz) stewed tomatoes, undrained
1 medium onion, chopped (1/2 cup)
2 tablespoons tomato paste
1/2 cup red wine or beef flavored broth
1/2 cup beef flavored broth (from 32-oz carton)
1 tablespoon Worcestershire sauce
1/4 cup water
2 tablespoons cornstarch

In 12-inch skillet, heat oil over medium-high heat. Add beef ribs; sprinkle with salt and pepper. Cook 4 to 6 minutes, turning occasionally, until browned.

Spray 3- to 4-quart slow cooker with cooking spray. In cooker, place tomatoes, onion and tomato paste; stir to combine. Add ribs, wine, broth and Worcestershire sauce.

Cover; cook on Low heat setting 7 to 9 hours.

Remove ribs and bones from cooker; cover ribs to keep warm. Discard bones. Spoon off any fat from mixture in cooker. In small bowl, mix water and cornstarch; stir into mixture in cooker. Increase heat setting to High. Cover; cook 10 to 15 minutes longer or until sauce is thickened. Serve over ribs.

If the short ribs don't fit in your slow cooker, you may need to cut them between the bones.

Serve with French bread and a tossed green salad with a vinaigrette dressing.



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Legal Notices

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Marcus T. Westfield and Christina D. Westfield executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., Lender and Larry A. Weissman, Trustee(s), which was dated July 12, 2006 and recorded on July 17, 2006 in Instrument No. 200607170004361, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, SunTrust Mortgage, Inc., (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **December 9, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Number Seven (7) of Knox County, Tennessee, within the 37th Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 11 of Mapleridge Subdivision, as shown on plat of record at Instrument No. 200505060088867 and Instrument No. 200505060088868, both of record in the Register's Office for Knox County, Tennessee, to which plats specific reference is hereby made for a more particular description.

Being the same property conveyed to Marcus T. Westfield and wife, Christina D. Westfield from Walker Development Corporation by Warranty Deed, dated July 12, 2006, recorded as Instrument No. 200607170004360 in the Register's Office for Knox County, Tennessee.

This conveyance is made subject to all applicable easements, restrictions, and building setback lines.

Parcel ID Number: 069FD011

Address/Description: **4201 Homewood Road, Knoxville, TN 37918.**

Current Owner(s): Christina D. Westfield.

Other Interested Party(ies): N/A

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property 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; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-23969
Insertion Dates: 11-17, 11-24, 12-1-14

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75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 15, 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 JOHN W ROBINSON AND TONYA T WELSH, to PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C., Trustee, on February 16, 2007, as Instrument No. 200702210067657 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-5, ASSET-BACKED CERTIFICATES, SERIES 2007-5

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

Being Lot No, 25 on the plan of Cedar Flats Subdivision, Unit 3, of record in Plat Cabinet F, Slide 94-D, Register's Office for Knox County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to John W. Robinson and Tonya T. Welsh, husband and wife, from Chad E. Spradlin and wife, Kimberly J. Spradlin, by deed on February 16, 2007, of record in Instrument Number 200702210047454, Registers Office for Knox County, Tennessee.

Tax ID: 047NF-007

Current Owner(s) of Property: JOHN W ROBINSON AND TONYA T WELSH

The street address of the above described property is believed to be **701 LKE LN, 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: OPTION ONE MORTGAGE CORP

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. 14-004369-670

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: TNSALES@MWZMLAW.COM
Insertion Dates: 11-17, 11-24, 12-01-14

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 MARCH 27, 2006, executed by JUAN ANTONIO AYALA AND BLANCA IMELDA AYALA, HUSBAND AND WIFE, to CROSSLAND TITLE, Trustee, of record in BOOK 1419, PAGE 2011, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR EQUIFIRST CORPORATION, in the Register's Office for ANDERSON County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for ANDERSON County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-ABC1; the entire indebtedness having been declared due and payable by THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-ABC1, 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 **TUESDAY, JANUARY 13, 2015 AT 2:00 P.M. (LOCAL TIME)**, AT THE FRONT DOOR OF THE ANDERSON COUNTY COURTHOUSE, IN CLINTON, ANDERSON COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in ANDERSON County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF ANDERSON, TENNESSEE:

SITUATED IN THE SECOND (2ND) CIVIL DISTRICT OF ANDERSON COUNTY, TENNESSEE, WITHIN THE CORPORATE LIMITS OF OAK RIDGE, TENNESSEE, BEING KNOWN AND DESIGNATED AS LOT 12, BLOCK 14BW, ON THE PLAT OF THE ENTIRE CITY OF OAK RIDGE, AS SHOWN BY MAP OF SAME OF RECORD IN MAP BOOK 2, PAGE 51, CABINET 3, ENVELOPE 59-C, ANDERSON COUNTY REGISTER'S OFFICE, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, AND AS SHOWN BY SURVEY OF HOWARD T. DAWSON DATED 8-27-1994, NO. 94-1190.

BEING THE SAME PROPERTY CONVEYED TO JUAN ANTONIO AYALA AND WIFE, BLANCA IMELDA AYALA, BY WARRANTY DEED DATED MARCH 27, 2006 OF RECORD IN BOOK 1419 PAGE 2009, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **365 JEFFERSON AVE, OAK RIDGE, TENNESSEE 37830.**

MAP 0991 GRP F PARCEL 014.00

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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

IF YOU PURCHASE A PROPERTY AT THE FORECLOSURE SALE, THE ENTIRE PURCHASE PRICE IS DUE AND PAYABLE AT THE CONCLUSION OF THE AUCTION IN THE FORM OF A CERTIFIED/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OUTBID THE LENDER AND ANY OTHER BIDDERS. INSUFFICIENT FUNDS WILL NOT BE ACCEPTED. AMOUNTS RECEIVED IN EXCESS OF THE WINNING BID WILL BE REFUNDED TO THE SUCCESSFUL PURCHASER AT THE TIME THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: BLANCA IMELDA AYALA

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

This day, November 25, 2014. This is improved property known as 365 JEFFERSON AVE, OAK RIDGE, TENNESSEE 37830.

J. PHILLIP JONES, Substitute Trustee
s/s: J. PHILLIP JONES,
SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203
(615) 254-4430
www.phillipjoneslaw.com
Publish:12/01/14, 12/08/14 and 12/15/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated NOVEMBER 9, 2000, executed by CATHY E MILLSAP (AKA CATHY E. SHERWOOD), AN UNMARRIED PERSON, NANCY A SHERWOOD, AN UNMARRIED PERSON, to GREGG S. MURPHY, Trustee, of record in BOOK 1138, PAGE 764, for the benefit of COLUMBIA NATIONAL INCORPORATED, in the Register's Office for SEVIER 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 SEVIER 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 **TUESDAY, JANUARY 6, 2015 AT 2:00 P.M. (LOCAL TIME)**, AT THE FRONT ENTRANCE OF THE SEVIER COUNTY COURTHOUSE IN SEVIERVILLE, SEVIER 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 SEVIER County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF SEVIER, TENNESSEE:

SITUATED IN THE 4TH CIVIL DISTRICT OF SEVIER COUNTY, TENNESSEE, BEING ALL OF LOT 79, ROCK GARDENS UNIT 1, AS SHOWN BY PLAT OF RECORD, IN PLAT BOOK P31, PAGE 227, OF THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE, TO WHICH REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION, AS SHOWN BY A SURVEY PERFORMED BY TIMOTHY J. WALLACE, OF WALLACE SURVEYING COMPANY RLS 1758, WHOSE ADDRESS IS P.O. BOX 5278, SEVIERVILLE, TN 37864, SURVEY DATED 10-19-2000, WSC DRAWING NO. 200384.

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

SUBJECT TO UCC FINANCING STATEMENT OF RECORD IN BOOK 2556, PAGE 651 AND UCC FINANCING STATEMENT CONTINUATION OF RECORD IN BOOK 3673, PAGE 116 IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO CATHY E. MILLSAP SINGLE, AND NANCY A. SHERWOOD SINGLE, BY WARRANTY DEED DATED NOVEMBER 9, 2000 OF RECORD IN BOOK 1138, PAGE 762, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

ALSO BEING THE SAME PROPERTY CONVEYED FROM NANCY A. SHERWOOD TO CATHY E. SHERWOOD (MILLSAP), BY QUIT-CLAIM DEED DATED DECEMBER 31, 2013 OF RECORD IN BOOK 4241, PAGE 102, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 230 RED BUD LN, SEVIERVILLE, TENNESSEE 37876.

MAP 040K GRP A PARCEL 003.00

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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

IF YOU PURCHASE A PROPERTY AT THE FORECLOSURE SALE, THE ENTIRE PURCHASE PRICE IS DUE AND PAYABLE AT THE CONCLUSION OF THE AUCTION IN THE FORM OF A CERTIFIED/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OUTBID THE LENDER AND ANY OTHER BIDDERS. INSUFFICIENT FUNDS WILL NOT BE ACCEPTED. AMOUNTS RECEIVED IN EXCESS OF THE WINNING BID WILL BE REFUNDED TO THE SUCCESSFUL PURCHASER AT THE TIME THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: SEVIER COUNTY ELECTRIC; ASSET ACCEPTANCE, L.L.C.

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

This day, November 13, 2014. THIS IS IMPROVED PROPERTY KNOWN AS **230 RED BUD LN, SEVIERVILLE, TENNESSEE 37876.**

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: 11/17/14, 11/24/14 and 12/01/14

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75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **January 5, 2015 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 LARRY GLENN, to SIGNATURE TITLE & RECORDING SERVICES, Trustee, on October 24, 2006, as Instrument No. 200611200042965 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 2007-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:

ALL THAT PARCEL OF LAND IN COUNTY OF KNOX, STATE OF TENNESSEE AS MORE FULLY DESCRIBED IN DOCUMENT 200107260006313 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

SITUATED IN DISTRICT NO. TWO (2) OF KNOX COUNTY, TENNESSEE, OUTSIDE THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING MORE FULLY BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A STAKE IN THE WEST LINE OF STOOKSBURY STREET. AT A POINT DISTANT NORTHERLY 900 FEET FROM THE POINT OF INTERSECTION OF THE WEST LINE OF STOOKSBURY STREET WITH THE NORTH LINE OF HOLSTON DRIVE; THENCE SOUTH 57 DEGREES 15 MINUTES WEST, 258 FEET TO A STAKE; THENCE NORTH 23 DEGREES 50 MINUTES WEST, 90 FEET TO A STAKE; THENCE NORTH 57 DEGREES 15 MINUTES EAST, 254 FEET TO A STAKE IN THE WEST LINE OF STOOKSBURY STREET; THENCE WITH THE WEST LINE OF STOOKSBURY STREET, SOUTH 26 DEGREES 15 MINUTES EAST, 80 FEET TO THE PLACE OF BEGINNING, AS SHOWN BY SURVEY MADE BY LACK AND BLAKELY, ENGINEERS, KNOXVILLE, TENNESSEE, DATED AUGUST 14, 1940.

BEING THE SAME PROPERTY CONVEYED TO LARRY GLENN, SINGLE BY DEED FROM BARBARA JEAN HICKEY AMES, UNMARRIED, AND DAVID ALAN HICKEY, SR., AND WIFE, SARAH J. HICKEY, AS THE SOLE HEIRS OF THE ESTATE OF HELEN M. HICKEY RECORDED 07/26/2001 IN DEED BOOK PAGE 200107260006313, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

Tax ID: 0711F-003

Current Owner(s) of Property: LARRY GLENN

The street address of the above described property is believed to be **213 Stooksbury Street, 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: 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. 14-004905-670

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: TNSALES@MWZMLAW.COM
Insertion Dates: 11-24, 12-01, 12-08-14

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 23, 2013, executed by RACHEL NIELSEN, conveying certain real property therein described to CRUMP & RICHARDSON PLLC, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 31, 2013, at Instrument Number 201310310027961; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to iServe Residential Lending, LLC who is now the owner of said debt; and WHEREAS, the undersigned,Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **December 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: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF KNOX, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS: SITUATED IN DISTRICT FIVE (5) OF KNOX COUNTY, TENNESSEE, WITHIN THE 42ND WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 25, UNIT 1, LAUREL WOODS NW SUBDIVISION, AS SHOWN BY MAP OF SAME OF RECORD IN MAP CABINET E, SLIDE 206-A, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING ON AN EXISTING IRON PIN IN THE CURVED RIGHT OF WAY LINE OF FLINT HILL DRIVE, AT THE CUL-DE-SAC AT THE WESTERN TERMINUS OF FLINT HILL DRIVE; SAID IRON PIN MAKING THE CORNER OF LOTS 26 AND 25 IN SAID LINE AND BEING LOCATED 284.75 FEET IN A WESTERLY DIRECTION FROM THE POINT OF INTERSECTION OF THE NORTHERLY RIGHT OF WAY LINE OF FLINT HILL DRIVE WITH BRYAN LANE; THENCE FROM THE POINT OF BEGINNING AND WITH SAID LINE OF THE RIGHT OF WAY OF FLINT HILL DRIVE, ON A CURVE TO THE LEFT; HAVING A CHORD CALL AND DISTANCE OF SOUTH 33 DEGREES 55 MINUTES EAST, 33.47 FEET TO AN EXISTING IRON PIN MARKING A COMMON CORNER OF LOTS 24, AND 25; THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 24 AND 25, SOUTH 36 DEGREES 34 MINUTES WEST, 202.72 FEET TO AN EXISTING IRON PIN MARKING A COMMON CORNER OF LOTS 24 AND 25; THENCE NORTH 0 DEGREES 15 MINUTES EAST, 164.74 FEET TO A NAIL IN A 24 INCH CHESTNUT OAK AT THE COMMON CORNER OF LOTS 26 AND 25; THENCE WITH THE COMMON DIVIDING LINE BETWEEN LOTS 26 AND 25, NORTH 75 DEGREES 41 MINUTES EAST, 104.62 FEET TO THE POINT OF BEGINNING ACCORDING TO THE SURVEY OF WADE B. NANCE, SURVEYOR, DATED 1/7/1985, BEARING FILE NUMBER A, DRAWING NO. 1082. SUBJECT TO ALL APPLICABLE RESTRICTIONS, EASEMENTS, BUILDING SETBACK LINES AND CONDITIONS OF RECORD IN SAID REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. SUBJECT TO RESTRICTIONS FOUND IN BOOK 1595, PAGE 894 IN SAID REGISTER'S OFFICE. SUBJECT TO ANY APPLICABLE GOVERNMENTAL ZONING ORDINANCES OR SUBDIVISION REGULATIONS IN EFFECT THEREON. Parcel ID: 079ED-022 PROPERTY ADDRESS: The street address of the property is believed to be **5112 FLINT HILL DRIVE, KNOXVILLE, TN 37921**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): RACHEL NIELSEN 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 setback lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #75174
Insertion Dates: 11-17, 11-24, 12-1-14

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 MAY 12, 2006, executed by STEVEN W. DAY AND KIMBERLY D. DAY, HUSBAND AND WIFE, to NATIONS TITLE OF TENNESSEE, Trustee, of record in RECORD BOOK 2111, PAGE 1900-1909, for the benefit of U.S. BANK NATIONAL ASSOCIATION ND., in the Register's Office for BLOUNT 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 BLOUNT County, Tennessee, to secure the indebtedness described, the entire indebtedness having been declared due and payable by U.S. BANK NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER OF U.S. BANK NATIONAL ASSOCIATION ND, 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, JANUARY 8, 2015 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT DOOR OF THE BLOUNT COUNTY COURTHOUSE IN MARYVILLE, BLOUNT 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 BLOUNT County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF BLOUNT, TENNESSEE:

SITUATE IN DISTRICT NO. 9 OF BLOUNT COUNTY, TENNESSEE AND BEING ALL OF LOT NO. 198 OF MEADOWBROOK ADDITION, NO. 2, AS SHOWN BY MAP OF RECORD IN MAP FILE 160A IN THE REGISTER'S OFFICE FOR BLOUNT COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULARLY DESCRIPTION THEREOF AND ACCORDING TO SURVEY OF BRUCE MCCLELLAN, RLS 696, TROTTER-MCCLELLAN, INC., 3377 REGAL DRIVE, ALCOA, TN 33701, DATED 10/27/97, AND BEARING DRAWING NO. 97-843

BEING THE SAME PROPERTY CONVEYED TO STEVEN WALTER DAY (SINGLE), BY WARRANTY DEED DATED OCTOBER 30, 1997 OF RECORD IN BOOK 605, PAGE 259, IN THE REGISTER'S OFFICE OF BLOUNT COUNTY, TENNESSEE.

ALSO BEING THE SAME PROPERTY CONVEYED FROM STEVEN W. DAY AND KIMBERLY A. DAY, HUSBAND AND WIFE TO STEVEN W. DAY AND KIMBERLY A. DAY, HUSBAND AND WIFE, BY QUITCLAIM DEED DATED MAY 12, 2006 OF RECORD IN RECORD BOOK 2111, PAGE 1898 IN THE REGISTER'S OFFICE OF BLOUNT COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **509 FLETCHER ST, MARYVILLE, TENNESSEE 37804**.

MAP 037J GRP A PARCEL 016.00

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

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

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

IF YOU PURCHASE A PROPERTY AT THE FORECLOSURE SALE, THE ENTIRE PURCHASE PRICE IS DUE AND PAYABLE AT THE CONCLUSION OF THE AUCTION IN THE FORM OF A CERTIFIED/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OUTBID THE LENDER AND ANY OTHER BIDDERS. INSUFFICIENT FUNDS WILL NOT BE ACCEPTED. AMOUNTS RECEIVED IN EXCESS OF THE WINNING BID WILL BE REFUNDED TO THE SUCCESSFUL PURCHASER AT THE TIME THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: BENEFICIAL TENNESSEE INC.

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

This day, November 21, 2014. This is improved property known as 509 FLETCHER ST, MARYVILLE, TENNESSEE 37804

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: 11/24/14, 12/01/14 and 12/08/14

Classified

Legal Notices

75 FORECLOSURES

CALL (865) 686-9970 TO PLACE YOUR AD

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 15, 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 JOHN W ROBINSON AND TONYA T WELSH, to PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C., Trustee, on February 16, 2007, as Instrument No. 200702210067657 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-5, ASSET-BACKED CERTIFICATES, SERIES 2007-5

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

Being Lot No, 25 on the plan of Cedar Flats Subdivision, Unit 3, of record in Plat Cabinet F, Slide 94-D, Register's Office for Knox County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to John W. Robinson and Tonya T. Welsh, husband and wife, from Chad E. Spradlin and wife, Kimberly J. Spradlin, by deed on February 16, 2007, of record in Instrument Number 200702210047454, Registers Office for Knox County, Tennessee.

Tax ID: 047NF-007

Current Owner(s) of Property: JOHN W ROBINSON AND TONYA T WELSH

The street address of the above described property is believed to be **701 LKE LN, 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: OPTION ONE MORTGAGE CORP

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. 14-004369-670

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: TNSALES@MWZMLAW.COM
Insertion Dates: 11-17, 11-24, 12-1-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 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 GLENN E RHEA, to CROSSLAND TITLE, Trustee, on October 11, 2006, as Instrument No. 200610180033798 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006 EQ2 ASSET-BACKED CERTIFICATES, SERIES 2006-EQ2

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

SITUATED IN THE SIXTH (6TH) CIVIL DISTRICT OF KNOX COUNTY, TENNESSEE WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, BEING A CERTAIN TRACT OR PARCEL OF LAND CONTAINING 3.39 ACRES, MORE OR LESS, FRONTING 218.6 FEET FEET ON THE NORTH SIDE OF CHOTO ROAD, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN IN THE NORTH LINE OF CHOTO ROAD, SAID IRON PIN BEING LOCATED IN THE CENTER OF A CREEK RUNNING TO FORT LOUDON LAKE EMBAYMENT AND ALSO MARKING CORNER OF PROPERTY OF MILLER; THENCE WITH THE CENTER OF THE CREEK AND ALONG MILLER'S NORTHWEST LINE THE FOLLOWING CALLS AND DISTANCES; NORTH 64 DEG. 29 MIN. EAST 254.4 FEET TO AN IRON PIN; THENCE NORTH 77 DEG. 12 MIN. EAST 142.8 FEET TO AN IRON PIN; NORTH 37 DEG 27 MIN. EAST 114.7 FEET TO AN IRON PIN IN FORT LOUDON LAKE EMBAYMENT; THENCE NORTH 26 DEG. 37 MIN. WEST 198.23 FEET, TO AN IRON PIN, CORNER TO PROPERTY OF CROSS (DEED BOOK 1467 PAGE 247); THENCE WITH THE SOUTHEAST LINE OF PROPERTY OF CROSS, SOUTH 66 DEG. 30 MIN. WEST, PASSING AN IRON PIN AT 60.14 FEET, A TOTAL DISTANCE OF 781.9 FEET TO AN IRON PIN IN THE NORTH LINE OF CHOTO ROAD; THENCE WITH CHOTO ROAD, SOUTH 53 DEG. 25 MIN. EAST 218.6 FEET TO THE POINT OF BEGINNING, AS SHOWN BY SURVEY OF T.J. HATMAKER, SURVEYOR, DATED MARCH 30, 1973.

BEING THE SAME PROPERTY CONVEYED TO GLENN E. RHEA BY QUIT-CLAIM DEED DATED JULY 21, 1988, FROM LINDA RHEA AND OF RECORD IN DEED BOOK 1952, PAGE 1183, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

Tax ID: 162-037

Current Owner(s) of Property: GLENN E RHEA

The street address of the above described property is believed to be **1402 CHOTO ROAD, KNOXVILLE, TN 37922**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: 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. 14-001764-670

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: TNSALES@MWZMLAW.COM
Insertion Dates: 11-24, 12-01, 12-08-14

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 AUGUST 1, 2006, executed by CHADWICK S. TAYLOR, UNMARRIED, to CHARLES E. TONKIN, II., Trustee, of record in INSTRUMENT NO. 200608030010215, 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, JANUARY 8, 2015 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. SEVEN (7) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 36TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF UNIT 3, TEMPLETON COURT CONDOMINIUMS, PHASE I, AS SHOWN BY THE MASTER DEED OF RECORD IN DEED BOOK 2252, PAGE 361, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MASTER DEED SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CHADWICK S. TAYLOR, UNMARRIED, BY WARRANTY DEED DATED AUGUST 1, 2006 OF RECORD IN INSTRUMENT NO. 200608030010214, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **3224 QUIET WAY, KNOXVILLE, TENNESSEE 37918**.

PARCEL ID: 058DM00400C

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. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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

IF YOU PURCHASE A PROPERTY AT THE FORECLOSURE SALE, THE ENTIRE PURCHASE PRICE IS DUE AND PAYABLE AT THE CONCLUSION OF THE AUCTION IN THE FORM OF A CERTIFIED/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OUTBID THE LENDER AND ANY OTHER BIDDERS. INSUFFICIENT FUNDS WILL NOT BE ACCEPTED. AMOUNTS RECEIVED IN EXCESS OF THE WINNING BID WILL BE REFUNDED TO THE SUCCESSFUL PURCHASER AT THE TIME OF THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: TEMPLETON COURT HOMEOWNER'S ASSOCIATION, INC.

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

This day, November 21, 2014. This is improved property known as 3224 QUIET WAY, KNOXVILLE, TENNESSEE 37918

J. PHILLIP JONES, Substitute Trustee

s/s: J. PHILLIP JONES,

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

www.phillipjoneslaw.com

Publish: 11/24/14, 12/01/14 and 12/08/14

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

Rubin Lublin TN PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846
Ad #75206
Insertion Dates: 11-24, 12-01, 12-8-14

Classified

Legal Notices

75 FORECLOSURES

CALL (865) 686-9970 TO PLACE YOUR AD

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Jason Robert North executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Investors Group, Lender and Charles E. Tonkin, II, Trustee(s), which was dated February 27, 2006 and recorded on February 28, 2006 in Instrument No. 200602280072516, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, CitiMortgage, Inc., (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **January 8, 2015, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Six (6) of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 15, Unit 2, Creekwood Subdivision, as shown by map of the same of record in Map Cabinet E, Slide 277-C (Map Book 66-S, Page 74), in the Register's Office for Knox County, Tennessee, To which map specific reference is hereby made for a more particular description.

The source of the above description being the map of record in Map Cabinet E, Slide 277-C (Map Book 66-S, Page 74), in the Register's Office For Knox County, Tennessee; no boundary survey having been obtained at the time of this conveyance.

Being the same property conveyed to Lloyd E. Murphy and wife, Tahsing Murphy and Charles Lee Murphy, single, by Structure Systems, Inc., dated September 11, 1992, Recorded September 17, 1992, in Deed Book 2083, Page 1093, in the Register's Office for Knox County, Tennessee.

This conveyance is made subject to all applicable restrictions, building setback lines, all existing easements, and to all conditions as set forth on the recorded map.

Being the same property conveyed to Jason Robert North, by Lloyd E. Murphy and wife, Tahsing Murphy, by and through their duly appointed Attorney-in-Fact, Charles Lee Murphy by virtue of power of attorney, and Charles Lee Murphy, unmarried, by Warranty Deed dated February 27, 2006, and of record in Instrument No. 200602280072514, in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 119GB 015

Address/Description: **9105 Cedarpark Lane, Apartments A-D, Knoxville, TN 37923.**

Current Owner(s): Jason Robert North.

Other Interested Party(ies): N/A

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property 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; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-17722
Insertion Dates: 11-17, 11-24, 12-1-14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 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 DOROTHY JEAN KNUTIE AND RICHARD J KNUTIE, to WESLEY D. TURNER, Trustee, on March 8, 2004, as Instrument No. 200403290089378 in the real property records of Knox County Register's Office, Tennessee and re-filed as Instrument No. 200404130094242 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R4

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. NINE OF KNOX COUNTY, TENNESSEE, AND WITHIN THE 27TH WARD OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN AT THE POINT OF INTERSECTION OF THE SOUTH LINE OF CHAPMAN HIGHWAY WITH THE EAST LINE OF JUDITH DRIVE; THENCE WITH THE SOUTH LINE OF CHAPMAN HIGHWAY, SOUTH 57 DEG. 37 MIN EAST, 314.9 FEET TO A CONCRETE MARKER; THENCE ALONG A FENCE LINE, SOUTH 32 DEG. 23 MIN. WEST, 40 FEET TO AN IRON PIN; THENCE CONTINUING WITH SAID FENCE LINE AND IN PART WITH THE LINE OF LOT 25, OF THE JAY HENRY SUBDIVISION, SOUTH 28 DEG. WEST, 293.5 FEET TO AN IRON PIN, THENCE NORTH 62 DEG. 50 MIN. WEST, ALONG A FENCE LINE, 64 FEET TO AN IRON PIN, CORNER TO PROPERTY NOW OR FORMERLY OWNED BY A. BURL DAVIS; THENCE WITH DAVIS' LINE, NORTH 39 DEG. 48 MIN. EAST, 20.1 FEET TO AN IRON PIN; THENCE CONTINUING WITH DAVIS' LINE, NORTH 62 DEG. 14 MIN. WEST, 191.3 FEET TO AN IRON PIN IN THE EAST LINE OF JUDITH DRIVE; THENCE WITH SAID LINE, NORTH 18 DEG. 1 MIN. EAST, 344.8 FEET TO THE PLACE OF BEGINNING. THERE IS EXCEPTED FROM THE ABOVE DESCRIBED PROPERTY A SMALL TRIANGULAR STRIP FRONTING 10 FEET ON THE SOUTH SIDE OF CHAPMAN HIGHWAY AND LYING BETWEEN THE FENCE ALONG THE WESTERN PART OF SUBJECT PROPERTY AND THE EAST LINE OF JUDITH DRIVE, WHICH SAID STRIP IS IN THE FORM OF A TRIANGLE AND IS RESERVED FOR ROAD PURPOSES AS SHOWN IN DEED BOOK 699, PAGE 372, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND PLAT OF SURVEY. BEING ACCORDING TO THE SURVEY OF BATSON AND HIMES, ENGINEERS, KNOXVILLE, TENNESSEE, DATED AUGUST 9, 1956.

Tax ID: 123 FF 001

Current Owner(s) of Property: DOROTHY JEAN KNUTIE AND RICHARD J KNUTIE

The street address of the above described property is believed to be **5303 CHAPMAN HIGHWAY, KNOXVILLE, TN 37920**, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

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

OTHER INTERESTED PARTIES: None

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

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

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

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

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

MWZM File No. 14-004347-670

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: TNSALES@MWZMLAW.COM
Insertion Dates: 11-17, 11-24, 12-1-14

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 11, 2003, executed by PATRICIA K. WOMACK (AKA PATRICIA KATHLEEN WOMACK), AN UNMARRIED WOMAN, to FMLS, INC., Trustee, of record in BOOK 1341, PAGE 408, for the benefit of AMSOUTH BANK, in the Register's Office for ANDERSON County, Tennessee and to J. PHILLIP JONES AND/OR JESSICA D. BINKLEY, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for ANDERSON County, Tennessee, to secure the indebtedness described; WHEREAS, the said Deed of Trust was last assigned to 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 **TUESDAY, JANUARY 13, 2015 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT DOOR OF THE ANDERSON COUNTY COURTHOUSE, IN CLINTON, ANDERSON COUNTY, TENNESSEE, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in ANDERSON County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF ANDERSON, TENNESSEE:

SITUATED IN THE SECOND CIVIL DISTRICT OF ANDERSON COUNTY, TENNESSEE, AND DESIGNATED AS LOT 97, BLOCK E-20 CITY OF OAK RIDGE, AS SHOWN ON THE MAP OF THE SAME OF RECORD IN CABINET 3, SLIDE 18-A, REGISTER'S OFFICE, ANDERSON COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT.

IF THERE IS A MOBILE HOME OR OTHER STRUCTURE LOCATED ON THE SUBJECT PROPERTY, GRANTOR/BORROWER GRANTS A SECURITY INTEREST IN SUCH MOBILE HOME OR OTHER STRUCTURE TO THE OWNER OF THE INDEBTEDNESS SECURED BY THIS DEED OF TRUST.

BEING THE SAME PROPERTY CONVEYED TO THOMAS KELLY WOMACK AND WIFE, PATRICIA K. WOMACK, BY WARRANTY DEED DATED OCTOBER 22, 1985 OF RECORD IN DEED BOOK K16, PAGE 174, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

ALSO BEING THE SAME PROPERTY CONVEYED FROM THOMAS KELLY WOMACK TO PATRICIA KATHLEEN WOMACK, HER SUCCESSORS AND ASSIGNS, BY QUITCLAIM DEED DATED MAY 3, 1997 OF RECORD IN BOOK 1013, PAGE 864, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

THE SAID PATRICIA K. WOMACK HAVING SINCE DIED ON OR ABOUT AUGUST 19, 2010.

THIS IS IMPROVED PROPERTY KNOWN AS **107 CAHILL LN, OAK RIDGE, TENNESSEE 37830.**

MAP 094G GRP D CTRL MAP 094F PARCEL 046.00

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE.

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

IF YOU PURCHASE A PROPERTY AT THE FORECLOSURE SALE, THE ENTIRE PURCHASE PRICE IS DUE AND PAYABLE AT THE CONCLUSION OF THE AUCTION IN THE FORM OF A CERTIFIED/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OUTBID THE LENDER AND ANY OTHER BIDDERS. INSUFFICIENT FUNDS WILL NOT BE ACCEPTED. AMOUNTS RECEIVED IN EXCESS OF THE WINNING BID WILL BE REFUNDED TO THE SUCCESSFUL PURCHASER AT THE TIME THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: ESTATE/HEIRS OF PATRICIA K. WOMACK

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

This day, November 25, 2014. This is improved property known as 107 CAHILL LN, OAK RIDGE, TENNESSEE 37830.

J. PHILLIP JONES, Substitute Trustee
s/s: **J. PHILLIP JONES,**
SUBSTITUTE TRUSTEE
1800 HAYES STREET
NASHVILLE, TN 37203
(615) 254-4430

www.phillipjoneslaw.com

Publish:12/01/14, 12/08/14 and 12/15/14

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 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 RHONDA YVETTE RAMSEY AND MICHAEL GLEATON RAMSEY, to PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C., Trustee, on March 15, 2007, as Instrument No. 200908100010971, in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2007-OPT1, ASSET-BACKED CERTIFICATES, SERIES 2007-OPT1

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. SIX (6) OF KNOX COUNTY, TENNESSEE WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOT 31, CAMELOT SUBDWISION, AS SHOWN ON THE PLAT OF RECORD IN PLAT CABINET D, SLIDE 309-A (FORMERLY MAP BOOK 46-S, PAGE 31). REGISTER'S OFFICE, KNOX COUNTY TENNESSEE, AND ACCORDING TO THE SURVEY OF SMOKY MOUNTAIN LAND SURVEYING CO., INC., HOWARD T. DAWSON, RLS, DATED OCTOBER 16, 2002, BEARING DRAWING NO. 020341, TO WHICH PLAT AND SURVEY SPECIFIC REFERENCE IS MADE FOR A MORE PARTICULARLY DESCRIPTION.

Tax ID: 077DC010

Current Owner(s) of Property: RHONDA YVETTE RAMSEY AND MICHAEL GLEATON RAMSEY

The street address of the above described property is believed to be **7301 Lancelot Dr, Knoxville, TN 37931**, 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: LIS PENDENS FILED LISTING PRIORITY TRUSTEE SERVICES OF TENNESSEE, LLC AND TODAY'S HOME AND LIEN FILED IN FAVOR OF KNOX COUNTY , TENNESSEE

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. 14-002990-670

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: TNSALES@MWZMLAW.COM
Insertion Dates: 11-17, 11-24, 12-1-14

Classified

CALL (865) 686-9970 TO PLACE YOUR AD

Legal Notices

75 FORECLOSURES

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated JUNE 7, 2006, executed by CHRIS NORTON AND WIFE, JAMIE NORTON, to FIRST TENNESSEE TITLE INSURANCE, Trustee, of record in BOOK 2550, PAGE 198, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WILMINGTON FINANCE, INC., in the Register's Office for SEVIER 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 SEVIER County, Tennessee, to secure the indebtedness described: WHEREAS, the said Deed of Trust was last assigned to U.S. BANK NATIONAL ASSOCIATION, the entire indebtedness having been declared due and payable by U.S. BANK NATIONAL ASSOCIATION, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, J. PHILLIP JONES/ JESSICA D. BINKLEY, will by virtue of the power and authority vested in me as Substitute Trustee, on **TUESDAY, JANUARY 6, 2015 AT 2:00 P.M.** (LOCAL TIME), AT THE FRONT ENTRANCE OF THE SEVIER COUNTY COURTHOUSE IN SEVIERVILLE, SEVIER 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 SEVIER County, Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF SEVIER, TENNESSEE:

SITUATED IN THE FOURTEENTH (14TH) CIVIL DISTRICT OF SEVIER COUNTY, TENNESSEE, AND BEING LOT 88 OF THE GREATER BOYD'S CREEK SUBDIVISION, NO. ONE, AS THE SAME ARE DESIGNATED AND APPEAR ON THE PLAT OF RECORD IN MAP BOOK 13, PAGE 6, IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

SUBJECT TO ALL NOTATIONS, UTILITY, WATER LINE, AND ALL OTHER EASEMENTS AND RIGHT OF WAY AS SHOWN ON MAP OF RECORD IN MAP BOOK 13, PAGE 6, AND IN MISCELLANEOUS BOOK 24, PAGE 130, IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE.

SUBJECT TO RESTRICTIONS OF RECORD IN MISCELLANEOUS BOOK 24, PAGE 130, IN THE REGISTER'S OFFICE FOR SEVIER COUNTY, TENNESSEE.

SUBJECT TO ANY AND ALL APPLICABLE RESTRICTIONS, EASEMENTS AND BUILDING SETBACK LINES AS ARE SHOWN RECORDED IN THE SEVIER COUNTY REGISTER'S OFFICE AND FURTHER TO ANY MATTER AND/OR CONDITION WHICH WOULD BE DISCLOSED BY A CURRENT, ACCURATE SURVEY OR INSPECTION OF THE PROPERTY HEREIN DESCRIBED.

BEING THE SAME PROPERTY CONVEYED TO CHRIS NORTON AND WIFE, JAMIE NORTON, BY SPECIAL WARRANTY DEED (CORPORATION) DATED MAY 31, 2006 OF RECORD IN BOOK 2550, PAGE 196, IN THE REGISTER'S OFFICE OF SEVIER COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS **1183 CEDAR SPRINGS VALLEY RD, SEVIERVILLE, TENNESSEE 37876.**

MAP 025J GRP C PARCEL 005.00

THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTION TRUSTEE(S) OR THEIR OFFICE.

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

IF YOU PURCHASE A PROPERTY AT THE FORECLOSURE SALE, THE ENTIRE PURCHASE PRICE IS DUE AND PAYABLE AT THE CONCLUSION OF THE AUCTION IN THE FORM OF A CERTIFIED/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES. NO PERSONAL CHECKS WILL BE ACCEPTED. TO THIS END, YOU MUST BRING SUFFICIENT FUNDS TO OUTBID THE LENDER AND ANY OTHER BIDDERS. INSUFFICIENT FUNDS WILL NOT BE ACCEPTED. AMOUNTS RECEIVED IN EXCESS OF THE WINNING BID WILL BE REFUNDED TO THE SUCCESSFUL PURCHASER AT THE TIME THE FORECLOSURE DEED IS DELIVERED.

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, November 21, 2014. THIS IS IMPROVED PROPERTY KNOWN AS 1183 CEDAR SPRINGS VALLEY RD, SEVIERVILLE, TENNESSEE 37876

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: 11/24/14, 12/01/14 and 12/08/14

75 FORECLOSURES

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, James S. Krugjohann and Linda L. Krugjohann executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Investors Group, Lender and Charles E. Tonkin, II, Trustee(s), which was dated October 30, 2007 and recorded on October 31, 2007 in Instrument No. 200710310035830, Knox County, Tennessee Register of Deeds.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, Carrington Mortgage Services, LLC, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by an instrument duly recorded in the Office of the Register of Deeds of Knox County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on **December 23, 2014, at 10:00AM** at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

Situated in District Number Six (6) of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 8, Block A, of the Spanish Trails Subdivision, Unit 3, as the same appears of record in Map Cabinet E, Slide 57B (formerly Map Book 54S, Page 44), in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

Being the same property conveyed to James S. Krugjohann and Linda L. Krugjohann, husband and wife, by deed dated October 30, 2007, of record at Instrument No. 200710310035829, in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 105GH102

Address/Description: **1315 Chert Pit Road, Knoxville, TN 37923.**

Current Owner(s): James S. Krugjohann and Linda L. Krugjohann.

Other Interested Party(ies): .N/A

The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property 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; a deed of trust; and any matter than an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
277 Mallory Station Road
Suite 115
Franklin, TN 37067
PH: 615-550-7697 FX: 615-550-8484
File No.: 14-26025
Insertion Dates: 11-24, 12-01, 12-08-14

85 MISC. NOTICES

NOTICE OF PUBLIC AUCTION	
In compliance with TCA 66-14-102 thru 66-14-106 the following cars will besold on December 17, 2014@ 2:00 PM @ Chestnut Street Transport & Recovery,Inc., 5000 Rutledge Pike Knoxville, TN if total bill is not paid by date of sale.	
1994 CHR LEBAR	1990 TOY CAMRY
1C3AA3632RF134883	4T1VW22E5LU006770
1997 GMC 1500	2002 DOD STRAT
1GTEK19RXVE539940	4B3AG42G32E076545
2002 NIS ALTIM	2005 TOY COROL
1N4BL11D02C270814	JTDBR32E952057107
2008 DOD NITRO	2011 NIS JUKE
1D8GT58K68W231312	JN8AF5MV9BT015611
2004 VOL JETTA	2002 CHE MALIB
3VWRK69M74M079645	1G1ND52J62M632275
2005 CHE IMPAL	1991 CHE PICK-
2G1WF52E759294856	1GCDCC14K8ME150358
1999 TOY COROL	2000 FOR F150
2T1BR12E9XC184108	1FTRX18L2YNA72629
2000 MER COUGA	1989 FOR RANGE
1ZWFT61L2Y5614777	1FTCR10A7KUC27182
2000 CHE MONTE	
2G1WW12E2Y9185539	Publish: 12/01/14

85 MISC. NOTICES

NOTICE OF PUBLIC/PRIVATE AUCTION

The owners and/or lien holders of the following vehicles are hereby notified of their rights to pay all charges and reclaim said vehicles being held at the storage lot of Floyd's Wrecker Service. Failure to reclaim these vehicles will be deemed a waiver of all rights, title, and consent to dispose of said vehicle at public auction at 135 Hawthorne Street, Knoxville TN 37920.

1986 NISS JN1HZ16S7GX086094 2006 CHRY 2C3KA43R36H215517 1991 FORD 1FTCR10A0MUC09044 2007 YAMA JYARJ06E37A033162 1999 FORD 1FAFP53S1XA302536 1998 FORD 1FMZU34P2WZA40390 1991 TOYT JT2MX83E0M0071930 1990 MERC 1MEPM6046LH609588 1992 MAZD JM1HD4618N0130579 1999 PONT 1G2HX52K4XH206478 1993 NISS 1N4EB31P4PC783996 1995 MERC 1MELM50U7SA656080 1981 HOND JH3PC0102BM208646 1988 FORD 1FTDF15Y9JNA82030 2002 HYUN KMHFU45E12A204616 2002 TOYT 2T1FF28P12C869866 1997 STRN 1G8ZH1279VZ172623 1996 MERC 4M2DV11W3TDJ26338 1998 TOYT 4T1BF18B9WU271493 2002 MERC 1MEFM50U32A601333	1999 FORD 2FTZA5447XBB37007 1996 GMC 1GKEC16R6TJ736825 1982 TOYT JT4RN34D3C0052007 2002 LINC 1LNHM87A12Y622160 2004 MAZD 1YVHP80D945N74888 2001 KIA KNAGD124415053018 2001 VOLK 3VWRS29M61M069189 2002 MERC 1MEFM50U32A60133 1993 TOYT 4T1SK12E6PU235714 2003 MAZD JM1BJ225730100434 1992 VOLV YV1AS8818N475322 2001 VOLK 3VWRS29M61M069189 2000 STRN 1G8ZJ5276YZ141572 1997 CHRY 3C3EL55H1VT584576 2005 FORD 1FAFP56U15A155855 1991 CHEV 1GNDM15Z3MB208085 1995 FORD 1FMDU34X2SUA87602
Publish: 11/24/14	

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 December 17, 2014@ 2:00 PM @ Cedar Bluff Towing, Inc. 623 Simmons Road Knoxville, TN if total bill is not paid by date of sale.

1999 FOR RANGE 1FTYR14V2XPB29539 2008 BAS BOAT NCB002236M82D 2008 FOR TAURU 1FAHP24W88G152335 1995 MIT GALAN JA3AJ46G5SZ019122 1989 CHE BLAZE 1GNCT18R4K8189020 2003 MAZ PROTE JM1BJ226130107775 2004 OLD ALERO 1G3NL52E64C235641 2000 MAZ PROTE JM1BJ2227Y0221445 1992 CHE BLAZE 1GNCT13W0N2208476 2005 FOR CROWN 2FAFP71W25X144097 1996 TOY CAMRY 4T1BG12K6TU910849 1990 HON CIVIC 1HGED3555LL026985 1998 HON ACCOR 1HGCG5650WA090361 2001 SAT SC1	1G8ZP128X1Z201455 1979 CHE PICKU CCU149F355529 2001 MAZ 626 1YVGF22C115206457 2002 MIT LANCE JA3AJ86E32U002659 2001 FOR TAURU 1FAFP53U91A156542 2004 HON ACCOR 1HGCM56884A001250 1999 MER SABLE 1MEFM53U4XA616443 2003 FOR F250 1FTNW21P93EC29778 2008 CHE AVEO KL1TD566X8B016188 2002 MIT MIRAG JA3AY11A02U061787
Publish: 12/01/14	

85 MISC. NOTICES

Public Auction	
NOTICE OF PUBLIC SALE:	
ATTENTION: owners and or lienholder of a White 1995 Chevrolet 2500 series pickup bearing serial # 1GCGC24K5SE243855 NLP held for non-payment of repairs at Gary's Auto Body 815 Tipton Station Rd, Knoxville Tennessee. If not retrieved by December 8th, 2014 with payment in full, (proof of ownership required) on December 11th, 2014 said vehicle will be sold at Public Auction at 11:00 AM at above address. Gary's Auto Body reserves the right to refuse bids and to bid.	
Publish	Publish Date: 11-24, 12-01 & 12-08

85 MISC. NOTICES

NON-RESIDENT NOTICE

John J. Russell
vs.
Kathleen M. Russell
Docket # 112795

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 Kathleen M. Russell 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 Kathleen M. Russell.

IT IS ORDERED that said defendant file an answer to an action of COMPLAINT FOR DIVORCE filed by John J. Russell, Plaintiff herein, with the Fourth Circuit Court in Knoxville, Tennessee, and with Melanie Campbell Brown, Plaintiff's Attorney whose address is 9111 CROSS PARK DR. STE. D-200, KNOXVILLE, TN 37923, 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 5TH DAY OF NOVEMBER, 2014.

s/s Mike Hammond
MIKE HAMMOND
Clerk
s/s Debbie Sewell
DEBBIE SEWELL
Deputy Clerk

85 MISC. NOTICES

NON-RESIDENT NOTICE

Marie Ann Carney vs Gabriel Dave McMahan
Docket #124765

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 Gabriel Dave McMahan 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 Gabriel Dave McMahan,

IT IS ORDERED that said defendant Gabriel Dave McMahan file an answer to an action of COMPLAINT FOR DIVORCE filed by Marie Ann Carney, Plaintiff herein, with the Fourth Circuit Court in Knoxville, Tennessee and with ALLISON S. JACKSON Plaintiff's Attorney whose address is 900 S. GAY STREET, SUITE 1400, P.O. BOX 2047, KNOXVILLE, TN 37901, 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 (4th) publication. This notice will be published in the Knoxville Focus for four (4) consecutive weeks.

This 29th day of October, 2014.

Mike Hammond
Clerk
Debbie Sewell
Deputy Clerk

PUBLISH: 11/10/14, 11/17/14, 11/24/14 AND 12/1/2014

85 MISC. NOTICES

NON-RESIDENT NOTICE

NO. 14-10-349
GINA MARIE FAWVER
VS.
RICHARD THOMAS FAWVER

STATE OF TENNESSEE

IN THE CHANCERY COURT OF SEVIER COUNTY, TENNESSEE

In this cause, it appearing from the Complaint, which is sworn to, that the defendant, RICHARD THOMAS FAWVER is a non-resident of the State of Tennessee, or his whereabouts cannot be ascertained so that ordinary process cannot be served upon him, it is ordered that said defendant file an answer with the Chancery Court of Sevier County, Tennessee, and a copy with Plaintiff's Attorney, P. Richard Talley, whose address is, PO Box 950, Dandridge, TN 37725, within thirty (30) days of the last date of publication, exclusive of the day of publication, or a judgment by default may be entered and the cause set for hearing ex parte as him. Further, for the purpose of hearing the Final Decree to be heard on the 22nd day of January 2015, at 9:00 a.m. or as soon as this cause can be heard in the Chancery Courtroom, JEFFERSON COUNTY COURTHOUSE, DANDRIDGE, TN; further, that failure to answer before or appear on that date will result in the judgment being taken against him and entry of a Final Decree. This notice will be published in the Knoxville News Sentinel for four successive weeks.

This 30th day of October 2014

Mike Hammond
Clerk
Debbie Sewell
Deputy Clerk

PUBLISH: 11/10/14, 11/17/14, 11/24/14 AND 12/1/2014