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New city council members speak up

By Mike Steely stéelym@knoxfocus.com

When the City Beer Board convened Tuesday afternoon Stephanie Welch, the new 1st District member, was left out of the roll call. This was brought to immediate attention and Board Chairman George Wallace

laughed when he said his new council got underway. name was, until now, the being present.

The five new city counlast name called on the roll cil members had no hesitaand he had forgotten that tion in speaking up during "Welch" comes after "Wal- their first regular counlace." Welch was noted as cil meeting Tuesday. Each Helen Ross McNabb she took place. of them not only made "Here we go," Wallace motions in the beer board said as the first regularly but also in the regular and

Councilwoman Seema veterans could be built. The Singh Perez speaking up to question two affordable in a grant, which Perez said housing grants.

Perez told the director of was disappointed with a structure at 3720 Middle-

and the other members scheduled meeting of the zoning requests with new so 10 units for homeless cost more than tearing it city is awarding \$300,000 she supports but wanted to know why the demolition dence for mental health.

responded that restoring from the state and voted brook Pike being torn down the building would have

down and building a new facility. He said the project will cost about \$1.7 million and supplies indepen-Perez noted that \$800,000 Director Jerry Vagnier of the funds are coming

Continued on page 2

HOLIDAY HELPERS



Central High School junior cheerleader LeAnna Rogers enjoys face-painting at the Fantasy of Trees. High school student-athletes have stepped up again during the holiday season this year. See story and more photos in Sports & Recreation, Section C.

Ms. Senior United States



Royalty appeared at the Frank R. Strange Senior Center on Wednesday, Dec. 13 in the form of three Senior Pageants Group queens. Left to right are, Ms, Senior Universe Donna McGuffie, Ms. Senior United States Lauren Monahan, Cole Monahan, and Ms. Senior Tennessee Debbie Watts.

Royalty is crowned in Knoxville

By Pete Gawda

History was made December 13 at the Frank R. Strang Senior Center when Lauren Monahan, coordinator of the center and former Ms. Senior Tennessee, was crowned as the first Ms. Senior United States. She was crowned by Donna McGuffie, the reigning Ms. Senior Universe, who is a friend of Ms. Monahan.

"This so special," Ms. McGuffie said as she crowned Monahan. McGuffie was representing the Ms. Senior Pageants Group which seeks to honor the women and daughters of "The Greatest Generation" through Ms. Senior Universe and other pageants. The Ms. Senior Universe Pageant is for ladies 60 and over and has been presented for a number of years. However, Monahan is the first Ms. Senior United States, which is a new category open to ladies 50 years of age and older.

Continued on page 4

Unusual year for Angelic Ministries

By Mike Steely steelym@knoxfocus.com

It's been quite a year for Angelic Ministries. The needs of destitute families keep growing and the ministry continues to serve them. Earlier in the year the ministry bought the former Salem Baptist Church building in Halls and it took months to convince had two "Christmas Malls" at the community there that Executive Director Tony Earl wasn't going to operate a homeless center there.

"God opened the door for us to buy the Halls church. We were granted \$100,000 to do so and borrowed another \$200,000.

We're doing a needs analysis in trees and decorations. the Halls community with leaders there. It could become a facility for adult education, seniors, school arts, a wedding venue, a community garden or have a computer lab," he said of the former church.

Since then the ministry has the new location where needy families could come and pick gifts, toys, clothing, etc. for free. The Angelic Ministries location on Central held the same "mall" through December. Also within the items available to impoverished families were Christmas

"We served 99 individuals yesterday, 67 of them for Christmas have moved on to employment. items," Reverend Earl told The Focus earlier this month.

Having given the promise not to house recovering men in the Halls facility, Earl said they are now looking for a piece of property solely for that purpose. There's houses toward paying off the a waiting list to get into the men's program, which trains men in various job skills like garage work, wood shop, etc. He said that dorm-type housing is best for men who enter the program and they would spend the first three months there.

Earl said the program is "going well" and told of several men who "We call it Life Retraining." He added that the ministry is looking into getting some of the men special driver licenses so they can drive back and forth to work.

"We're selling two of our nine Halls property. Our vision is to pay it off in two years," he said. Of those ministry-owned houses which currently house men in the program he said, "There has never been a police officer called to our houses."

Angelic Ministries relies on

donations and prayers to achieve its goals. Two years ago they badly needed a large truck and someone stepped up and donated enough money for the ministry to buy a 28-foot truck.

"As a ministry God opens up a door for the needs of the community," he said.

"We serve 50 families each week with three to five members each. They are referred to us by churches, agencies, landlords, CAC, the Salvation Army, KARM and the public schools," Earl con-

Continued on page 2







Knoxville TN 37917



Old Sanitary Laundry gets more roof money

By Mike Steely steelym@knoxfocus.com

The former Sanitary Laundry building at 625 North Broadway has been a clean-up problem for the city for several years. In Tuesday night's meeting of the Knoxville City Council the project got an additional \$49,361 in funding for roof and window renovation bringing the total spent on the reconstruction project there to more than \$613,000.

The contract for completion by Anderson Lumber Company was extended again and the council wanted to know about the

Development Director Ann Wallace told the council the city "inherited it through a tax sale" and the building had been abandoned since 1993. She said the city is attempting to bring the Broadway and Central structure "back into productive use." She said the building is a "brown fill site" and when completed could be offered for sale by the city for use as an office or used for light industrial.

Wallace said that if someone bought it to use as a residence the buyer would need to put a lot more work into cleaning up the site before use.

Council member Lauren Rider asked what the price might be in selling the building and Wallace said the city would like to recover the cost of renovation. Wallace said the neighborhood is changing and the building might be sold with

Continued from page 1

In other business the

council voted to again contract with Fred (Tony) Thompson, Jr. for lobbying services in Nashville. Thompson, the son of former Senator and actor Fred Thompson, has represented Knoxville and other large municipalities for several years. He appeared before council and said he is "the eyes, ears and mouthpiece" at the State Capitol. He also said that he works with the city staff to make sure Knoxville's position is known in the legislature.

In other action the council approved just over \$3.3 million for improvement to the Merchant Drive and Clinton Highway intersection. Engineering Director Jim Hagerman told the council that the project is due to the "lack of pedestrian activity" there. He said that sidewalks, pedestrian signals, a bus stop and mid-street refuge will be

A new roof for Fire Station #18 was also approved as was a contract with Rogers Petroleum for bulk fuel for the Fleet Services Department.

Fifteen thousand dollars was added to a contract with Baseline Sports Construction for additional work on the Testerman Tennis Courts.

The contract with Waste Connections, Inc. was approved for collection and disposal of household waste and an agreement

Unusual year for Angelic Ministries

Each week Angelic Ministries also holds they are always in need of toiletries and

a church service at its Central Street loca- paper towels, donations for utility bills and

a base put on the asking with Knoxville Landfills, LLC was approved for disposal of waste collected at the city's solid waste transfer facility.

Funds were approved for the Urban Wilderness Gateway Project in South Knoxville, Council member Stephanie Welch said she was "excited to see that Phase One will move forward" and noted that neighborhood participation will be part of that project.

Just over \$71,000 was added to the Old City Streetscapes project along West Jackson Avenue from State Street to Central

Vice Mayor Finbarr Saunders named Marshall Stair, Seema Singh Perez, Gwen McKenzie, Andrew Roberto and Rider to the city's Audit Committee, Several appointments and reappointments by Mayor Madeline Rogero were approved including those of Michael Thomas to the Better Building Board, Sara Glass, Ronnie Nease, Karen Pappas and Dr. Marcy Souza to the Animal Control Board and Adrienne Simpson-Brown to the KUB Board.

Dale Madden, Craig Walker, Thomas Welborn, Jenny Arthur, Andrew Caylor and Daniel Steinhoff were named to the Tree Board. Named to the Golf Course Advisory committee were Sheryl Ely and Chad Weth and Linda Gay Blanc was reappointed to the Pension

Year several things are needed. Earl said

"One thing we really need is a clothes

baler for recycling. We use funds from that

program to help with utility bills," he said.

Angelic Ministries is headquartered at

1218 North Central Street in the former

Merita Bakery building. The Christian non-

profit organization can pick up large dona-

tions and all donations are tax-deductible.

You can contact the ministries by calling

the Volunteer Coordinator at (865) 523-

You can get more information at www.

angelicministries.com and find them also

Founded in 2002 by Betsy Frazier,

Property Protected Even When You Have a Judgment Against You

I see lots of people come to the court- worldly possessions. Can the person to



By Jedidiah McKeehan attorneyknoxville@gmail.com

against them for some reason or another. Maybe they got behind on their credit card payments, maybe they took out a payday loan that they shouldn't have taken, or maybe they couldn't pay the medical bills they incurred.

So these individuals end up down at the courthouse, and they end up having a judgment against them for a few thousand dollars. Once that judgment is entered, they may try to make payments on it or not. A great number of people never even show up to court to defend themselves against the creditor seeking a judgment against them. That may be because some people are what we call, "judgment proof." That means that even if they have a judgment against them, no one is ever going to collect anything from them because they do not have a job, they do not even have assets, and there is never going to be a single dollar collected from them on the debt they owe.

But what if you are not "judgment proof," but you do not have much in the form of

house who end up whom you owe money take your few poswith a judgment sessions to satisfy their judgment? Well, ves and no.

According to Tennessee Code Annotated (TCA) section 26-2-103, a debtor is able to protect up to \$10,000.00 worth of personal property from being seized to satisfy a judgment. This personal property can even include money in a bank.

How do you notify the court what you want protected? TCA section 26-2-114 states that the person wanting to protect their property must make a list of the items they want protected and the items approximate value and file that list with the court.

Of note, there are certain items protected under Tennessee law which can never be seized to satisfy a judgment and are always protected. They are: items of necessary wearing apparel for yourself and your family, trunks or other receptacle necessary to contain such apparel, family portraits, the family Bible and school books.

Jedidiah McKeehan is an attorney practicing in Knox County and surrounding counties. He works in many areas, including criminal, personal injury, landlord-tenant, probate, and estate planning. Visit attorney-knoxville.com for more information about this legal issue and other legal



Councilman George Wallace chaired the Beer Board meeting and got a laugh when he realized that the newly seated Council member Stephanie Welch's name comes after his and he is no longer the last person on the roll call. He's pictured with Sgt. John Coward and City Recorder Will Johnson.

New city council members speak up

Cont. from page 1

for the grant.

for The Restoration House of East Tennessee for the development of 12 units for low-income single mothers at 2205 Village place Way.

The Beer Board, led by Councilman Wallace, was turned to for the motion. a bit of a learning experience for the new members with Wallace often adding "pending final approval" to several of the uncontested beer license requests. The new members caught

asking applicants if their training.

where the business is is for their districts, are

Councilman Andrew Roberto joined the Lauren Rider moved to discussion of a request from SWB Holdings for a beer kiosk in a local mall asking about safety exits from the food court there

on quickly and even began to the outside.

Welch moved to approve She also voted for an employees had completed a small convenience store. affordable housing grant the "server compliance" She and Roberto asked two applicants about Generally the council server training and after member of the district Councilman Finbarr Saunders said he was uncomapplying, or on request in fortable with the applicathe regular meeting that tion, Roberto moved to postpone the decision for thirty days.

> New Councilwoman postpone applications from Fork Knox, Amigo's and Geezer's Brewery.

As Angelic Ministries enters the New Need Computer Help? Let us help with your new tech!

tion where meals are served and coats volunteers.

are given. On one Saturday of each month

emergency clothing is given out to people. Referring to the recent city cleanup of

a homeless camp beneath the Broadway

bridge, Earl said that he wants to develop

a Clean Up Coalition to "ease the burden

on the city." He said that the coalition

would teach the homeless to clean up

their sites and possibly even give gift cer-

"Some of those people down there

need to a mind-set change. They've lost

so much dignity that they just don't care

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tificates to those who do it.

anymore," he said.







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2017 The year in review, part two

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May

Local fire departments, organizations and citizens came together to help the recovery in Sevier County following devastating fires

The county commission authorized special computer tables to be used by prisoners at the Knox County Jail. Citizens living near the proposed Behavioral Health Urgent Care Center continued their protest against the facility being located in their neighborhood. An appeal of a Board of Zoning Appeals ruling to permit the center as a "hospital" was denied by the commission with only Commissioner Nick Della Volpe siding with

the homeowners. Knoxville Mayor Rogero announced no new tax increase in a gathering at the new Suttree Landing Park. The former Supreme Court Building was sold to developer Rick Dover, who was in the process of restoring Old Knoxville High School and other buildings downtown.

Focus writer Mike Steely was honored by the East Tennessee Historical Society as winner of the "History in Media" for his stories. The Focus was also honored.

Several potential candidates began campaigning for the Knoxville City Council primary. By mid-month 31 candidates had qualified to run for the five offices that were becoming vacant due to term limits.

The school board wrestled with compliance with laws dealing with transgender students and school bathrooms. The board also discussed alternatives to the teacher evaluation program. Knoxville Mayor Burchett introduced his annual budget including money for a BMX Bike park. The proposal was 3.48% higher than the previous budget but no new property taxes

The planning commission

were proposed.

voted to approve regulating short-term rentals in the city and sent the proposal to the city council. Mayor Rogero and the council began discussion of supporting the Emerald Youth Foundation's plans to build a facility in Lonsdale and decided to hold a public hearing there. Policies dealing with

harassment, tenure and sick leave were reviewed by the school board.

The historic Sterchi Mansion was added to the Fragile Fifteen list by Knox Heri-

A pavilion was added near the Vestal Arch on Martin Mill Pike near Ogle Avenue and plans were announced by the city to further restore Fountain City Lake and create a wetland section of that lake.

The county commission approved a budget of \$788 million for the upcoming fiscal year and the beer board continued cracking down on illegal beer sales to minors.

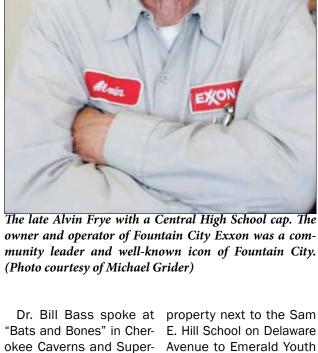
June

Former Knox County Commissioner Jack Huddleston was honored for his many years of efforts on behalf of Gibbs, Corryton and North Knoxville.

Lonsdale residents spoke up and demanded a say in the proposed Emerald Youth center in their neighborhood and South Knoxville residents voiced support for a proposed BMX bike track at South Doyle Middle School.

David Massey, director of the Office of Neighborhoods, was honored by Fountain City Town Hall during Honor Fountain City

Stephanie Welch kicked off a successful campaign for the 1st District City Council seat and was endorsed by Councilman Nick Pavlis. The school funds into road construcboard voted to give a lot for tion. the Lonsdale center and the city began working on city and county offices interthe short-term rental policy. acted with voters at the



intendent Bob Thomas spoke at the Fountain City **Business and Professional** Association. Tindell Building Supply celebrated 125 years in business and the Knox County E-911 system began looking for a new director, choosing Bill Bull as selected.

The city kicked off "Recode Knoxville" with the planning commission with an online survey.

Jolie Bonavita was honored for her years as director of Knox County Commission and the MPC introduced its new multi-colored yard notification signs.

July

Gas prices went up 4% under state legislation and the tax on food was reduced by one percent all in an effort to put more

Various candidates for Knoxville Expo Center and Mayor Rogero begin a successful "Go Vote" campaign to boost turnout in the city.

The Focus continued interviews with term-limited city council members.

Governor Ned McWherter Park was granted another 20-year lease between the city and the state transportation department.

The Knox County Commission voted to give

owner and operator of Fountain City Exxon was a community leader and well-known icon of Fountain City.

> E. Hill School on Delaware Avenue to Emerald Youth for the proposed Lonsdale center. Hardy Johnson, a longtime cobbler in Fountain City, was featured on his 89th birthday.

The short-term rental regulation debate came before the city council for the first time with opposition from some neighborhoods.

Local civil rights leader Rev. Harold Middlebrook had an interstate bridge named for him and Pleasant Ridge Elementary displayed a mural honoring the area's past. New Harvest Park hosted the annual Corn and Tomato Festival.

Fountain City icon Alvin Frye passed away at age 93. The Navy veteran and Exxon Station there for 23 years. He was a 32nd Degree Mason and a leader Kerbela Temple.

internal review of an offduty policemen during a Jefferson City incident.

August

Knox County Mayor Tim plans to run for U.S. Congress shortly after incumbent Congressman Jimmy Duncan decided not to run. Also announcing for the office was Lenoir City's Jimmy Matlock. Mayor Rogero cut a ribbon opening a sidewalk extension on Young High Pike.

hosted a pre-opening tour of renovations at Old Knoxville High School.

Roy and Iva Tallent celebrated 70 years of marriage. Citizens in East Knoxville demanded more bus shelters for their section of town prior to a KAT meeting.

The 10th Annual Tennessee History Fair was held downtown and the Cumberland Avenue renovation project was completed

community leader was except for some streetscapnoted for operating the ing. The two year project ended with a ribbon cutting.

The city council upped council member pay in the Lions Club and the from \$19,000 per year to \$24,000 each for members The Police Advisory Com- starting in January 2018. mittee disagreed with an Council candidates met in forum at Alice Bell Church.

Questions arose at the county commission when Rural/Metro pushed to renew its contract one year before it expired. A favorable ruling by the city Burchett announced his Board of Zoning Appeals was appealed by neighbors and others over a decision approving the Behavioral Health Urgent Care Center on Dewine Road.

The City Council Primary saw a tie vote for second place in the 4th District where Lauren Rider led but Harry Tindell and Amy Developer Rick Dover Parker tied. The tie was resolved by city council and Tindell and Rider went on to the general election. P

Going on to face each other in the general election were Stephanie Welch and Rebecca Parr in the 1st District, Andrew Roberto and Wayne Christensen in the 2nd, James Corcoran and Seema Singh Perez in the 3rd and Gwen McKenzie and Jennifer Montgomery in the 6th District.



Officials celebrate the renovation of Cumberland Avenue











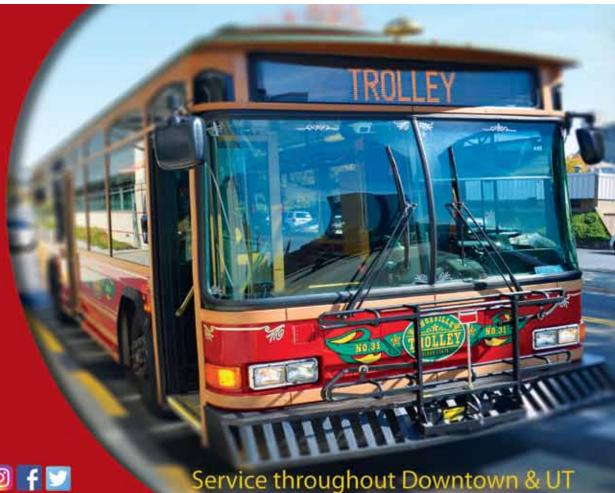


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Lobbying company renewal questioned by school board

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For several years the Knox County Board of Education has routinely hired a Nashville lobbying company for representation at the state capitol. The three other major school systems in the state use the same firm.

Knox County government has no outside lobbying representative except for membership in the Tennessee County Commissioner's Association. Knoxville city government is preparing to renew its contact with Fred D. (Tony) Thompson, Jr. in a \$55,000 annual lobbying agreement.

The renewal of the school's

one-year retainer agreement with Millsaps Gowan Government Relations comes at a cost of \$37,500. Although the resolution for this expenditure appeared on the Knox County Commission's agenda recently it was postponed until the commission meeting in January. Knox County Board of Education member Tony Norman apparently called and requested the deferment as the board was not finished with deciding on the renewal. The lobbying company,

comprised of Robert Gowan and Elizabeth Millsaps, represents Knox County within the Coalition of Large School Systems, or "CLASS."

Norman brought up questions about the continual annual renewal in a school board work session recently.

BOE member Terri Hill told The Focus that the Tennessee School Board Association also lobbies for Knox County and there is some discussion on if the second lobby company is necessary.

"I'm the CLASS representative and I've worked closely with them," Hill said.

"I don't know much about it," Tony Norman told The Focus, adding, "I just want to know what we're getting out of it," he said of the contract

with the lobbying firm.

Norman said the contract routinely comes up and that he's just starting to investigate it.

Four commissioners sit on the Joint Education Committee. They are Charles Busler, Brad Anders, Evelyn Gill and Michelle Carringer. Busler told The Focus the county commission had discussed hiring a separate Nashville lobbying agent for the county in the past but added that the Tennessee County Commissioner's Association represents them.

"We're getting as much or more out of them," Busler said, comparing the efforts of the TCCA to a separate

lobbying company.

"The issue for me is since we're supplying the moneytaxpayer money-how is it being spent?" Busler said of the renewal of the school system's lobby company.

BOE member Jennifer Owen said that Norman asked for the delay at the school board meeting as a "point of special privilege" and, after some discussion, Chairman Bounds granted the request. Owen did say that since the item was originally on the board's consent agenda it probably went on to the commission's agenda without notice of delay and the contract has yet to be approved by the board.

How to repurpose your post-**Christmas pine**

A fresh-cut Christmas tree is a holiday delight, but Center - 6930 Karns what do you do when the decorations come down? Recycle it!

City residents can place their bare trees at the curb for pick-up by Public Service workers as time and resources allow around regular leaf collection.

These trees are taken to the City's mulch contractor, Nature's Best Organics. Residents can also take their trees to Nature's Best Organics for a minimum \$5 charge.

After Jan. 1, 2018, residents can leave trees at one of the Knox County convenience centers listed

- Dutchtown Convenience Center - 10618 **Dutchtown Road**
- Halls Convenience Center - 3608 Neal Drive
- · John Sevier Convenience Center - 1950 West John Sevier Highway

- Karns Convenience Crossing Lane
- Powell Convenience Center - 7311 Morton View
- · Tazewell Pike Convenience Center - 7201 Tazewell Pike

Trees must be cleaned of all ornaments, lights, wire, string and other decor before bringing them to be tree-cycled.

And if your strands of Christmas lights have shone for the last time, you can keep them out of the landfill by taking them directly to a Goodwill attendant at any City of Knoxville recycling drop-off center or County convenience center at Halls, Dutchtown, John Sevier and Karns. Lights must be given to an attendant to be recycled. Lights can also be turned in at the City's Hazardous Household Waste facility at 1033 Elm Street.

Historic Zoning Commission discusses new construction in Concord Village

By Pete Gawda

The Knox County Historical Planning Commission held a workshop meeting on Dec. 21to discuss the preliminary plans submitted by Lisa Beer-Wigert to build a house and garage/workshop/carport on a vacant lot at 10817 Second Drive in historic Concord Village. The workshop meeting was held in conjunction with the monthly meetings of the Knox County Historical Planning Commission and the Knoxville Historic Zoning Commission.

Commissioners examined preliminary plans and discussed criteria for building in Concord Village so the owner would have a better idea of what would be required in final plans. Commissioners discussed setback requirements and looked at slides of the lot from different angles as well as slides of other homes in the area. Since accessory buildings in the area are typically smaller

was suggested that the Luttrell St. to more closegarage, which is designed to be about the same size as the house, be set back further on the lot. It was also suggested that the garage might be turned sideways so that there would not be two gables facing the front of the property. Since front porches are prominent in houses of the area it was suggested that the house have a larger front porch. Neighbor Dave Russell suggested that the commission not move too fast and give proposed plans due deliberation. Carol Russell expressed concern that the proposed house fit in with the neighborhood since it is on the main road into the neighborhood.

The Knoxville Historic Zoning Commission issued certificates of appropriateness for proposed work on two house in the Fourth and Gill neighborhood.

Katie King applied to reconstruct the porch

than the main building, it roof on her house at 914 the community. ly resemble the original porch. Proposed plans included constructing a new porch roof with a steeper slope, redoing the beam structure, upgrading porch flooring and replacement of wooden elements of the front fence. There was no opposition from the community.

The next house on the agenda, 911 Luttrell St. was almost across the street from the first house. Owners Kelly Johnson and Jonathan Wimmer proposed to enclose a second floor porch on the south corner of the rear of the house, extend a porch on the first floor of the north corner of the rear of the house and enclose the second floor porch above it. They also intended to replace the original cone shaped roof over a turret on the front of the house. That cone-shaped roof section had been missing for 40 years. Again there

In addition to the above actions the commission heard reports from staff on four requests for minor renovations that did not need commission approval and were approved by staff. The renovations included construction of a carport behind the house at 2103 Jefferson Ave and porch renovation at 1704 Washington Ave. Both of these properties are in Edgewood Park. There were also two requests for property in Old North Knoxville. Staff approved roof work at 1232 Armstrong Ave and repair of the original balcony balustrade at 2412 E. Scott Ave.

The city of Knoxville Historic Planning Commission reelected Lorie Matthews as chair and Bart Carey as vice chair. The Knox County Historic Planning Commission followed suit and reelected George Ewart as chair and Scott was no opposition from Smith as vice chair.

Royalty is crowned in Knoxville

Cont. from page 1

Monahan entered the Ms. Senior Tennessee Pageant as an at-large entrant. She said that various organizations including such groups as county fairs and Sunday school classes sponsor representatives to the pageant.

"How blessed am I," Monahan said as she was crowned. "How proud am I of my staff," she added as she thanked her support team. "This is a family and I love you to death"

ment and challenge of being the first Ms. Senior United States," Monahan said in a press release, "and to eventually hold a pageant that will choose my successor within the 50-59 year old category. This responsibility does not elude me and I plan on celebrating my age as I go forward this year."

Upon Monahan's crowning as Ms. Senior United States, Debbie

Watts became Ms. Senior Tennessee

The ladies of the royal court were escorted to the stage by Cole Monah-

an, Ms. Monahan's son. As part of the program McGuffie sang the Patsy Cline song "If You've Got Leaving On Your Mind."

Monahan told The Focus she has the best job in the world as coordinator of the Frank R. Strang Senior Center. She supervises a variety of programs in what she calls

"a very vibrant center." "You name it and we do it."

The Ms. Senior Pageants Group recognizes outstanding senior centers with the Ms. Senior Universe Community Service Award if they meet certain stringent criteria. As a tribute to the work of Monahan the group presented the award to the Strang Senior Center. The award was accepted by Knox County Mayor Tim Burchett.



On behalf of the Senior Pageants Group Ms.. Senior Universe, Donna McGuffie, presents Knox County Mayor Tim Burchett with a plaque recognizing the outstanding performance of the Frank R. Strang Senior Center.



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December 26, 2017

The original Ella Albers Fountain in Old Gray Cemetery was demolished in 1943 to recover scrap metal for the World War II effort. Plans are underway to replicate the fountain, statue and make many other improvements in the historic

Old Gray restoration campaign needs your help

By Mike Steely steelym@knoxfocus.com

Many improvements are underway at the Old Gray Cemetery in downtown Knoxville and additional funding is needed to top off an effort named "Trees, Trails and Traditions."

Russell B. Kuhlman, president of the board of directors, notified members and the public by mail recently of the effort noting that 75% of the \$650,000 goal has been reached with the hopes of beginning the project this coming spring.

"The goal is to replace existing roadways, turn some roadways into green and replicate the beautiful Ella Albers Fountain," Kuhlman said.

The first burial in the cemetery was in 1851 for a man killed in a July 4th Celebration when a cannon exploded. Since then the cemetery has grown and now includes many graves of well-known Knoxvillians including members of the Maynard, McClung, Brownlow, Kern, Rule, Mabry and Houk families.

The cemetery contains of both sides and is a favorite walking place for many residents.

Kuhlman's letter summarized the efforts of the Old Gray Cemetery Educational, Historic and Memorial Association over the past year. He noted the passing of Alix Dempster, the Executive Director, whom he called "the face, heart and brain of Old Gray."

A commemorative plaque was unveiled honoring Alix and her mother in-law, Katie Dempster, for 62

The campaign to publi-150-year-old trees, repair project includes plans to around the perimeter. and replace cemetery gates replace the fountain and statue. The Ella Albers Fountain once stood 20 feet high and weighed 4

> Mr. Kuhlman also noted that the cemetery was assisted this past year as the host of Knoxville Garden Club's annual Weed Wrangle and the club worked to remove intrusive ivy, privet and brush honeysuckle and improve the looks and reduce areas prone to vandalism.

Knox Heritage held a graves of Civil War soldiers sold out summer supper on the cemetery grounds which brought new visitors and great exposure for the

The board's 16th Annual Lantern Tour was attended by more than 300 people and the group reached out to media and social media to educate the public on the purpose and heritage there.

A workday at the cemetery saw volunteers come all the way from the Mountain Home Veterans Cemetery in Johnson City. It was a day-long effort to upright years of dedicated service. over 40 grave stones, cut back shrubs and dead space, treat and protect our cally launch the \$650,000 trees, rake leaves and trim

"We have increased security measures at the cemetery, working with the Volunteer Ministry Center next door to be a watchful neighbor and with the Knoxville Police Department which routinely patrols the cemetery," the board president reported.

"I am excited about the future of Old Gray and hope that you will consider an additional gift to help us ensure the historic cemetery remains intact for



Alix Dempster, executive director of Old Gray Cemetery, passed away in November. The Old Gray Association is asking for contributions to its current "Trees, Trails and Tradition" campaign be made to remember the lady who served the group for 31 years.

future generations. Please help us to honor Alix and her love for old Gray," Kuhlman said.

Contributions can be made to Old Gray Cemetery, P. O. Box 806, Knoxville, Tn. 37901-0806. You can also call (865) 522-1424 or find the Association online at www.oldgraycemetery.org.

Who's going to be the Good Neighbor of the Year?

By Mike Steely steelym@knoxfocus.com

What do Vicki Forester, David Gillette, Rita Schwartz, Betty Jo Mahan and Diana Conn have in common?

All these people have been recipients of the Good Neighbor of the Year award, named for Diana Conn who was the first winner. Conn was a South Knoxville activist and noted member of the Old Sevier Community Group.

Last year's "Good Neighbor" was Forester, founder of the West Haven Community Neighborhood Association.

Do you know of someone in your neighborhood who should be recognized for their selfless contributions to the community? The Knoxville Office of Neighborhoods is asking "Who goes the extra mile to make his or her neighborhood better?"

Although the award will be presented at the annual Neighborhood Conference on March 24, the deadline for nominations is Tuesday, January 17. All the nominees selected will be recognized during the popular conference, planned for the Knoxville Marriott, and one of them selected as the Good Neighbor.

You can nominate someone by going on the internet to http://knoxvilletn.gov/government/ city_departments_offices/neighborhoods/and get a nomination form and send it to dsharp@ knoxvilletn.gov. The site also gives you information about how to form a neighborhood association. You can also call Debbie Sharp at (865) 215-4382.

You may also mail nomination to "City of Knoxville, P.O. Box 1631, Knoxville, Tn. 37901.

Recode Staff Are **Available to Speak**

Would you and your neighbors or an organization that you are a part of like to learn more about Recode? Would you like to provide your feedback and find ways to stay engaged through the adoption of the new ordinance?

The Recode team wants meaningful community input throughout the process and welcomes opportunities to share information and hear your ideas.

The Recode Knoxville project is an update to the City of Knoxville's zoning ordinance. It is an opportunity to protect the things each of us value about our neighborhoods and commercial areas while allowing the kinds of smart, sustainable growth that will move Knoxville forward. It is a 21'st century code that is easier to use, easier to administer, and will be a blueprint for the future. The project goals are: to support investment, protect things uniquely Knoxville, and connect our community.

Recode staff is available to join you at a meeting or gathering. To schedule something, call (865) 215-3758 or email them at recode@knoxmpc.org.

You can also keep up with Recode meetings, draft releases, and news about the project at recodeknoxville.com. Be on the lookout for the first draft of the new code followed by community meetings in February and March of 2018.

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Three Veteran Cemeteries, One Noted Grave

By Mike Steely steelym@knoxfocus.com

Wreaths Across America came again to Knox County recently, decorating the graves of veterans of our peacetime and wartime soldiers and sailors. The annual event, sponsored for the last time by Knox County Mayor Tim Burchett, will in the future be in the capable hands of the Vietnam Veterans of America's Captain Bill Robinson Chapter 1078.

Graves were decorated at the National Cemetery, Tennessee Veterans Cemetery and East Tennessee State Veterans Cemetery by hundreds of volunteers.

One grave got special attention at the request of The Knoxville Focus.

The first grave in the National Cemetery, the one closest to downtown and within the plot that holds East Tennessee Union

Volunteers, is that of Brig. General Joseph A. Cooper. He holds a unique place East Tennessee Union in the history of our region and our state.

Joseph Cooper was a private during the Mexican-American War and returned to his Powell Valley home after that conflict. After East Tennessee voted not to secede from the Union and most of the rest of the state voted to join the Confederacy, Cooper rallied his Campbell County men. They trained in the meadows secretly and one day snuck through Confederate pickets atop Pine Mountain to join the Union Army just across the line in Kentucky.

Cooper served throughout the war and commanded the Tennessee Militia after the Civil War to combat the KKK. Cooper moved to Missouri and, after his death, his body was moved to the Knoxville

cemetery where he was buried among his fellow Soldiers.

At the National Cemetery dozens of volunteers arrived long before the truck arrived with the boxed wreathes. They then worked to unload the wreaths and place boxes here and there around the graveyard but waiting until after the noon ceremony to place the wreaths.

The ceremony at the National Cemetery, which was started by Union General Ambrose Burnside, was repeated at the East Tennessee State Veterans Cemeteries on Lyons View Pike and Governor John Sevier Highway.

More than 18,000 veterans were decorated with the wreaths, in memory of those veterans and their family's service to our



The grave of General Joseph Cooper, an East Tennessee hero, is decorated in the shadow of the East Tennessee Volunteer monument in the National Cemetery in downtown Knoxville.



Volunteers unload boxes of wreathes from the tractor trailer truck at the National Cemetery. Hundreds of volunteers decorated Veteran graves at Knox County's three Veterans Cemeteries recently.

Merry Christmas and a **Happy New Year!**



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KCS Schedules Strategic **Plan Community Meetings**

five-year strategic plan. Seeking input from the community on the contents of the next strategic plan, which will be a three-year plan, Knox County Schools has scheduled nine community meetings—one for each school district-in January and February. The

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Knox County Schools is meetings are scheduled currently in year four of a for the following dates and locations:

- District 5: Tuesday, Jan. 9 at West Valley Middle
- District
- District 1: Tuesday, Jan. 16 at Vine Middle
- District Middle School
- District 7: Monday, Jan. 22 at Powell Middle School
- Middle School
- Middle School District
- Doyle High School
- School

Each meeting will be held from 6 to 8 p.m. and consist of a brief introduction and explanation of the process followed by a breakout discussion led by volunteer facilitators and Thursday, Jan. 11 at West a report back in the main

meeting room. Though the meetings are designated as district meetings, each is open to the entire public. If any Thursday, Jan. 18 at Carter meeting is cancelled due to inclement weather, one make-up meeting will be

scheduled in February. BOE District District 2: Tuesday, Representative Lynne Jan. 23 at Whittle Springs Fugate is leading the Strategic Plan Committee. District 6: Tuesday, Of the process, she has Jan. 30 at Northwest said, "It is important for Knox County Schools to 9: know where we want to go. Thursday, Feb. 1 at South- The strategic plan will help us determine how best to District 3: Monday, get there and what is most Feb. 5 at Cedar Bluff Middle important to the families we serve."





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Ned Carmack

Part Two





By Ray Hill rayhill865@gmail.com

campaign for the United States Senate ended on a dusty road in rural West Tennessee under circumstances never resolved. Carmack's wife Charlotte arrived to whisk him home to Murfreesboro, where Carmack spent some time in a hospital. Found unconscious, beaten, bloodied and partially paralyzed, Ned Carmack was forced to withdraw from the 1938 senatorial contest.

Little was heard from Ned Carmack until May of 1942 when he entered the senatorial primary yet again; this time Carmack proposed to challenge Senator Tom Stewart, the victor of the 1938 special election. Stewart was the favorite and once again had the backing of senior senator K. D. McKellar and Memphis Boss E. H. Crump. Carmack announced he was running for the Democratic nomination for U.S. Senate on May 31, 1942.

Ned Carmack was quick to get on the campaign trail and charged Senator Stewart with "hogging patronage" in Dyersburg, Tennessee. Considering Stewart's senior colleague, Kenneth McKellar, had a national reputation for wringing patronage out of just about anything, the idea Tom Stewart could "hog" patronage was somewhat amusing. Ned Carmack made the most of his late father's legacy by opening in Nashville's Tulane Hotel. and Shelby and both lost centers?" Carmack's father had opened headquarters in the Tulane when he was successfully elected to the United States Senate in 1900.

hitting his stride as a candidate, lashing Tom Stewart for having placed one of his sons on his Senate payroll, assailing Stewart for having backed a congressional reform bill that provided congressmen and senators a pension system, and generally for having been a "me too" senator to McKellar.

Ned Carmack was soon

Carmack was a more formidable challenger in 1942 if for no other reason than he had the all out support of the Nashville Tennessean. Silliman Evans, publisher of the Tennessean, had broken with Governor Prentice Cooper over the question of the poll tax and was strongly supporting former congressman J. Ridley Mitchell against Cooper. Evans might well have backed Mitchell and Carmack out of principle, but it was also quite true he wished to be the power in Tennessee politics. The Tennessean lavishly covered the campaigns of Ridley Mitchell and Ned Carmack, while at the same time hitting Prentice Cooper and Tom

Stewart hard. While bitter-

ly attacking Tom Stewart,

E. W. "Ned" Carmack's Ned Carmack dramatically told audiences he realized he was a victim of "slander" while the senator remained in Washington. "They are saying, I am told," Carmack complained, "that I am running on my father's name. I know that, and am proud that my father's name has endured for more than 30 years. He has been my ideal in all things in life." "The greatest thing he left me," Carmack cried, "was an honored name. I have never sold that name for patronage nor for favor."

As the primary campaign drew to a close, both Governor Cooper and Senator Stewart were hard pressed by the opposition. The United States was in the middle of a global war and the war was not going well for the allies. The frustrations felt by many Americans was evident in the midterm elections, which was hard on incumbents. Both Cooper and Stewart ran well in East Tennessee where Senator McKellar was popular. All of the candidates were from Middle Tennessee and Senator Stewart easily beat Carmack in his native Franklin County, but Governor Cooper was soundly beaten in his own Bedford County by Ridley Mitchell. Both Senator Stewart and Governor Cooper were losing the Davidson County decisively. Ned Carmack won Davidson County (Nashville) 9,214 to Stewart's 3,077. Ridley Mitchell won Davidson County 14,236 to 5,899 votes for Prentice Cooper. Yet for once, it was Shelby County that made the difference, especially in the Senate race. Cooper won 47,186 votes to 2,749 for Ridley Mitchell. Senator Stewart won Shelby County with 42,875 votes to 6,959 votes for E. W. Carmack, Jr. The margins were similar for Cooper and Stewart in Shelby County where E. H. Crump held sway to that of Davidson County where Silliman Evans's Tennessean dominated news coverage. Tom Stewart edged out Ned

50,000 votes. The 1942 race for the U. S. Senate would be the peak of Ned Carmack's political career, although it was not the end of his attempts to win public office. For the rest of his life, E. W. Carmack, Jr. would bitterly insist he had been cheated out of the Democratic nomination

and election to the United

States Senate.

Carmack for the Democratic

nomination for the United

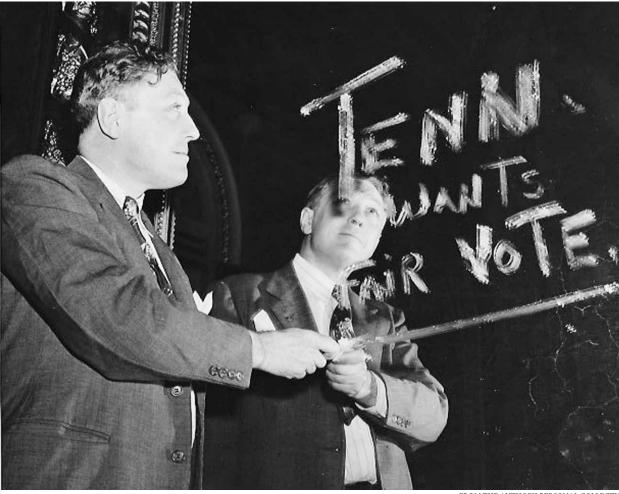
States Senate by barely

20,000 votes. More people

voted in the gubernatorial

contest where Prentice

Cooper won by less than



Edward Ward "Ned" Carmack, Jr. in 1946

In 1943 Carmack bought a mansion on Main Street in Murfreesboro that would be his home until the end of his life. It was a lovely structure that still stands today. The next year, Carmack had his eye on the governorship. Prentice Cooper was not eligible to seek reelection in 1944 and Congressman Jim Nance McCord was running with the support of Senator McKellar and Crump, but Carmack announced, "I think it probable, now, that I shall become a candidate." Carmack felt there were two "questions" the voters needed to ponder before he would consent to become a candidate for governor, neither of which were within the purview of Tennessee's chief executive. Ned Carmack wondered if the Tennessee Valley Authority should not have "a proven same counties to their friend in the powerful opponents. Cooper and gubernatorial office?" Stewart carried three of The second issue was Tennessee's large urban the "intolerable condition his campaign headquarters counties: Hamilton, Knox of the liquor traffic in wet

While flirting with a run for governor, E. W. Carmack, Jr. was attempting to move heaven and earth to be accepted into a branch, any branch, of the armed services. Carmack haunted the corridors of Senator K. D. McKellar's Washington office, seeking the help of the powerful McKellar. Although McKellar wrote numerous letters and made calls on behalf of Ned Carmack, no commission was forthcoming for Ned Carmack. Close to fifty years old and crippled, Ned Carmack was not a bright prospect for service during World War II, yet another disappointment that left Carmack bitter. The notion of a Carmack gubernatorial campaign never seemed to catch on and before the state filing deadline, another petition qualifying Carmack to run for the Tennessee Utilities Commission was presented to the Secretary of State. Eventually, Ned Carmack withdrew as a candidate for the Utilities Commission against a weak incumbent who had been appointed to office by Governor Cooper recently. In some counties, Carmack's name remained

on the ballot and he carried

more than a few of them. It

was readily apparent Ned

Carmack almost surely

would have been elected

to the Tennessee Utilities

Commission without much trouble had he merely left his name on the ballot. Another political possibility for Carmack was seeking the Democratic nomination for Congress from the Fourth District as incumbent Jim McCord was running for governor. When queried about the possibility, Carmack, according to the Tennessean, replied with "only a broad smile and a quizzical look out of very shrewd political eyes." Doubtless the reporter was being kind as Carmack likely had no clue as to what he intended to do, especially as he seemed more interested in hinting that he would run for governor after all. Just weeks before the

primary, Democratic Carmack announced he was not a candidate for any office, as he had received information he was being called to Washington for yet effort to win a commission Carmack, Jr. a factor in in some branch of the Tennessee politics. armed services. Ned Carmack frittered away probably his best chance of being elected to public office. One could make a compelling case that Carmack would have been a formidable candidate for the gubernatorial nomination and almost certainly would have been elected to the Utilities Commission. Likewise, it seems probable Ned Carmack could have won the Democratic nomination for Jim McCord's open congressional seat. Instead, Ned Carmack thought there was a chance, slender though it might be, for him to serve as part of the military government in the South Pacific.

His desire to serve in the military during World War II dashed, Ned Carmack's mind once again turned to politics in 1945. By the end of the year, Carmack was saying while he had received calls and letters from Tennesseans urging him to run for governor in 1946, he had given the idea scant thought and felt any discussion would be premature.

Ned Carmack embarked on his last campaign for public office by challenging Senator Kenneth D. McKellar. McKellar had been the attorney for Ned Carmack's father when the elder Carmack's

election to the U.S. House

of Representatives had been challenged by the incumbent. McKellar had supported Ned Carmack's mother to be Postmistress of the Columbia post office and had tried to help him get into the military. Apparently gratitude extended only so far and Carmack once again had the all out support of the Tennessean. While waging a lively campaign, Carmack did not find the seventy-seven year old McKellar as vulnerable as Tom Stewart. McKellar was entrenched and most Tennesseans were grateful to the senator for his help. Aging and frequently ill, McKellar never came back to Tennessee to campaign while Ned Carmack crisscrossed the state. Opponents of the McKellar - Crump combine were surprised when the senator won easily, defeating Carmack with better than 60% of the vote. Never another examination in his again was Edward Ward

> Even more bitter after his loss to McKellar, Ned Carmack contented himself by filing a series of \$50,000 law suits against political opponents whom he believed had questioned his patriotism. Carmack maintained that the opposition had cost him many votes in his 1946 campaign. Carmack spoke on behalf of Congressman Estes Kefauver's bid for the U. S. Senate against incumbent Tom Stewart in 1948. While speaking to a "small, but enthusiastic crowd" in Gallatin, Tennessee, Ned Carmack launched into a fierce attack on E. H. Crump, describing the Memphis Boss as "the Hitler of Tennessee." Carmack was once again on the fringe of the campaign when he claimed former Secretary of State Cordell Hull had commended Kefauver after the congressman had written Hull about his forthcoming autobiography. Hull had made reference to Kefauver's "splendid progress in congress", but it didn't amount to the sort of endorsement Carmack tried to make it during the primary campaign.

well as that of Senator K.

D. McKellar in 1952. The

E. W Carmack, Jr. could Carmack. take some solace perhaps in the defeat of Senator Tom Stewart in 1948, as

place in the world."

rise of Estes Kefauver and Albert Gore owed something to the candidacies of Ned Carmack, but Carmack was no longer a legitimate candidate for much of anything. Carmack had put politics behind him as he claimed to have borrowed money to invest in the Stone River Homes project, which surrounded a military installation near Smyrna, Tennessee. Stone River Homes was intent upon building housing for military families in the area. Carmack joined attorney Jordan Stokes, III and his brother-in-law Joe Hart in attempting to develop a \$3 million uranium plant in "the Black Hills territory. Carmack was described as one of the principal stockholders, but the corporation never amounted to much. According to one of Carmack's close associates, Carmack had been a teetotaler until around 1952 when he began to drink. By 1958, Ned Carmack seemed to be

"dependent" upon alcohol. Ned Carmack continued to live in his mansion Street in Main Murfreesboro, more and more isolated from the rest of the world. Carmack's wife Charlotte died in 1968 and he saw fewer and fewer friends. E. W. Carmack, Jr. died alone inside his mansion on September 18, 1972. The Tennessean ran an editorial noting Carmack's death and his passing was overshadowed by his father's reputation, just as his life had been. The Tennessean was hard pressed to find some significant achievement to praise in Ned Carmack's passing away. Unable to do so, the Tennessean contented itself with noting Ned Carmack's "long and colorful career that embraced the fields of law, journalism, politics and real estate development." E. W. Carmack, Jr. had not really made a success in any field and Jim Summerville, author of The Carmack -Cooper Shooting, wrote

It was a conclusion as sad as it was true for Ned

that Ned "never found his

purpose in life...found no

The Knoxville FOCUS PAGE B4 December 26, 2017

A Favorite Christmas Memory

By Ralphine Major

Do you have a favorite Christmas memory? Perhaps, it is your loved ones sitting around the dining room table on Christmas Day or family members gathered around the Christmas tree opening gifts. By the time Focus readers see this column, Christmas Day will have come to a close. But, our favorite memories will remain in our hearts and minds for years to come.

A favorite Christmas memory is captured in a photograph of our young family in the late 1950s when we lived on the dairy farm. As is the case with many families, animals have to be cared for even on the weekends and during the holidays. Somehow, our mother managed to have our family dressed up and downtown for a studio picture in time for it to be included with the Christmas cards she mailed that year. That was long before smart phones and instant photography. Obviously, this writer was not sure whether or

I hope everyone reading this column is enjoying time with your loved ones during this holy season of our Lord's birthday. Thank you for being faithful Focus readers. May you be blessed in many ways during the new year. There is something magical about the Christmas season. I hope you captured those special moments in a photo so you can look back on your favorite Christmas memories for years to come. Happy New Year!



Juanita Major



Windsor Gardens Assisted Living hosted its Annual Family Christmas Party this month. The chefs prepared decadent hors d'oeuvres and punch, which the residents enjoyed while listening to the Miracle String Band play bluegrass Christmas carols, fellowshipping with friends and family, winning awesome door prizes, and visiting with Santa Claus! Pictured above: Bob Johnson, Betty Uhlman and Santa Claus

Christmas Twists

perhaps the day that brings the most happiness for most folks, but for some it's a day that elicits sadness and Ioneliness. Those feelings are never more stinging than that first

Christmas when a loved which happened to be the one is no longer there. More than fifty years ago,

my brothers, mother, and I agonized for more than a year as Daddy struggled with his health. For months, he was treated for allergies, as our family doctor and then a specialist misdiagnosed his ailment. The es screamed at us. Only



By Joe Rector joerector@comcast.net

visited his hospital room, looked at him, and he suffered from lung cancer. The disease proved terminal, and Daddy died the

last day August,

first day of school.

That first Christmas was smothered with feelings of loss and loneliness. Jim and I got new bicycles, but they did little to bring much joy. In every direction we turned and every thought we held, our dad's absenc-

another doctor came to share dinner did

In 1996, Mother gave us announced that an almost yearlong battle with the same disease. She died in June. We boys, our wives, and our children met at her house on Christmas morning to exchange gifts. It was another dark time for us. We went through the motions of the season that day, mostly to make Christmas enjoyable for the younger ones, but they, too, dealt with their own feelings of loss and loneliness.

> The death of my older brother brought another dose of pain. His battle with lung cancer officially

because extended family began on Labor Day and ended only a few days into we manage to survive the the following January. Jim and I didn't have Christmas with Dal that last year because he was too sick to travel from Nashville. We knew where things would end, and that crushed Christmas. The following year, Dal's wife Brenda and her young'uns stayed at home. We celebrated with our families amid bouts of loneliness and loss.

> This year, Amy and I traveled to Cookeville to spend a day with some of her West relatives. Michael and Janice hosted a large crowd of relatives, and they exchanged gifts. Amy and I always go so that we stay highs of love of those who

love. The West children, now all closing in on senior citizen status, lost their mother Nellie only a couple of months ago. This year's celebration was filled with plenty of laughter and fun, but the West kids, their children, and Amy and I felt the ache of Nellie's absence.

All of us will experience this same loss of a loved one and will grieve a bit more on that first Christmas that a spouse or mom or dad or brother or sister or cousin is absent. What makes the day all the more difficult is the roller coaster of emotions takes us through the

in touch with folks that we are there to the lows of gut-wrenching sadness of the absences of that loved one. Yes, we manage to get through even though the pain and loss is sometimes unbearable.

What all of us must remember is that Christmas is the celebration of the coming of a savior. Because He came, all of us are free from the chains of death. At the end of this life, our spirits will be reunited with all those whom we have missed. Let's celebrate the lives our loved ones and rest assured that they are alive in the arms of the very person whose birthday

we love to recognize. Merry Christmas!

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OUR VETERANS NEXT DOOR

Christmas 2017

By Randall Baxter

1863 was such a turning point in the times of our American Civil War. The newspapers were filled with reports of battles won and lost. Stones River helped advance the capture of Western Tennessee. Chancellorsville, Va. produced the loss of Stonewall Jackson. The Siege of Vicksburg, Ms, Gettysburg. Chickamauga.

I have to include the battles of Campbell Station, Fort Sanders and Bean Station.

Two years before these battles, Henry Wadsworth Longfellow's personal peace was shaken when his second wife of 18 years, to whom he was very devoted, was tragically burned in a fire. Then in 1863, Longfellow's oldest son, Charles Appleton Longfellow, joined the Union cause as a soldier without his father's blessing. Longfellow was informed by a letter dated March 14, 1863, after Charles had left. "I have tried hard to resist the temptation of going without your leave but I cannot any longer," he wrote. "I feel it to be my first duty to do what I can for my country and I would willingly lay down my life for it if it would be of any good."

Charles soon got an appointment as a lieutenant but, in November, he was severely wounded (in Virginia). Charles eventually recovered, but his time as a soldier was finished.

Longfellow first wrote the poem on Christmas Day in 1863. "Christmas Bells" was first published in February 1865. References to the Civil War are prevalent in some of the verses that were not sung by Burl Ives, who turned the song into a popular Christmas Song.

The following are the original words of Longfellow's poem:

I heard the bells on Christmas Day Their old, familiar carols play,

and wild and sweet, The words repeat Of peace on earth, good-will to men! And thought how, as the day had come, The belfries of all Christendom. Had rolled along, The unbroken song Of peace on earth, good-will to men! Till ringing, singing on its way, The world revolved from night to day, A voice, a chime, A chant sublime Of peace on earth, good-will to men! Then from each black, accursed mouth The cannon thundered in the South, And with the sound, The carols drowned Of peace on earth, good-will to men! It was as if an earthquake rent The hearth-stones of a continent, And made forlorn, the households born Of peace on earth, good-will to men! And in despair I bowed my head; "There is no peace on earth," I said; "For hate is strong, And mocks the song Of peace on earth, good-will to men!" Then pealed the bells more loud and deep: "God is not dead, nor doth He sleep; The Wrong shall fail, The Right prevail, With peace on earth, good-will to men."

I was taught this poem in high school, listened to Burl Ives sing the tune and did not put them together.

Now, at Christmas time, I think of the men at Valley Forge. I think of Lts. Lee and Grant serving their country in Mexico, years before the Civil War, Our soldiers marching through the cold as prisoners of war in Germany 1944, and in North Korea in 1950.

The Right will not prevail in the future, without our soldiers, at home or away. Merry Christmas to our soldiers and our veterans, and Thank You!

Merry Christmas to one and all! Peace on Earth, Good Will to Men. God Bless the USA!

From: Randall Baxter and Associates! 865-525-2323

section

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Middle school hoopsters hit the floor in holiday tournaments

By Ken Lay

Area middle school basketball teams will return to the hardwood for two holiday basketball tournaments in Knox County.

Halls will host its annual Christmas Tournament Dec. 28-30 with games being played at both Halls Middle and Halls High. West Valley will also have its annual Holiday Tournament, in which Powell vs. Birchfield (girls) several boys teams will compete this season.

That event will be Dec. 28-29 and all games will be at West Valley Middle

Action at Halls opens

ing-round games at the high boro at 4 p.m. in a girls school include: Halls vs. Huntsville (girls) at 4 p.m.; Halls vs. Huntsville (boys) at 5:10. At 6:20 The King's Academy will take on Jacksboro in a girls game. The Lions boys will then play LaFollette at 7:30.

First-round contests at at 4 p.m. The Panthers boys will then entertain Birchfield at 5:10. Westview's girls will then play Holston at 6:20 and Clinton will tangle with Holston's boys at 7:30.

On Friday at Halls High:

game. Huntsville's boys will play LaFollette at 5:10. The King's Academy's girls will play the host Lady Demons at 6:20. The Demons will close out the second night when they play the Lions at

In Friday's games at the the middle school include: middle school: Birchfield's girls will play Holston at 4 p.m.; Birchfield's boys will take on Holston at 5:10. Westview's girls will play Powell at 6:20 and Clinton and Powell's boys will play at 7:30.

Thursday afternoon. Open- Huntsville will play Jacks- Saturday at both locations. Games at the high school include: Holston vs. Powell (girls) at 1 p.m.; Holston vs. Powell (boys) at 2:10; Westview vs. Birchfield (girls) at 3:20 and Clinton vs. Birchfield at 4:30.

> At Halls Middle: Jacksboro's girls will play Halls at 1 p.m. LaFollette's boys will take on Halls at 2:10. At 3:20, King's Academy's girls will tangle with Huntsville at 3:20. TKA's boys will take on Huntsville at 4:30.

The girls championship game will tip off at 6 p.m. at Halls High and the boys Pool play concludes title tilt will follow at 7:20.

Meanwhile, West Valley North at 5:35 p.m. will open its tournament Thursday morning. Action begins at 10 a.m. with a junior varsity game between Greenville and Farragut. At 11:05, Greeneville's JV team will play West Valley's JV squad. Greeneville's varat 12:10 p.m. Bearden will take on West Valley at 1:15. Lenoir City North will take on Greeneville at 2:20. Farragut will take on Bearden at 3:25. The host Wolves

will take on North at 4:30. Opening day action concludes with a JV game between Bearden and

The tournament concludes Friday. It resumes at 10 a.m. with a JV game between Bearden and West Valley. At 11:05, Farragut's JV squad will take on North. At 12:10 p.m., The Bruins sity team will play Farragut will play North in a varsity tilt. The Admirals take on the Wolves at 1:15. Greeneville plays Bearden at 2:20, North plays Farragut at 3:25. West Valley takes on Greeneville at 4:30. Action concludes at 5:35 with a JV game between Farragut and West Valley.

High schoolers give and receive during holiday season

By Steve Williams

Every holiday season it seems Central High cheerleaders ring bells for the Salvation Army and paint faces and make pot holders at the Fantasy of Trees.

The tradition continued

What do the cheerleaders get out of this community service?

Three members of Coach Jackie Raley's squad answered the question.

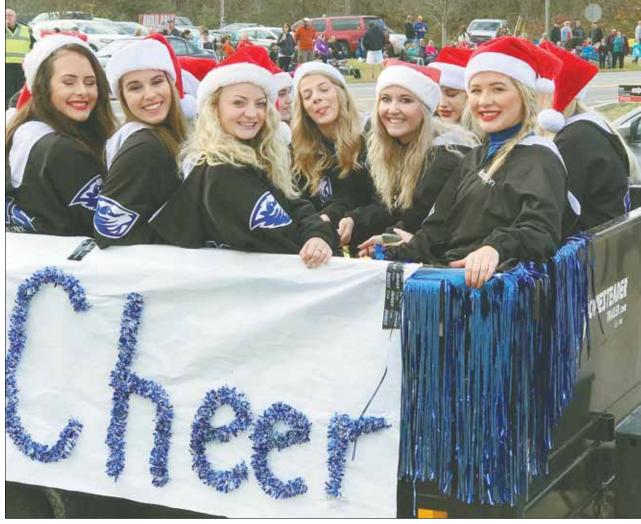
"What I get out of it is knowing that I get to put smiles on people's faces and see the satisfaction and gratitude of people who I've helped," said junior LeAnna Rogers.

Rylie Compton, another CHS junior cheerleader, replied: "It helps me to give back to the community that has given me so much and it has instilled values that I will carry with me throughout my life."

Senior Julianna Pratt added: "What I personally get out of doing community service during the holidays is seeing the smiling reactions of those who know we are helping others.

"Just recently while ringing the Salvation Army bells, it was clear to see that individuals passing by were willing to donate, after seeing how pleased our team was to be there."

Central football players rang bells too for the



Karns High cheerleaders are all smiles as they await the start of the Karns Christmas parade.

Coach Raley.

KARNS CHEERLEADERS

also have been holiday Karns Christmas Parade on Dec. 2 and assisting in the Breakfast with Santa event at KHS on Dec. 16.

During the parade, the mas songs.

Salvation Army, noted girls handed out candy Christmas music.

Breakfast with Santa, including pancakes, sauhelpers, taking part in the sage and juice, was open to the community. There also were crafts for the kids and picture taking. The KHS chorus sang Christ-

and performed dances to visitors got to see classroom doors that had been decorated by the staff, with each hallway having a

theme. "The greeted people coming in, seated them and served breakfast," said Karns cheer coach Dewanna team held their third

In a tour of the school, Glover. "They also circulated, handing out candy to everyone."

Hardin Valley Academy ta. cheerleaders made blankets for East Tennessee Children's Hospital, and that's not all.

On Dec. 15, the dance

annual halftime show with the Jr. Hawkettes! Those in attendance for the HVA vs. Catholic basketball game that night got an extra holiday treat.

"We host a mini-camp every December that's open to our feeder elementary schools," said dance coach Meshon Crateau.

"We always save the last Friday night performance for our mini-dancers. This way, they dance the whole night with us. It's our favorite night!"

HVA BASEBALLERS have been involved in two community service events the Second Harvest food collection in October and the Empty Stocking Fund this month - and they will assist Lost Sheep Ministry helping the homeless in January.

"We are looking at another opportunity to do work in the community before the 2018 spring semester closes out," said Hawks skipper Joe Michalski.

TWO VOLLEYBALL players from Berean Christian School's TSSAA Class A state championship team provided community ser-THE DANCE TEAM at vice in Knoxville and Atlan-

> Jenna Kohagen, a junior outside hitter, volunteered at Fantasy of Trees with the Key Club and went to **Continued on page 3**



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Historic signing gives Gibbs its first UT football player

By Steve Williams

Before last Wednesday, when Ollie Lane signed with the University of Tennessee, the Corryton community's biggest link with Tennessee football was Ken Donahue.

Donahue had been a defensive coordinator for Bear Bryant at Alabama for years, but he's best remembered in these parts for masterminding the Vols' defensive game plan in that 35-7 rout of Miami in the 1986 Sugar Bowl.

held to this quote, but I don't know if Gibbs has ever had a kid sign a national letter with UT in football," said Head Coach Brad Conley, who was a UT student and in New Orleans the day Tennessee crushed the heavily favored Hurricanes.

In fact, Lane may be only the third Gibbs player who has ever signed with a Southeastern Conference school. Back in the 1980s, Donnie Collins, a wide receiver and defensive back for the Eagles, signed with Georgia.

In the 1970s, Stuart Donahue, a lineman, signed with Clemson but ended up not staying, said Conley.

"Stuart is a nephew, I think, of Ken Donahue," said Conley. "Ken Donahue was from Corryton. In fact,

there are children in school right now who are in that line. One of them plays for me and the other two play basketball here at Gibbs."

Going back even further, Gibbs had a player in the 1950s named Jimmy Jones, who went to Georgia Tech (then a SEC member), said Conley. "He came back home and went to Carson-Newman and had a great career."

With the signing of Lane, a standout offensive guard who had 21 offers, Corry-"I wouldn't want to be ton became a full-fledged, card-carrying member of Big Orange Country. One of its own was now a Volunteer. It was indeed a button-popping day.

> But the Gibbs High administration and coaches kept things in proper perspective. After all, the school was hosting a double-signing on Dec. 20, with Dalton Widner, who lined up beside Lane at center to give the Eagles a strong punch up the middle, inking scholarship papers with the Charlotte 49ers, a Conference USA member.

> occurred in alphabetical order, with Lane (6-6, 310) going first and then Widner (6-4, 280).

side by side on the offensive line in Gibbs' triple-option





Gibbs guard Ollie Lane, left, said he never had any second thoughts about signing with Tennessee. Pictured right: Dalton Widner, Gibbs center, signs with Charlotte 49ers of Conference USA.

attack, but Lane wore No. just because I knew Ten-78 and Widner No. 79.

Lane had been committed to UT since he called then-head coach Butch Jones and offensive line coach Walt Wells April 9 and told them he was coming.

With the Vols having their The signings even worst record (4-8 overall and 0-8 SEC) in school history this past fall, and Jones losing his job, Lane was asked if he ever had Not only did the two play any second thoughts abo ut coming to UT?

"No, I can't say I did, this year but all throughout

nessee was my home." he answered. "I didn't want to go anywhere else.

"I was upset and disap-

pointed that Coach Jones

lost his job, but that's just

the business that we're in.

Now I'm excited to get to work with Coach (Jeremy) Pruitt." Lane said he has talked with Coach Pruitt and new

offensive line coach Will Friend a lot already. "Both of these guys have

done a great job - not just

they need to do, and then but a good student and also of being a great team- a good citizen within the mate," said Coach Conley, acknowledging how they helped new and inexperienced players coming into the program.

kids," he added. "It's a culmination of a lot of hard work on their part and hopefully it serves as a motivator for our guys coming up to have that same oppor-

"It's all about putting the

their high school careers work in and not only being of understanding what a great football player, school and the community because these days colleg-

es can't miss on signees. "The fact that these kids checked off all those boxes "I'm just so glad for these for their respective schools is a testament to not only how good they are as a football player but academically and the way they've been raised. I'm very, very pleased for their parents."

Cade Mays picks Georgia

By Alex Norman

to change.

For years, 5-star offensive tackle Cade Mays was committed to Tennessee. And there was no reason to believe that was going

a senior in 1994, block- nessee bound. ing for a freshman quar-

for the Vols in the 2000s. Football winner from November 7th. On Novem-Knoxville Catholic HS. He helped the Fighting as the Vols head coach. Irish win a couple of state

American game.

bedrock of the Tennessee Class of 2018. A local kid that other big-time recruits would want to play with in

Cade dreamed of "Running Through the T," and Cade was a Tennessee had been committed to legacy. His father, Kevin the Vols since the summer Mays, played for the Vols of 2015. He wasn't taking Uncle when they played for in the early 90's, and was official visits. He was Ten-

But after weeks of enough. terback named Peyton speculation about the job In the end, the choice Manning. Cade's uncle, status of Vols head coach Michael Frogg, was a walk- Butch Jones, Mays finally on that started at center decided to do something different. He de-commit-Cade Mays was a Mr. ted from Tennessee on ber 13th, Jones was fired

Mays had reopened his championships. He was commitment, and now selected to play in next would choose between month's U.S. Army All- Clemson, Georgia, Notre Dame, Ohio State or Ten-He was going to be the nessee. He wanted to

know who the Vols were going to hire to replace

He was visited recently by new Tennessee coach Jeremy Pruitt and new Tennessee Athletics Director Phillip Fulmer, who coached his Dad and the Vols. They made that late pitch, but it wasn't

came down to Clemson or Georgia. The defending national champions, or the most recent SEC champion. He could not go wrong with either school. They are both in the national college football playoff.

During the Class 5A playoffs, Mays wore white gloves with the Tigers logo. This led many observers to believe that Clemson was Cont. on page 4



Powell's Dani Bryant signed to play basketball at Milligan College recently. Pictured

with Dani are her mother, Donna, her father, David, and her sister, D. Bryant. **Bryant signs with Milligan College**

Powell School's Dani Bryant will continue playing basketball in college.

Bryant, a senior guard/forward recently signed a National Letter of Intent to play at Milligan College recently. She'll enter the school in Northeast Tennessee as a biology major and she will eventually go into a pre-med program.

She made her decision official at a signing ceremony on Thursday, Dec. 14 in the Powell High School Auditorium.

Bryant has emerged as a leader for the Lady Panthers on the hardwood. But she's also successful in the classroom.

She scored a 34 on the ACT and Powell's first-year head coach John Fisher said that Bryant is a top student-athlete.

"She's the ultimate student-athlete," Fisher said. "She's successful in the classroom and she comes to work and she works hard every day."

Bryant said that she liked the small class size at Milligan and she also noted that she wanted to stay close to home.

"It's a small school and staying close to home was a factor for me," she said. " didn't want to be where I could only see my family on holidays but I also wanted to

second trip to Boone for family. But I wanted to go

Continue on page 4

Farragut's Collins to play at Appalachian State By Ken Lay

"I didn't decide right

away," said Collins, who

Braden Collins, one of

Knoxville's top high school wide receivers over the last two seasons, will continue his football career in college. He made it official

will play for the Mountaineers but enter college as an undeclared major. "It Wednesday on the first day was on my second visit that of the early signing period I decided it was for me. I for football players. He went over there for the signed a National Letter Wake Forest game. They of Intent to play at Appalahave a great fan base. chian State in the Farragut "The campus was pretty High School Auditorium as and it's only about three

hours away from home. I wanted to stay close enough to be near my

him to make a final deci- where I could be indepen-"I can get a good edu-

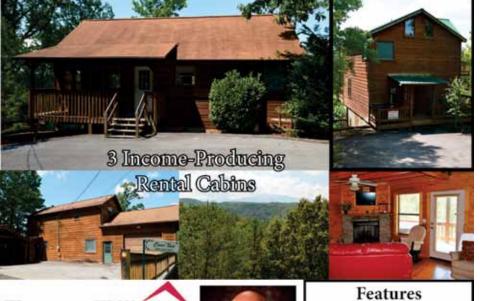
> cation there," he said. "I'l either go into business or do something in the medical field." While Collins looks for-

> ward to playing football in a college town, it was another aspect of Boone and the school that appealed to him.

"It's in the mountains and I really love to fish," he

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friends were in attendance. He said that it took his

his teammates, family and

Lindsay returns to the diamond as Powell's assistant coach

By Ken Lay

high school athletics for very long. He recently retired as the boys basketball coach and athletic director at Berean Christian Academy, where he remains in a consultant's role.

But he'll return to the baseball field as an assistant coach at Powell High School. There, he'll work for new coach Logan Dalton.

Lindsay a longtime baseball coach, basketball coach and athletic director at West High School, said he couldn't stay away from coaching.

"Coaching and teaching, and they're both really the same thing, are a calling," said Lindsay who is a member of both the KIL Basketball Hall of Fame and the East Tennessee Baseball Coaches Hall of Fame. "You just can't ever really step away from the game. "God calls us to do these things and I really love working with kids."

While Lindsay, a 1972 graduate of West High, confesses that he never thought he'd ever be a high school coach, he said that he was always around high school sports and he noted that he loves both basketball and baseball equally.

I prefer, I ask them what time of the year it is," Lindsay said. "In the winter, I like basketball and in the spring, I like baseball.

D.M. Miller, was the football coach at he ran the recreational program at Chris Lindsay didn't stay away from Rule. He's a TSSAA Hall of Famer and I was always around him. I love basketball and I love baseball but I really love football too. On Friday night, I'm always at a game somewhere."

Since relinquishing his coaching duties with the Rebels to become the school's athletic director in the early 2000's, Lindsay hasn't coached baseball. He decided to return to the diamond at Dalton's request.

"Logan Dalton was coaching at Roane State and he helped me at Berean Christian and when he got the job at Powell, he asked me if I would help him. And since he helped me, I told him that I would help him."

While working at his alma mater, Lindsay resided in Powell. His oldest daughter, Courtney played softball at West. His other two daughters, Canaan and Cassidy, both went all the way through school in Powell. Both were multiple sports athletes for the Lady Panthers in high school.

The new Powell assistant coach is obviously no stranger to the com-

"I grew up in Norwood but I was in Powell before I was ever really in Powell," Lindsay said. It was strange "When people ask me which sport that I ended up at West. Being from Norwood, most of my friends went to Powell or Central. But I went to

Lindsay, who began his coach-"I never really thought I would ever ing career as a junior high basebecome a coach, but I guess I found ball coach at Northwest in the late that calling early in life. My uncle, 1970s, began working in sports as

the old West Powell Ballfields after he graduated from college. After those were no longer used, he moved to Powell Levi Field.

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He took over as West's basketball coach in 1980. He later pulled double duty when became the Rebels baseball coach in 1986. He coached until he became the athletic director at West High in 2003.

He retired from Knox County Schools and went on to Berean. where he remained until last spring.

He's back in baseball and you can find him working at Danny T. Maples Field during the offseason and while he was recently toiling on the diamond, he recalled one of his first big wins on Emory Road.

"We came over here in my second year, in 1987, and we beat Powell 4-3 to win the district championship," Lindsay said. "That was the first time I got the Gatorade cooler dumped on my head."

Lindsay was once offered the head baseball coaching job at Powell. But he turned it down.

"I [still] wanted to coach basketball and I knew that former [Powell basketball coach] Mike Ogan was Jeff Hunter's right-hand man, and it was Jeff's program and I thought it was only fair that Mike get that job."

Lindsay is with the Panthers now and he's looking forward to the 2018 high school baseball season.



Karns High cheerleaders Ty McDuffie (left))and Kalyn Whaley were glad to help at the Breakfast with Santa.

High schoolers give and receive during holiday season

Atlanta to volunteer for tion Army. Samaritan's Purse/Operation Christmas child at their distribution center.

Emily Claiborne, a sophomore outside hitter, joined her teammate as a volunteer in Atlanta.

"They put together shoe boxes full of gifts to be distributed," said Cory Felts, volleyball coach.

Emily also volunteered to

Murray Dr.

Off Clinton Hwy

Cont. from page 1 ring the bell for the Salva-

THE ANGEL TREE in West Town Mall got a helping hand from Cheri Duncan's state champion Halls cheerleaders ... "The football team helped with providing food baskets for our community," reported South-Doyle Coach Clark Duncan.

Hard times couldn't keep Warren away from Tennessee working for the last four or and coach Butch Jones Warren said. "I want to be

step closer to seeing his on Wednesday afternoon. it."

Warren, a football star at Farragut High School, signed a National Letter of Intent to play for the Unithe first day of the early cal field, signing period for football

the South Carolina game when I was about 10 or 11 years old," said Warren, who will enroll in college in January so he can go through spring practice with the Volunteers and new head coach Jeremy Pruitt. "I don't remember much about the game but I remember them winning

by a field goal. "This is an amazing day and it doesn't quite feel real. This is what I've been

five years. I've been play- was eventually fired. The a Vol." Jacob Warren came a ing this game since I was effort to replace Tennesfive. I've always loved it. see's beleaguered former lifelong dream come true I've never gotten tired of head coach was tumultu-

Warren will enter col- at worse. lege as an undeclared major. He said he has plans to go into forensic versity of Tennessee on science or into the medi-

It's no secret that Tennessee hit hard times in I never really de-commit-"I grew up a Vol fan 2017. The Vols (4-8) had ting. But I knew that my and my earliest memory their worst season in family would support me of going to Neyland Sta-school history and went no matter what." dium was of me, my dad winless in the Southeastand my brother going to ern Conference for the pleased with his decision. first time ever.

recruits de-committing that never changed,"

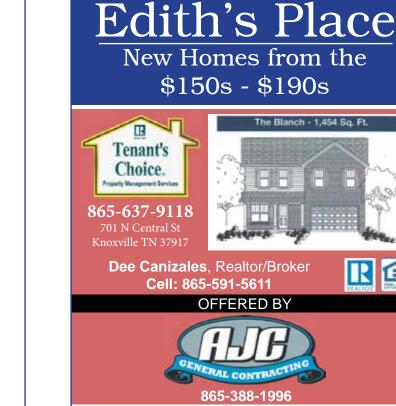
ous at best and comical

But Warren decided to stick around in Knoxville.

"It was something that was between my family and me," he said. "I never went public with anything.

Warren said that he was "I'm 100 percent com-That resulted in many mitted to Tennessee and

And he will be.

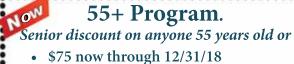


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A lot of us for once will be pulling for Alabama

Bobbie Fisher, who operates my favorite booth at



By Steve Williams

the Expo Center Flea Market with her husband John, told me she would be rooting for Jeremy Pruitt and Alabama in the upcoming College Football Playoffs.

And I quickly told her I would be, too, as I'm sure a lot of Tennessee fans will be doing.

Pruitt, of course, is finishing out his commitment to the Alabama pro-

gram, and particularly the players, in his job as the Crimson Tide's defensive coordinator. As soon as Alabama is eliminated or wins the national championship, he will head back to Knoxville and resume his duties as the University of Tennessee's new head coach.

I don't mind at all that Pruitt is coaching at Alabama to season's end. What he's doing is a reflection of his character. He's been with those Alabama players all season and they deserve to finish what they started together. I'm sure he would do the same for Tennessee.

Not long after leaving the Fishers' booth, another vendor caught my eye. A Crimson Tide fan wearing an Alabama ball cap, even though he was from Crossville. We got to talking about Coach Pruitt, and he said,

"You know, it won't be long before Tennessee fans

start chanting, "Roll Vols." I said that's not going to happen, but a lot of us Tennessee fans do like what we've seen and heard so far from Coach Pruitt.

And the better Alabama does, particularly on the defensive side of the ball, and the more TV exposure Coach Pruitt gets in semifinal game against Clemson and then possibly in the title game, the better that is for Tennessee.

With our Vols on the outside looking in, many of us thought we were going to have to go through another long bowl season without a rooting interest. But with Coach Pruitt still in the running, we have interest.

Go Bama! Well, I'll go that far.

BOWL CONTEST: I'm 4-4 in mine through the first eight games. No, I haven't been flipping a coin, though it does look that way.

Football bowl contests aren't as popular as March Madness basketball brackets, but I like to participate mainly so I'll have a team to pull for if I am watching one of the 41 bowl games.

COMING UP: I'll be pulling for David Cutcliffe and Duke against Northern Illinois in today's Quick Lane Bowl. Speaking of Lane, what about Florida Atlantic's 50-3 romp past Akron and the 10-year contract Kiffin now has with the Owls?

Missouri will be the first SEC team to take the field when the Tigers play Texas Wednesday in the Texas Bowl. Kentucky in the Music City Bowl Friday against Northwestern also will be worth a peek.

I think the 12:30 appetizer on New Year's Day between unbeaten Central Florida and Auburn is intriguing. It's too bad we don't have an eight-team playoff bracket. The Black Knights and War Eagles would be in it, plus USC and Ohio State who will battle



Bearden High's dance team won the TSSAA state championship in the Large Varsity Jazz division for the fifth consecutive year in November. Row 1 (left to right): Lauren Jacoby, Jade Gatton-Bumpus, Shaylie Rutherford, Gracie Benevicz, Chloe McClish, Sydney Schriver, Chloe Anders. Row 2 (left to right): Lauren Hall, Summer Davis, Meaghan Chase, Bailey Simpson, Lauren Hull, Alina Serafin, Taylor Tarquin, Emma Manalac. Row 3 (left to right): Abbie Drum, Katherine Newman, Sydney Hansen, Ali Berg, Ansley Pacetti, Natalie Adkins, Anna Snyder.

Bearden stands out on and off the dance floor

By Steve Williams

Dancing may be what they do best, but Bearden High's state championship dance team does so much

"As a teacher, I am also very proud of how this team serves its school and community," said team sponsor Rebecca Nutter. "We try to have a focus on school spirit by supporting as many school athletics teams and clubs as possible."

At the TSSAA competition in November at MTSU in Murfreesboro, Bearden's dance team, coached by Hannah Keathley and assistant Kathryn Brasfield, captured the state championship in the Large Varsity Jazz division for the fifth consecutive year.

"We were thrilled to continue such an outstanding legacy," said Nutter.

Bearden's dance team has 22 members, including seniors Jade Gatton-

Chloe McClish.

Bearden will be competing in Large Varsity Jazz and Pom at the Universal Dance Association's National Walt Disney World in Orlan-

the team finished a program-best third place in Large Varsity Pom, competing against "the absothe country," said Nutter.

In addition to performing on the sidelines of home football games and before basketball games, the Bearden dance team has cheered at a girls' soccer game, attended volleyball games, sent "good luck" packages to the BHS band before competition, participated in the Student Government Association's Fall Festival and opened car doors at elementary schools, said Nutter.

ford, Gracie Benevicz and Emerald Academy and for the residents.

held a free dance clinic for 71 students in November. It also volunteered at the Ronald McDonald House, sponsored a Thanksgiving Championships Feb. 2-4 at basket for a BHS family in need and was all set to run in this year's Jingle Bell In the 2017 nationals, Run to support the Arthritis Foundation before it was cancelled due to inclement weather.

lute best dance teams in High School very proud," said Nutter.

> At the free after-school dance clinic at Emerald Academy on Nov. 15, the girls taught basic dance skills, short dance routines and sideline cheers. The kids performed for their parents at the end.

Later that week, the BHS dance team was at the Ronald McDonald House, where the girls baked several batches of cookies, cleaned the entire facility top to bottom, wiped down The team has also playground equipment and Bumpus, Shaylie Ruther- formed a partnership with made Thanksgiving cards

Farragut dance team earns state honors

Farragut High's dance team, led by seniors Presley Packer and Tatum Allen, took first place in the TSSAA's Small Varsity Pom division for the third year in a row and also placed "They make Bearden second in Small Varsity

> "We practice multiple hours every week to prepare for competition," said Coach Adonia Adams. "Our goal this year was to give a better and stronger performance than we did last year and we accomplished

> Farragut also will be competing at the UDA Nationals in February. At the 2017 event in Orlando, Farragut placed in the Top 5 in the nation in both the Small Varsity Pom and Jazz divi-

> Tracy Moore is the FHS team sponsor.

sions, said Adams.

PERFORMANCE CAREACTER

Careacter Star Athletes during the high school football playoffs - from the second round through the finals - are listed below.

in the Cotton Bowl Friday.

Selection of the honorees is based on attitude, careacter, grades, community service and performance as a

The Focus congratulates all the Careacter Star Athletes from the 2017 football

Recognition of Careacter Star Athletes in boys' and girls' basketball will start in January.

WEEK 13 HONOREES

CHRIS AKPOROGHENE The King's Academy

CHRIS ALMANZA West

TRE BROWN Knoxville Catholic

> **JAMES DAVIS Fulton**

JOEY DIETZ Farragut

CODY ESTEP Grace Christian Academy

ISSAC HUBBARD

Webb School

ELIJAH JETER Austin-East

JAKE LUDWIG

Halls

KAHLIL MCKENZIE

University of Tennessee

TREY'SEAN MOORE Central

MICHAEL REDDING South-Doyle

WEEK 14 HONOREES

JOSH BROWN Knoxville Catholic

ISSAC HAMILTON South-Doyle

ELIJAH MCMILLAN Austin-East

PHILIP YOUNG

Central

WEEK 15 HONOREES

COLTON GAINES Knoxville Catholic

DEVONE MOSS

Central

WEEK 16 HONOREE

NICK IVERSON Knoxville Catholic

Cade Mays picks Georgia

Continued from page 2

the favorite. His former teammate at Catholic, Amari Rodgers, picked Clemson last season, as did Oak Ridge standout Tee Higgins.

So, on the first day of the new early signing period, Wednesday, December 20th, Mays sat with his family at a table in the school's gymnasium. He decided to forgo the traditional group of caps, and instead stood up, unbuttoned a couple of buttons, and revealed a black t-shirt with the trademark "G" in the center.

Mays was heading to Georgia.

"I just fell in love with Athens when I went there," said Mays. "Coach Smart has the program going the right way. I have a great relationship with (Offensive line) Coach (Sam) Pittman, the whole coaching staff. They really treated me like family, and that's where I want to call home for

the next four years."

Pittman was, at one time, the offensive line coach at Tennessee. That was in 2012, Derek Dooley's last season.

"He (Pittman) went out and combed the country for the best guys," said Georgia head coach Kirby Smart. "He had a relationship with Cade (Mays) long before anything changed, and Cade decided to open things up. That relationship and honesty he had early gave him a lead when Cade decided to look around."

The chance for Mays to play at Georgia, with other five-star talents like quarterback Justin Fields and defensive end Brenton Cox, who picked the Dawgs over Alabama, was too much for him to pass up.

"We just signed the greatest class in the history of football," said Mays. "We are gonna do something special with it I promise you that.

Bryant signs with Milligan College

a lot about teamwork,"

Cont. from page 2 be independent."

During her career with has played for two coaches. Both Fisher and former head coach Christin Webb have impacted her life.

"I've definitely learned

Bryant said. "Everybody wants to be a shooter or she's been through. Coach the Lady Panthers, Bryant everybody wants to be the Fisher also taught us about high scorer. But we all can't do that. We all have to play

work hard.

"Coach Webb taught me

just because of everything perseverance. But my basketball has increased tendefense and we all have to fold since I've been working with Coach Fisher."

a lot about perseverance,

December 25, 2017 -**December 31, 2017**

section

Phone: 865-686-9970 | Fax: 865-686-9966 | PO Box 18377, Knoxville, TN 37928 | Located at 4109 Central Avenue Pike, Knoxville, Tennessee 37912



The Doctor is in

a weekly column by Dr. Jim Ferguson

The Fountain of Youth

2017 were written in weeks past. So, if you missed them or other essays, the Knoxville Focus has a fine website and archive of previous issues, including my pontifications. Just go to knoxfocus.com, click on archives and then select the week you missed. Finally, go the bottom of the page and select my name or that of another fine col-

The Holiday season brings early deadlines for columnists. This allows The Focus staff to "put the paper to bed" earlier and to spend time with their families. And understandably, people are more interested in family, friends and, in the case of Christmas, the Reason we celebrate during the winter solstice. In antiquity, the winter solstice was important and commemorated the time days began to be longer (at least in the northern hemisphere). Pagans cel-

My Christmas essays for sun "reappears" and rises higher in the sky each day. Or is it the annual reappearance of the Son?

> Since this week is foreshortened, I suspect that fewer people will read this column or others. And since The Focus is a family friendly paper, it's just as well that fewer read this column which is meant for mature audiences - or for wrapping fish.

Because there's been a deterioration of morality in our culture, I shouldn't be surprised by the plethora of advertisements for "male enhancement" or ED (erectile dysfunction) treatment. I remember being taken aback when feminine products began to be advertised during the Super Bowl. Now, Viagra ads have been added to ads for "male enhancement" nutraceuticals and "low-T clinics." Intimacy is an important aspect of humans and married life. And sexual dysfunction fosebrated a time when the ters poor self image and

marital discord. I am a firm believer that proper therapy depends on a proper diagnosis. So, I have concerns that drive-through clinics focus on one aspect of physiology rather than nuanced patient care. I'm also concerned about mail order "medicinals" so powerful that users "should show caution with their use in the bedroom." P. T. Barnum once spoke to such unrealistic expecta-

Human sexuality is a complicated and sacred gift. You would think it obvious, but these days I must assert that women and men are different. Women respond differently than men and need emotional connection to their partner for intimacy. Men are aroused by visual imagery. Understanding these differences is crucial. Apparently, predatory men of the ruling class never learned their coursework in Courting 101.

When a man is aroused neural excitation causes the release of a chemical called cyclic GMP. Rising levels of this chemical within the penile vasculature cause the release of nitric oxide promoting penile arterial vasodilation and contraction of venous outflow channels. This results in an erection. As cyclic GMP is metabolized by an enzyme called phosphodiesterase-5 (PD-5), levels fall resulting in

declining nitric oxide levels and detumescence. Drugs like Viagra and Cialis are

PD-5 inhibitors and act to augment nitric oxide levels.

Similar physiology occurs in females, but the arousal state in females is more complicated and first involves emotional connection with her partner, then choice and situation must follow and finally physiological arousal can proceed. This explains why "female Viagra-like" agents are not very effective.

Vascular disease occurs as we age and diabetes is increasingly common in obesity. Both of these common conditions are associated with ED. Importantly, Viagra-like medications are contraindicated with some cardiovascular drugs. In that case other modalities including a vacuum tumescence device, penile injections with "triple mix" medications or a surgical implant may be indicated. All of these therapies require a comprehensive evaluation and thoughtful patient care - and the word care is integral to any remedy.

Recently, "selective androgen receptor modulators" (SARMs) have arrived on the scene. These agents are sold on the internet as "performance enhancing substances." These chemicals are thought to bind to androgen (testosterone) receptors and function like anabolic steroids. The latter limit. Research is ongoing

have been used to build muscle and augment athletic performance, but have been banned because of liver and heart disease as well as psychiatric issues of aggression known on the street as "roid rage."

A study of SARM agents in the November 28, 2017 issue of JAMA (Journal of the American Medical Association) found that only half of the products tested even contained SARM class agents and 40% contained other unapproved drugs. The study also found that labeling of SARMs was very unreliable. As a sidebar you should be aware that medications sold in a licensed pharmacy and carry the USP label must conform to US Government standards regarding labeling and purity. There are no guarantees of nutraceuticals purchased in, for instance, a health food store if there is no USP label.

The Spanish explorer Juan Ponce de Leon searched for the mythical Fountain of Youth capable of "reversing the aging process and curing illness." He never found it because it doesn't exist. Contained in the human genome is our specie's life limit of approximately one hundred and ten years. With technology, antibiotics, clean water, adequate food, vaccinations and modern medicine, humans are living closer to that

to extend those limits, but we are not there yet and may never arrive at immortality this side of the cross.

I believe in maximizing health, but I don't believe in another Fountain of Youth known as "Bioidentical Hormone Replacement Therapy." The focus of this therapy is to restore hormone levels to those of youth. Let me point out that, for example, I believe in using thyroid hormone to augment a failing thyroid gland and treat hypothyroidism. However, is it appropriate to restore my testosterone levels to those of an eighteen year old? Would it be wise to give a woman in her seventies estrogen? The notion of natural aging is at the heart of the question. Are hormone changes in my functioning sixty-six year old body a natural phenomena or are they reflective of a medical deficiency warranting treatment?

I have lived long enough to see things come with great hope and then see them go with great disappointment. I will say up front that endocrinology is not my specialty, and one can always find someone wiser than me or oneself. But for more than forty years I have operated by Ferguson's axiom #11: "Don't be the first on the block to try a new remedy or last in the neighborhood." Food for thought...

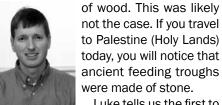
You may email Dr. Ferguson at fergusonj@knoxfocus.com

Away in a manger

The Christmas story can almost seem like a fairy tale with cattle lowing, the drummer boy beating his drum, shepherds being urged on by angels, and three wise men on camels bearing gifts. What do we know about the birth of Jesus?

The traditional site of the birth place of Jesus

is marked in Bethlehem by the first Christian church building ever built at the request of Emperor Constantine's mother in 326 A.D. It is built over a cave that was believed to be the place where Jesus was born as early as 135 A.D. After Jesus was born, we are told he was placed in a manger. A manger was a feeding trough. We most often picture one made



By Mark

of Christ

Brackney,

Minister of the

Arlington Church

Luke tells us the first to come see Jesus was the shepherds. First-century shepherds were on the bottom rung of the social ladder at this time. They

were usually uneducated, poor, and smelly because they lived among their animals. I suppose it should not surprise us that shepherds were the first to see Jesus. God referred to Himself as a shepherd and to His people as His sheep. Jesus called Himself "the good shepherd" who died for His sheep.

Next we read about the angels

who were messengers of the birth of Christ to the shepherds. The word angel means "messenger." The shepherds in turn became messengers to others about what they learned about Jesus. We, like angels, are to be messengers of the gospel of Jesus Christ. We have good news to share. You can be an angel to someone by delivering a message of hope. You get to offer God's peace and give glory to God, just like the angels.

The wise men show up next in the story bearing three gifts. Actually, we don't how many wise men there were. Sometimes the wise men are referred to as kings, but they are called "magi" (Matthew 2:1-3). This is where we get our English word "magician." They were more like priests who studied the stars and believed

the relative position of the stars were signs of future events. They were likely from Persia (Iran) and followed the teachings of Zoroaster. They traveled about one thousand miles to Jerusalem to pay homage to the newborn King. Their journey would have taken anywhere between three and six months. What is amazing is that God gave a group of truthseekers, who were not Jewish, a sign. The magi foreshadow that the gospel will be taken to the entire world. We should be like that star pointing others to Christ. Note that the magi did not enter the stable, but the home of Joseph and Mary. It is doubtful that they arrived the night of Jesus' birth, although if they did, stables were often attached to, under, or behind the home.

Their coming was likely months after Jesus' birth because Herod had ordered all the baby boys two years and under to be put to death (Mt. 2:16). From the time the Magi first saw the star, two years had passed.

The bread of life (John 6:35). Jesus, was born in the town of Bethlehem (which means the House of Bread). He was laid to sleep on that first night in a feeding trough where God's creatures ate. What we all really hunger for will not be found under the Christmas tree. We hunger for meaning, joy, and hope. We hunger to know we are forgiven and that we can start over from our mistakes. Jesus is for us the bread of life. Go to Him and eat of what He offers, for it will last.



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FORECLOSURE NOTICES

NOTICE OF **SUBSTITUTE** TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated July 31, 2006, executed by Jayson W. Smith, an unmarried man, to TONYA ESQUIBEL, Trustee, for CTX MORTGAGE COMPANY, LLC, its successors and assigns, and appearing of record on August 1, 2006, in the Register's Office of Knox County, Tennessee, at Instrument Number 200608010009446.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY. the party entitled to enforce said security interest; and having appointed Clear Recon LLC, the undersigned, as Substitute Trustee by instrument filed or being filed for record in the Register's Office of Knox County, Tennessee, with all of the rights, powers, and privileges of the original Trustee named in said Deed of Trust.

NOW, THEREFORE, notice is hereby given that payable as provided in said Deed of Trust, and that the undersigned, Clear Recon LLC, 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 **January 4,** 2018, at 11:00 AM, local time, at North side of the City County Building, 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, to wit:

The land referred to herein below is situated in the County of Knox, State of Tennessee, and is

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 30. SHENANDOAH HILLS SUBDIVISION, Unit 1, as Slide 110-D (formerly Map Book 58-S, page 27) in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description and according to the survey of Stanley E. Hinds, Surveyor, dated August 20, 1996.

BEING the same property conveyed to Jason N Grooms and Tracy D Garland, both unmarried by Warranty Deed from James Glenn Henley and wife, Erin Lee Henley dated April 15, 1998 and recorded April 16, 1998 in Deed Book 2283, page 301 in the Register's Office for Knox County, Tennessee.

DESCRIPTION CONTAINED HEREIN WAS TAKEN FROM A PRIOR DEED AND WITHOUT BENEFIT OF AN UPDATED SURVEY. PREPARER MAKES NO REPRESENTATION AS TO THE ACCURACY OF SAID DESCRIPTION. Parcel ID: 048JG002

Commonly known as 6605 Greenview Drive, Knoxville, TŃ 37918

However, by showing this address no additional coverage is provided

The street address and parcel number(s) of the above described property are believed to be correct; however, such references are not a part of the legal description of the property sold herein, and, in the event of any discrepancy, the legal description herein shall control

Current Owner(s) of Property: Jayson Smith and Anesthesia Medical Alliance of E. TN

This sale is subject to tenant(s)/occupant(s)

This sale is subject to all matters shown on

any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable: any statutory rights of redemption of any governmental agency, state or federal; 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. In addition, the following parties may claim an interest in the above-referenced property: Jayson W. Smith, Midland Funding LLC and Anesthesia Medical Alliance of E. TN.

If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433.

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

The transfer shall be AS IS, WHERE IS, AND WITH ALL FAULTS, and without warranties of any kind, express or implied, as to the condition of the Property and the improvements located thereon, including merchantability or fitness for particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and Substitute Trustee's Deed only

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 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 by the Substitute Trustee at any time. THIS OFFICE IS ACTING AS A DEBT

COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

> Substitute Trustee 5751 Uptain Road Chattanooga, Tennessee 37411 Phone: (877) 319-8840 File No: 1292-383A

Publication Dates: 12/11/2017, 12/18/2017 and 12/25/2017 PLEASE PUBLISH ALL SUBSTITUTE TRUSTEE

INFORMATION ABOVE Charge to: Aldridge Pite, LLP 3575 Piedmont Road, N.E. Suite 500

Atlanta, GA 30305

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, KNOX COUNTY

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 March 25, 2011 and recorded on March 28, 2011 in Instrument No. 201103280057062, 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

WHEREAS, Jessica A. Baird and Martin L.

Baird, as wife and husband executed a Deed

holder of said Deed of Trust, Tennessee Housing Development Agency, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said

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 4, 2018, 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 ash, the following described property situated in Knox County, Tennessee, to wit:

Situated in Knoxville, Knox County, State of Tennessee and being described as follows: Situated in District No. Seven (7) of Knox

County, Tennessee, and being known and designated as follows, to wit: 34th Ward of the City of Knoxville, Tennessee

and being known and designated as all of Lot 1R1, Resubdivision of Lot 1 of the Property of Miss Lavenia Metcalf, as shown on the Map of the same of record in Map Cabinet O, Slide 138 C, in the Register's Office of Knox County, Tennessee, to which map reference is hereby made for a more BEING the same property conveyed to Jessica

Baird from April Fulmer a/k/a April Barker by Warranty Deed dated March 25, 2011 and recorded in inst#201103280057064, in the Registers office of Knox County, Tennessee. Parcel ID Number: 058LD028

Address/Description: 5003 Fieldcrest Lane,

Current Owner(s): Jessica A. Baird. Other Interested Party(ies): World Finance

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, applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed 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 4360 Chamblee Dunwoody Road, Ste 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 17-14701 FC01

NOTICE OF **FORECLOSURE SALE**

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Bradley Ross Branam and Jessica Ann Branam, husband and wife 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 May 30, 2014 and recorded on June 3 2014 in Instrument No. 201406030068294, 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, Tennessee Housing Development Agency, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, 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 navable 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 4, 2018, 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 all of Lot Block I. Unit 2. of Bonta Vista Subdivision, as shown in Plat Cabinet E, Slide 44-A (formerly Map Book 53-S, page 65), in the Office of the Registe of Deeds for Knox County, Tennessee, and to which map specific reference is made for a more particular description of said lot.

Being part of the same property conveyed Bradley Ross Branam and wife, Jessica Ann Branam, from Lela Elizabeth Tipton, being one and the same as Elizabeth Tipton and Lela Clark, and individually, by Warranty Deed dated May 30, 2014 and of record in Instrument No. 201406030068293 in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 028KD-013 Address/Description: 7508 Pinen Drive, Knoxville, TN 37938. Current Owner(s): Bradley Ross Branam.

Other Interested Party(ies): Southeastern Emergency Physicians, LLC dba UT Medical Center Emergency Department and Tennessee Housing **Nevelopment Agency** 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 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 4360 Chamblee Dunwoody Road, Ste 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 17-15115 FC01

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

Eubanks, Husband and wife executed a Deed of Trust to Mortgage Electronic Registration Systems, c., as nominee for Mortgage Investors Group, Lender and Charles E. Tonkin, II., Trustee(s), which was dated May 11, 2012 and recorded on May 14, 2012 in Instrument No. 201205140064010, 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, Tennessee Housing Development Agency, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said 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 irtue of the power and authority vested in it, will on January 4, 2018, at 10:00AM at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell at nublic outcry to the highest and best hidder for cash, the following described property situated in Knox County, Tennessee, to wit: SITUATED in District No. Seven (7) of Knox County, Tennessee, within the 17th Ward of the

City of Knoxville, Tennessee, being known and designated as Lot 9, Block 31, OAKWOOD C.B. ATKIN ADDITION TO KNOXVILLE, TENN., as shown on the plat of the same of record in Plat Cabinet A, Slide 144B (formerly Map Book 5, Page 187), in the Register's Office for Knox County, Tennessee, to which plat specific reference is hereby made for a more particular description. THIS CONVEYANCE IS SUBJECT to all

applicable restrictions, easements, set-back nes, and other conditions shown of record in the Register's Office for Knox County, Tennessee BEING the same property conveyed to

Thomas J. Eubanks and wife, Kristy L. Eubanks by Warranty Deed dated May 11, 2012 and recorded at Instrument Number 201205140064009, in the Register's Office for Knox County, Tennessee Parcel ID Number: 081FJ-008

Address/Description: 410 East Columbia Avenue, Knoxville, TN 37917. Current Owner(s): Thomas J. Eubanks and

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

> Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Ste 310 Atlanta, GA 30341

PH: 404-789-2661 FX: 404-294-0919 File No.: 17-14790 FC01

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY WHEREAS, Donald Gosnell executed a Deed of Trust to AmSouth Bank, Lender and FMLS. Inc., Trustee(s), which was dated April 12, 2002 and recorded on May 7, 2002 in Instrument No. 200205070092399, Knox County, Tennessee

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) the current holder of said Deed of Trust Regions Bank Successor by Merger with AmSouth Bank, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, 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 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 2, 2018, at 10:00AM at the usual and customary location at the Knox County Courthouse Knoxville Tennessee proceed to sel at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit:

SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING DESIGNATED AS LOT EARNEST O. HUTCHENS SUBDIVISION, AS SHOWN BY MAP OF SAME OF RECORD IN MAP BOOK 36-S PAGE 10 (MAP CARINET D. SLIDE 122D) IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE AND MORE PARTICULARLY BOUNDED AND DESCRIBED AS

BEGINNING AT AN IRON PIN IN THE SOUTHEAST LINE OF HACKWORTH ROAD, CORNER TO L.A. COWSER, SAID PIN BEING LOCATED 587.0 FEET NORTHEAST OF THE OINT OF INTERSECTION OF THE SOUTHEAST LINE OF HACKWORTH ROAD WITH THE CENTERLINE OF BOWLS ROAD; THENCE WITH SOUTHEAST LINE OF HACKWORTH ROAD, NORTH 43 DEGS. EAST 149.38 FEET TO AN IRON PIN, CORNER TO LOT 3, THENCE WITH THE LINE OF LOT 3, SOUTH 19 DEGS. 11 MINS EAST 238.08 FEET TO AN IRON PIN IN THE LINE OF B. P. HUTCHENS, THENCE WITH THE LINE OF B.P. HUTCHENS, SOUTH 44 DEGS. 15 MINS WEST 125.13 FEET TO AN IRON PIN, CORNER TO HUTCHENS, NORTH 24 DEGS, 20 MINS, WEST 225.26 FEET TO THE POINT OF BEGINNING, ACCORDING TO THE SURVEY OF MICHAEL E LUETHKE, SURVEYOR, RLS#842, KNOXVILLE.

TENNESSEE, DATED 8-18-95 BEARING DRAWING Parcel ID Number: 077 043 Address/Description: 3420 Hackworth Road, 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 Brock & Scott, PLLC, Substitute Trustee

c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Ste 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 17-18054 FC01

NOTICE OF **FORECLOSURE SALE**

STATE OF TENNESSEE, KNOX COUNTY WHEREAS, Herschel Harvey Jr. and Mary C. Harvey 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 November 26, 2003 and recorded on December 2, 2003 in Instrument No. 200312020057983,

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, Caliber Home Loans, Inc., (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, 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 4, 2018, at 10:00AM at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sell cash, the following described property situated in Knox County, Tennessee, to wit:

SITUATED IN DISTRICT NO. EIGHT (8) OF KNOX COUNTY. TENNESSEE. AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 69, EAST TOWNE VILLAS SHOWN ON THE PLAT OF THE SAME OF RECORD IN PLAT CABINET N, SLIDE 373-D, REGISTER'S OFFICE, KNOX COUNTY, TENNESSEE, TO WHICH PLAT SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION AND ACCORDING TO THE SURVEY OF KENNETH D CHURCH, SURVEY OR, DATED 11-4-97, BEARING WORK ORDER NO. 97-11-03.

THE AFOREDESCRIBED PROPERTY IS CONVEYED TOGETHER WITH AND SUBJECT TO RIGHTS IN THE JOINT PERMANENT EASEMENTS OF RECORD IN DEED BOOK 2156 PAGE 1135 AND CORRECTED IN DEED BOOK 2179, PAGE 1029, AND RIGHT AND OBLIGATIONS IN AND TO THE USE OF THE COMMON AREAS OF RECORD IN DEED BOOK 2157, PAGE 134 AND DEED BOOK 2179, PAGE 1058, ALL IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE.

THE SOURCE OF THE ABOVE DESCRIPTION IS PREVIOUS DEED OF RECORD IN INSTRUMENT NO. 200004050022490 IN THE REGISTER'S

BEING THE SAME PROPERTY CONVEYED TO HERSCHEL HARVEY, JR. AND WIFE, MARY C. HARVEY BY WARRANTY DEED DATED NOVEMBER 26 2003 AND RECORDED AT INSTRUMENT NO. 200312020057982 IN THE REGISTERS OFFICE FOR KNOX COUNTY, TENNESSEE.

Parcel ID Number: 060AA048 Address/Description: 5616 Libby Way,

Knoxville, TN 37924. Current Owner(s): Herschel Harvey, Jr. and

Other Interested Party(ies): Tennessee Valley Federal Credit Union: Cavalry Portfolio Services LLC ASO CitiFinancial; East Towne Villas Subdivision Homeowners Association; SunTrust

Bank; and Grover C. Hick Jr and Gala Hicks. The sale of the property described above shall he 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 wel 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 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

> c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Ste 310 PH: 404-789-2661 FX: 404-294-0919 File No.: 15-14327 FC04

Brock & Scott, PLLC, Substitute Trustee

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

WHEREAS, Michael W. Nelson and Stacy Lea Nelson executed a Deed of Trust to Fifth Third Mortgage Company, Lender and Admiral Title Trustee(s), which was dated March 19, 2009 and recorded on April 2, 2009 in Instrument No. 200904020062885, and modified by Loan Modification Agreement dated May 1, 2016,

Recorded May 25, 2016, in Instrument No. 201605250068478, Knox County, Tennessee 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, Fifth Third Mortgage Company, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute

Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of 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 2, 2018, 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 Deed of Trust was last transferred and assigned 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 Lot 25. Block A. map of record in Map Cabinet N. Slide 104-D and 105-A, in the Register's Office for Knox County, Tennessee, to which map specific is hereby made for a more particular description.

BEING the same property conveyed to Michael W. Nelson and wife, Stacy Lea Nelson, by Warranty Deed dated August 27, 2003, recorded August 29,2003, in Instrument No. 200308290025938 in the Register's Office for Knox County, Tennessee. THIS CONVEYANCE IS MADE SUBJECT TO

all applicable restrictions, easements, building setback lines and conditions of record in said

DESIGNATED as Map & Parcel 104ED-025 Parcel ID Number: 10ED 025 Address/Description: 9522 Denning Lane,

Knoxville, TN 37931. Current Owner(s): Michael W. Nelson and wife Stacy Lea Nelson.

Other Interested Party(ies): Tennessee Housing Development Agency; Secretary of Housing and Urban Development; Discover Bank Issuer of Discover Card; and American Express Bank FSB Federal Savings Bank. 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 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.

> 4360 Chamblee Dunwoody Road, Ste 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 17-16654 FC01 **NOTICE OF**

Brock & Scott, PLLC, Substitute Trustee

c/o Tennessee Foreclosure Department

SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the

performance of the covenants, terms and conditions of a Deed of Trust dated August 24, 2007, executed by WINFRED H. ANDERSON, to RICHMOND TITLE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded September 12, 2007, at Instrument Number 200709120022562: and WHEREAS, the beneficial interest of said

Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner 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 de 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 January 18, 2018 at 10:00 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: CERTAIN PROPERTY SITUATED IN THE FIFTH CIVIL DISTRICT OF KNOX COUNTY TENNESSEE AND BEING KNOWN AS ALL OF LOT 2 IN BLOCK "B". GLENWOOD VILLAGE ADDITION. AS SHOWN BY MAP OF SAID ADDITION OF RECORD IN MAP BOOK 25, PAGE 67 IN THE REGISTER*S OFFICE OF KNOX COUNTY, TENNESSEE, AND WHEREAS, SAID CONVEYANCE WAS MADE SUBJECT TO THE RESTRICTIONS AS CONTAINED IN BOOK OF DEEDS 1126, PAGE 203, IN THE REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, AND THE BUILDING LINES AS SHOWN ON THE RECORDED MAP AFORESAID, AND WHEREAS, THE SAID THOMAS J. ANDERSON, JR. AND WIFE, WINFRED H. ANDERSON HAVE CAUSED TO BE CONSTRUCTED ON SAID ABOVE LOT A HOUSE WHICH IS 25 FEET FROM 3RD STREET.

Parcel ID: 093GA032 PROPERTY ADDRESS: The street address o the property is believed to be 4908 PALMWOOD 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): ESTATE OF/ANY-AND ALL-HEIRS OF WINIFRED ANDERSON OTHER INTERESTED PARTIES: Secretary of

Housing and Urban Development The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication upon announcement at the time and place fo 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

www.rubinlublin.com/property-listings.php Tel: (877) 813-0992Fax: (404) 601-5846 Ad #128336 12/18/2017, 12/25/2017, 01/01/2018 NOTICE OF

SUBSTITUTE TRUSTEE'S SALE

performance of the covenants, terms and conditions of a Deed of Trust dated November 4, 2014, executed by ANGELA L. BOURNE, conveying certain real property therein described to JOSEPH B PITT. JR., as Trustee, as same appears of record in the Register's Office of Know County, Tennessee recorded November 17, 2014, at Instrument Number 201411170027514;

and WHEREAS, the beneficial interest of said

to Quicken Loans Inc. who is now the owner of

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 January 18, 2018 at 10:00 AM at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902 proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, Tennessee, to wit: LAND SITUATED IN THE COUNTY OF KNOX

IN THE STATE OF TN SITUATED IN DISTRICT NO. ONE (FORMERLY NO. TWO) OF KNOX COUNTY, TENNESSEE AND IN THE TWELFTH WARD OF THE CITY OF KNOXVILLE AND BEING TO KNOXVILLE TENNESSEE AS SHOWN BY SURVEY OF SEHORN & KENNEDY, ENGINEERS OF KNOXVILLE, TENNESSEE DATED AUGUST 1976 AND OF RECORD IN MAP BOOK 12, PAGE 121, REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR

Parcel ID: 095CH-022

PROPERTY ADDRESS: The street address of e property is believed to be 2149 DANDRIDGE AVE, KNOXVILLE, TN 37915. 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): ANGELA L. BOURNE

OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to al matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind,

including fitness for a particular use or purpose.

This law firm is attempting to collect A DEBT. ANY INFORMATION OBTAINED WILL BE

USED FOR THAT PURPOSE.
Rubin Lublin TN, PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/property-listings.php Tel: (877) 813-0992Fax: (404) 601-5846 Ad #126077 10/30/2017, 12/18/2017, 12/25/2017,

NOTICE OF **SUBSTITUTE** TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 27, 2011, executed by NANCY CAROLYN COOPER. KRIST SWAFFORD, conveying certain real property therein described to THOMAS H. DICKENSON. as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee

recorded July 29, 2011, at Instrument Number 201107290005392; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to ORNL Federal Credit Union 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 dul appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on January 18, 2018 at 10:00 AM at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902 proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, he following described property situated in Knox

County, Tennessee, to wit: SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, AND WITHOUT THE CORPORATE LIMITS OF ANY MUNICIPALITY, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEING LOT NO. THREE (3) OF THE MYRA DAVIS SUBDIVISION AS SHOWN BY PLAT OF RECORD AS INSTRUMENT NO. 200012210042024, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION, SAID PREMISES ARE IMPROVED WITH DWELLING. THIS CONVEYANCE IS MADE SUBJECT TO ALL APPLICABLE RESTRICTIONS. BUILDING SET BACK LINES AND ALL EXISTING EASEMENTS THAT APPEAR OF RECORD. IN THE REGISTER'S

OFFICE FOR KNOX COUNTY, TENNESSEE. Parcel ID: 056K-A-019.03

PROPERTY ADDRESS: The street address of the property is believed to be 1923 WELLS DR, POWELL, TN 37849. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): NANCY CAROLYN

OTHER INTERESTED PARTIES: KNOXVILLE UTILITIES BOARD The sale of the above-described

property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale o 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

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.rubinlublin.com/property-listings.php Tel: (877) 813-0992Fax: (404) 601-5846 Ad #128512 12/18/2017, 12/25/2017, 01/01/2018

legals@knoxfocus.com or calling (865) 686-9970.

Reserve your legal or public notice

by emailing

NOTICE OF <u>SUBSTITUTE</u>

TRUSTEE S SALE

performance of the covenants, terms, and conditions of a Deed of Trust dated November 30, 2010, executed by Kyna A. Graham, unmarried woman, to Charles E. Tonkin, II, Trustee, for Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Investors Group, its successors and assigns, and appearing of record on December 1, 2010, in the Register's Office of Knox County, Tennessee, at Instrument Number

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the party entitled to enforce said security interest; and having appointed Clear Recon LLC, the undersigned, as Substitute Trustee by instrur filed or being filed for record in the Register's Office of Knox County, Tennessee, with all of the rights, named in said Deed of Trust NOW, THEREFORE, notice is hereby given

that the entire indebtedness has been declared due and payable as provided in said Deed of Trust. and that the undersigned, Clear Recon LLC, 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 January 4, 2018, at 11:00 AM, local time, at 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

The land referred to herein below is situated in the County of Knox, State of Tennessee, and is

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 40, of the GREENWOOD FOREST Subdivision, Unit 4, as the same appears of record in Map Cabinet E, Slide 16A (formerly Map Book 52S, page 11), 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

Kyna A. Graham, Uncmarried, by Deed dated November 30, 2010, of record at Instrument No. 201012010033792, in the Register's Office for Knox County, Tennessee. Parcel ID: 048JC-024

Commonly known as 2904 Gordon Place, Knoxville, TN 37918

However, by showing this address no additional coverage is provided The street address and parcel number(s) of

the above described property are believed to be correct; however, such references are not a part of the legal description of the property sold herein. and, in the event of any discrepancy, the legal description herein shall control Current Owner(s) of Property: Kyna A. Graham

Other Interested Parties: This sale is subject to tenant(s)/occupant(s)

rights in possession. This sale is subject to all matters shown or

any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; 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. In addition, the following parties may claim an interest in the above-referenced property: Kyna A. Graham. If the United States or the State of Tennessee

have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433 All right and equity of redemption, statutory

expressly waived in said Deed of Trust, and the title is believed to be good; however, the undersigned will sell and convey only as Substitute Truster The transfer shall be AS IS, WHERE IS. AND

WITH ALL FAULTS, and without warranties of any kind, express or implied, as to the condition of the Property and the improvements located thereon including merchantability or fitness for particula purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only. 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 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 by the Substitute Trustee at any time

THIS OFFICE IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Clear Recon LLC

Substitute Trustee 5751 Uptain Road Chattanooga, Tennessee 37411 Phone: (877) 319-8840 File No: 1292-339A Newsnaner: The Knoxville Focus

Publication Dates: 12/11/2017, 12/18/2017 and 12/25/2017

PLEASE PUBLISH ALL SUBSTITUTE TRUSTEE

INFORMATION ABOVE Charge to: Aldridge Pite, LLP 3575 Piedmont Road, N.E. Atlanta, GA 30305

NOTICE OF SUBSTITUTE

<u>TRUSTEE'S SALE</u> WHEREAS, default has occurred in the

performance of the covenants, terms and conditions of a Deed of Trust dated June 29, 2006, executed by LUELLA JO DEVER. THOMAS O DEVER, conveying certain real property therein described to REAL ESTATE LOAN SERVICES OF TENNESSEE, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 3, 2006, at Instrument Number 200607030000239; and WHEREAS, the beneficial interest of said

to U.S. Bank National Association, as indenture trustee, for the CIM Trust 2016-2, Mortgage-Backed Notes, Series 2016-2 who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin

Deed of Trust was last transferred and assigned

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 January 18, 2018 at 10:00 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,

A CERTAIN TRACT OR PARCEL OF LAND

DESCRIBED AS FOLLOWS TO WIT: BEING ALL OF LOT NO. 27 AND PART OF LOT NO. 25 IN VON A. GLASS ADDITION, AS SHOWN BY MAP OF RECORD IN MAP BOOK 8 PAGE 44 REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, SAID FORMING ONE BOLINDARY HAVING A COMBED FRONTAGE OF 74.38 FEET ON THE NORTHEAST SIDE OF SMELSER ROAD, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIPE IN THE NORTHEAST LINE OF SMELSER ROAD DISTANCE IN A NORTHWESTERLY DIRECTION 450 FEET FROM THE POINT OF INTERSECTION OF SMELSER ROAD WITH GAYVIEW DRIVE, AND MARKING COMMON CORNER OF LOTS 27 AND 29: THENCE WITH SMELSER ROAD, NORTH 30 DEG. 59 MIN. WEST, 74.83 FEET TO AN IRON PIPE: THENCE NORTH 59 DEG. 09 MIN. EAST 38 DEG. 19 MIN. FAST. WITH THE SOUTHWEST LINE OF OVERBROOK DRIVE, 75.50 FEET TO AN IRON PIN COMMON CORNER OF LOTS 27 AND 29: THENCE WITH THE DIVIDING LINE BETWEEN LOTS 27 AND 29, SOUTH 59 DEG. 10 MIN. WEST 185.02 FEET TO THE POINT OF BEGINNING, AS SHOWN BY SURVEY OF BRUCE MCCLELLAN, SURVEYOR DATED AUGUST 23, 1991.

PROPERTY ADDRESS: The street address of the property is believed to be 4506 SMELSER RD., KNOXVILLE, TN 37920. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): LUELLA JO DEVER,

Parcel ID: 123BA024

THOMAS O DEVER OTHER INTERESTED PARTIES: MARINER

FINANCE, Capital One Bank (USA), N.A.The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes: any restrictive covenants, easements or 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 withou further publication upon appouncement 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 he 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 Truste

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NOTICE OF **SUBSTITUTE** TRUSTEE'S SALE

performance of the covenants, terms and

CANCELLED!!! appears of record in the Register's Office of Knox County, Tennessee recorded April 7, 2005, at

Instrument Number 200504070079423;

and WHEREAS, the beneficial interest of said Need of Trust was last transferred and assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE CWARS INC. ASSET-BACKED CERTIFICATES, SERIES 2005-3 who is now the owner of said debt:

and WHEREAS the undersigned Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Knox County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN. PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on January 18, 2018 at 10:00 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,

SITUATED IN DISTRICT NO. 6 OF KNOX COUNTY, TENNESSEE AND WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TN AND BEING ALL OF LOT 16, BLOCK G, KINGS GATE SUBDIVISION, UNIT 3, REVISED AS SHOWN BY MAP OF SAID SUBDIVISION OF RECORD IN MAP BOOK 55-S, PAGE 1 IN THE KNOX COUNTY REGISTER'S OFFICE, SAID LOT BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS SHOWN ON MAP OF SAID SUBDIVISION OF RECORD AFORESAID TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE

PARTICULAR DESCRIPTION. Parcel ID: 152KB-010 PROPERTY ADDRESS: The street address of

property is believed to be 11924 BERWICK LN. KNOXVILLE. TN 37934. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): REBECCA GAMBRELL

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 THIS LAW FIRM IS ATTEMPTING TO

COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee

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NOTICE OF **SUBSTITUTE** TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated September 26, 2005, executed by Douglas Grugin, Vicki

Lynn Grugin, conveying certain real property therein described to STOCKTON TITLE AND ESCROW, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded October 6, 2005, at Instrument Number 200510060031737:

Deed of Trust was last transferred and assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWARS INC. ASSET-BACKED CERTIFICATES, SERIES 2006-IM1 who 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 January 18, 2018 at 10:00 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, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE AND BEING

KNOWN AND DESIGNATED AS ALL OF LOT 57. DOVINGTON ESTATES SUBDIVISION. AS SHOWN BY MAP OF SAME OF RECORD IN MAF CABINET N, SLIDE 58-C, IN THE REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE, AND PATTERSON SURVEYING CO. LIC. NO. 967 DATED SEPTEMBER 17, 1997, TO WHICH MAP AND SURVEY SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THIS CONVEYANCE IS MADE SUBJECT TO ALL RESTRICTIONS AND BUILDING SETRACK LINES OF RECORD IN MAP CABINET N. SLIDE 58-C. REGISTER'S OFFICE FOR KNOX COUNTY, TENNESSEE. MAP AND PARCEL: 147NA/057THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL ZONING REGULATIONS. BUILDING RESTRICTIONS AND SETBACK LINES, IF ANY, AND EASEMENTS AND RIGHTS FOR PUBLIC UTILITIES APPLICABLE TO THIS PROPERTY. Parcel ID: 147NA057

PROPERTY ADDRESS: The street address of

the property is believed to be 3716 Gooseneck Dr, Knoxville, TN 37920. In the event of any the legal description of the property, the legal description shall control. CURRENT OWNER(S): Douglas Grugin, Vicki

Lynn Gruain OTHER INTERESTED PARTIES: CITIBANK.

N.A. AS TRUSTEE FOR THE HOLDERS OF BEAR STEARNS SECOND LIEN TRUST 2007-SV1. MORTGAGE-BACKED CERTIFICATES, SERIES 2007-SV1 The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances vell 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

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.rubinlublin.com/property-listings.php Tel: (877) 813-0992Fax: (404) 601-5846

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on January 16, 2018 on or about 10:00AM 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 EUGENIA HALL, to FIRST AMERICAN TITLE INS COMPANY, Trustee, on May 12, 2008, as Instrument No. 200806020090063 in the real property records of Knox County Register's Office, Tennessee.

Owner of Debt: Reverse Mortgage Funding,

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

Situated in District No. five (5) of Knox County Tennessee, and within the 41st Ward of the City of Knoxville, Tennessee, being all of Lot 5, and 6, Block E. Bradshaw Gardens Addition, an addition to Knox County, Tennessee, as shown by map of record in Map Book 9, Page 57, in the Register's Office for Knox County, Tennessee, said lot being more particularly bounded and described as shown by said man of said subdivision of record aforesaid to which map specific reference is hereby made for a more particular description; said premises are improved with dwelling fronting on 2224 Sandusky Drive, as shown by survey of Stanley, Hinds, dated August 13, 1979, Job No. 790807. Being the same property conveyed to Eugenia

Stewart Hall by Warranty Deed 9-17-81 and recorded 10-9-81 of record in Book 1744, page 743, in the Register's Office for Knox County, Tennessee. This conveyance is made subject to restrictions

of record in Deed Book 473, Page 71, in the Register's Office for Knox County, Tennessee, and to all building lines and all existing easements.

Tax ID: 080KE-024 Current Owner(s) of Property: EUGENIA HALL

The street address of the above described

property is believed to be 2224 Sandusky Road, Knoxville, TN 37912, 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 TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR THE GRANTEE OR THE TRUSTEE.

OTHER INTERESTED PARTIES: SECRETARY OF HOUSING AND URBAN DEVELOPMENT THIS IS AN ATTEMPT TO COLLECT A DEBT

AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

J. Kalthoff, herein by deed dated April 13, 2006, of record in Inst# 200604170086272, in the If applicable, the notice requirements of T.C.A. 35-5-101 have been met. All right of equity of redemption, statutory and

said Deed of Trust, 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. If the sale is set aside any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's MWZM File No. 17-000007-220

MACKIE WOLF ZIENTZ & MANN,

P. C., Substitute Trustee(s) Premier Building, Suite 404 5217 Maryland Way Brentwood, Tennessee 37027 PHONE: (615) 238-3630 EMAIL: tnsales@mwzmlaw.com NOTICE OF

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 2013, executed by ELISHA HUMPHREY WESLEY D. HUMPHREY, conveying certain real property therein described to JOSEPH B. PITT JR., as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded January 10, 2013, at Instrument Number 201301100045447: and WHEREAS, the beneficial interest of said

Deed of Trust was last transferred and assigned to Quicken Loans Inc. who is now the owner of 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 January 18, 2018 at 10:00 AM at the North Side Entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Knox County, SITUATED IN DISTRICT SIX (FORMERLY

SEVEN) OF KNOX COUNTY, TENNESSEE, BEING KNOWN AND DESIGNATED AS LOT 7, SARA VIEW OF THE SAME OF RECORD IN MAP BOOK 40-S PAGE 26 IN THE REGISTER'S OFFICE FOR KNOX 100.5 FFFT ON THE SOUTH SIDE OF RIFLE RANGE ROAD. SUBJECT TO ALL MATTERS APPEARING ON THE PLAT OF RECORD IN CABINET D. SLIDE 189D: AND ANY RESTRICTIONS. EASEMENTS OR SETBACK LINES ANCILLARY THERETO, SAID REGISTER'S OFFICE, SUBJECT TO PERMISSIVE USE AGREEMENT FILED OF RECORD IN BOOK 1907, PAGE 1081, SAID REGISTER'S OFFICE. Parcel ID: 048KA007

PROPERTY ADDRESS: The street address of e property is believed to be 2852 RIFLE RANGE RD. KNOXVILLE, TN 37918. In the event of any discrepancy between this street address and legal description of the property, the legal description shall control. CÜRRENT OWNER(S): ELISHA HUMPHREY,

WESLEY D. HUMPHREY 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.rubinlublin.com/property-listings.php Tel: (877) 813-0992Fax: (404) 601-5846 Ad #128275 12/18/2017, 12/25/2017, 01/01/2018

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE KNOX COUNTY

WHEREAS, Jeffrey J. Kalthoff 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 April 13, 2006 and recorded on April 17, 2006 in Instrument No. 200604170086273, 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, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said 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 18, 2018, 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 h, the following described property situated in Knox County, Tennessee, to wit: SITUATED in the Seventh (7th) Civil District of Knox County, Tennessee, within the 31st Ward of

Being the same property conveyed to Jeffrey

Register's Office for Knox County, Tennessee.

description.

the City of Knoxville, Tennessee, and being known and designated as all of Lot 10, Block B, of Holston Hills Subdivision, Section 1, as shown on the plat MACKIE WOLF ZIENTZ & MANN, P. C., of record in Plat Cabinet A. Slide 286 C. Register's Office, Knox County, Tennessee, to which plat Substitute Trustee(s) specific reference is hereby made for a particular Premier Building, Suite 404

5217 Maryland Way Brentwood, Tennessee 37027 PHONE: (615) 238-3630

EMAIL: tnsales@mwzmlaw.com

Address/Description: Terrace, Knoxville, TN 37914.

Current Owner(s): Jeffrey J .Kalthoff. Other Interested Party(ies): Internal Revenue

Service: Tennessee Housing Development Agency: American Express Bank, FSB: Y-12 Federal Credit Union; and Capital One Bank (USA), N.A. / Capital redemption by the INTERNAL REVENUE SERVICE, DEPARTMENT OF THE U.S. TREASURY, pursuant

to 26 U.S.C. 7425(d)(1) by reason of the following

tax lien(s) of record in: Instrument Number

201511160030566, Serial Number 185175815.

Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. The sale of the property described above shal 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;

premises might disclose; and All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly 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.

and any matter than an accurate survey of the

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 Departr

4360 Chamblee Dunwoody Road, Ste 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 17-17580 FC01 **SUBSTITUTE**

TRUSTEE'S SALE

Sale at public auction will be on February 1, 2018 on or about 10:00AM local time, at the North Side Entrance, City County Building, 400 Main Street, Knoxville, TN 37902, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust Title Company, Trustee, on August 26, 2016, as Instrument No. 201608290013646 in the real property records of Knox County Register's Office, Owner of Deht: Pacific Union Financial 11 C The following real estate located in Kno

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. eight of Knox County. Tennessee, and without the corporate limits of the City of Knoxville, lying on the East side of the new

Gov. John Sevier Highway, and being more fully described as follows: Beginning at an iron pin in the East side of said highway set 712 feet, more or less, North of the intersection of the East side of said highway with the North side of Thorngrove Pike; thence with said highway, North 03 deg. 45 min. East, 57.5 feet to a highway marker; thence, South 86 deg. 15 min. East. 10 feet to a hinhway marker thence, North 03 deg. 45 min. East, 85.6 feet to an iron pin corner to tract this day conveyed to Mae French Harkenson: thence with her line. South 86 deg. 15 min. East, 533.4 feet to an iron pin in the line of Cox; thence, South 02 deg. 15 min. East, 349 feet to an old iron pin corner to Kries: thence. North 67 deg. 10 min. West, 622.8 feet to the point of beginning, containing 3.11 acres, more or less, as shown by survey of Wayne L. Smith and

Being the same property conveyed to Nettie French Meredith, by warranty deed dated March 1965, from W.F. French, Sr. and wife, Annie French, recorded in Deed book 1284, page 63, in the Register's Office for Knox County, Tennessee. Said property passing to Sharon D. Jones and Roger L. Meredith upon the death of Nettie French Meredith on December 6, 2011, as her sole heirs And being the same property conveyed

Associates, Engineers, dated October 12, 1964.

to Timothy L. Kennedy, single, by warranty deed recorded as Instrument Number 201608290013645, in the Register's Office for Knox County, Tennessee.

previous deed of record; no boundary survey having been obtained at the time of this conveyance. This conveyance is made subject to al

applicable restrictions, easements, building set back lines and all conditions as shown of record in the Register's Office for Knox County, Tennessee. Tax ID: 096-108 Current Owner(s) of Property: TIMOTHY

The street address of the above described

property is believed to be 3300 E GOV JOHN SEVIER, 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 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 TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR. THE GRANTEE. OR THE TRUSTEE. OTHER INTERESTED PARTIES: CASTLE

CREDIT CORPORATION - UCC AND CU REVEST, 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. 35-5-101 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in

said Deed of Trust, 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. If the sale is set aside

for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's MWZM File No. 17-000196-840

Tennessee recorded April 12, 2012, at Instrument Number 201204120057199; and WHEREAS, the

NOTICE OF

SUBSTITUTE

<u>TRUSTEE'S SALE</u>

WHEREAS, default has occurred in the performance of the covenants, terms and

conditions of a Deed of Trust dated March 26,

2012, executed by JUDY NOBLE, conveying certain

real property therein described to FNC TITLE

SERVICES, LLC, as Trustee, as same appears of

record in the Register's Office of Knox County.

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 nower duty and authority vested and imposed upon said Substitute Trustee will, on **January 18, 2018 at 10:00 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 hidder

for cash or certified funds ONLY, the following

described property situated in Knox County,

Tennessee, to wit:

SITUATED IN DISTRICT SEVEN (7) OF KNOX COUNTY, TENNESSEE AND WITHIN THE 17TH WARD OF THE CITY OF KNOXVILLE. TENNESSEE AND BEING KNOWN AND DESIGNATED AS ALL OF LOTS 241 AND 242 OF THE MOUNTAIN VIEW ADDITION, SAID LOTS FRONTING 50 FEET EACH EXTEND BACK 150 FFFT TO AN ALLEY LOT 241 IMPROVED WITH A DWELLING HOUSE BEARING NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF CONVEYANCE, THE DESCRIPTION CONTAINED HEREIN BEING ACCORDING TO THE PREVIOUS DEED OF RECORD.

PROPERTY ADDRESS: 414 E. EMERALD AVENUE, KNOXVILLE, TENNESSEE 37917 Parcel ID: 081KF013

PROPERTY ADDRESS: The street address of the property is believed to be 414 E EMERALD AVENUE, KNOXVILLE, TN 37917. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): JUDY NOBLE OTHER INTERESTED PARTIES: SECRETARY

OF HOUSING AND URBAN DEVELOPMENT The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable any nrior 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 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.rubinlublin.com/property-listings.php Tel: (877) 813-0992Fax: (404) 601-5846

NOTICE OF

FORECLOSURE SALE

WHEREAS, Christopher Eugene Sanford, unmarried executed a Deed of Trust to Mortgage

CANCELLED 14, 2010 in Instrument No. 201009140016446. 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. Tennessee Housing Development Agency, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; 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 18, 2018, 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, and within the 32nd Ward of the City of Knoxville, Tennessee, and being known and designated as all of Lot 77, SPRING HILL VILLAS Subdivision, Phase II, as the same appears of record at Instrument No. 200301060062223, in the Register's Office for Knox County, Tennessee, to which Map specific reference is hereby made for a more particular

BEING the same property conveyed to Christopher Eugene Sanford, Unmarried, by Deed dated September 10, 2010, of record at Instrument No. 201009140016445, in the Register's Office for Knox County, Tennessee.

Parcel ID Number: 071AL 060 Address/Description: 831 Spring Park Road, Knoxville, TN 37914.

Current Owner(s): Christopher Eugene Sanford. Other Interested Party(ies): Tennessee Housing

Development Agency. 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 redemntion 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 ahove 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 4360 Chamblee Dunwoody Road, Ste 310

Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 17-14968 FC01

heneficial interest of said Deed of Trust was last transferred and assigned to Reverse Mortgage Solutions, Inc. who is now the owner of said debt:

NOTICE OF <u>SUBSTITUTE</u> TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, conditions of a Deed of Trust dated March 25. 2008, executed by Connie Coram, and unmarried McLaughlin, Trustee, for Regions Bank d/b/a Regions Mortgage, its successors and assigns, f record on March 26, 2008, in the Register's Office of Knox County, Tennessee. at Instrument Number 200803260071531.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY the party entitled to enforce said security interest; and having appointed Clear Recon LLC, the undersigned, as Substitute Trustee by instrument filed or being filed for record in the Register's Office of Knox County, Tennessee, with all of the rights, powers, and privileges of the original Trustee named in said Deed of Trust.

NOW, THEREFORE, notice is hereby given due and payable as provided in said Deed of Trust and that the undersigned, Clear Recon LLC, 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 January 18, 2018, at 10:00 AM, local time, at the North side of the City County Building, 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, to wit:

The land referred to herein below is situated in the County of Knox, State of Tennessee, and is

SITUATED in Civil District FIVE (5) of Knox County, Tennessee, and within the 23rd Ward of the City of Knoxville, and being part of Lots 3 and 4 in Block 3 in Crawford's Addition, as shown by map of record in Map Book 5, page 181, in the Register's Office of Knox County, Tennessee; also described as follows:

BEGINNING at a point in the north line of Ramona Avenue (formerly referred to as Street in prior conveyance) distant in a westerly direction 280 feet from its intersection with the west line of Waycross Street; running thence in a northerly direction and perpendicular to the north line of Ramona Avenue 140 feet to the center line of an the center line of said alley 50 feet to a point: running thence in a southerly direction 140 feet to a point in the north line of Ramona Avenue; running thence with the north line of Ramona Avenue in an easterly direction 50 feet to the POINT OF BEGINNING, according to legal descriptions as shown in Inst. No. 199907010000422 and Deed Book 1328, page 660, in said Register's Office for Knox County, Tennessee.

BEING the same property conveyed to Connie Coram, Unmarried from Terry Lynn Dyer and wife, Brenda Gail Dyer by Warranty Deed, dated March 25, 2008, recorded as Instrument No. 200803260041530 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: 094IJ021

Commonly known as 2925 Ramona St, Knoxville, TN 37921-6666 However, by showing this address no

additional coverage is provided

The street address and parcel number(s) of the above described property are believed to be correct; however, such references are not a part of the legal description of the property sold herein. and, in the event of any discrepancy, the legal description herein shall control

Current Owner(s) of Property: Connie Coram Other Interested Parties:

This sale is subject to tenant(s)/occupant(s) rights in possession.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; 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. In addition, the following referenced property: Coppie Coram

If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or

Tennessee Code § 67-1-1433. All right and equity of redemption, statutory and otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good; however. the undersigned will sell and convey only as

Substitute Trustee. The transfer shall be AS IS, WHERE IS, AND WITH ALL FAULTS, and without warranties of any kind, express or implied, as to the condition of the Property and the improvements located thereon,

'I want to be a hairbrush. Recycle me.'

/ IWantToBeRecycled.org

Ad | KEEP AMERICA BEAUTIFUL

including merchantability or fitness for particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only.

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 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 by the Substitute Trustee at any time

THIS OFFICE IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

> Substitute Trustee 5751 Uptain Road Suite 514 Chattanooga, Tennessee 37411 Phone: (877) 319-8840 File No: 1292-381A

Clear Recon LLC

Publication Dates: 12/18/2017, 12/25/2017 and 1/1/2018

Atlanta, GA 30305

PLEASE PUBLISH ALL SUBSTITUTE TRUSTEE INFORMATION ABOVE Charge to: Aldridge Pite, LLP 3575 Piedmont Road, N.E.

NOTICE OF **FORECLOSURE SALE**

Default having been made in the payment of the debts and obligations secured to be paid by Deed of Trust ("Deed of Trust") dated March 26, 2010, and recorded as Instrument No. 201003290061081 in the Register's Office for Knox County, Albert O. Baah, single, ("Grantor") conveyed in trust to Thomas R. Underwood, as Trustee for Knoxville Teachers Federal Credit Union, a certain tract of land located in Knox County, Tennessee, and the owner of the debt secured Knoxville Teachers Federal Credit Union having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is given notice that the undersigned will, on February 12. 2018 at 10:00 a.m., at the City-County Building, outside the large assembly room, Knox County, Tennessee proceed to sell at public outcry to the highest and best bidder for cash, the following

SITUATED in District 7 of Knox County Tennessee, and within the 31st Ward of the City of Knoxville, and being Lot 8, Lakeview Addition, as shown by the map recorded in Map Book 18, page 134, in the Register's Office for Knox County, Tennessee, to which map specific reference is made for a more complete and

Together with adjoining property described as follows: Beginning at an existing iron pin in the East line of Cliffside Lane, 1800 feet more or less southerly from the intersection with Holston Hills Road; thence South 19 degrees 12 minutes West 137 feet to an iron pin set, corner to Lot 8; thence with the line of Lot 8 South 79 degrees the Holston River; thence with said line South 16 degrees 45 minutes West 15 feet to an iron pin; South 26 degrees 14 minutes West 100 feet to an iron pin; and South 27 degrees 17 minutes West 115 feet to an iron pin; thence with the line of property now or formerly owner by Howard G Atsinger III and Stewart W. Epperson (Deed Book 1903, page 1049) North 70 degrees 35 minutes West 193.60 feet to an iron pin set; thence North 19 degrees 49 minutes East 115 feet to an existing iron pin and North 19 degrees 49 minutes East 77.82 feet returning to the existing iron pin, corner to Lot 8; with all the area between the East line of the above and the low water line of the Holston River, and

BEING the same property conveyed to Albert O. Baah on July 30, 1999, by the deed recorded as Instrument Number 1999 080 0010007 in the Register's Office for Knox County, Tennessee.

No merger of title is intended so as to extinguish the joint permanent easement recorded as Instrument Number 1999 0309 0010009 in

the Register's Office for Knox County, Tennessee. TOGETHER WITH the hereditaments and appurtenances thereunto appertaining, releasing all claims to homestead and any other rights therein. To have and to hold the said premises to the Second Party, and his successors forever, in trust for the nurnoses hereinafter set forth

AND THE FIRST PARTIES, for themselves and for their heirs, executors, administrators, successors, and assigns, do hereby covenant with the said Second Party, and his successors, that they are lawfully seized in fee simple of the premises above conveyed and have full power. authority, and right to convey the same, that said premises are free from all encumbrances, and that they will forever warrant and defend the said nremises and the title thereto against the lawful claims of all persons whomsoever

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

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

Tennessee statutes and to whom the agent for the Trustee has given notice of the sale include the following: Knox County, Tennessee, City of Knoxville, Rans Boateng, Edward Bandoh and Elow Awooner, Patrick C. Polis, State of The sale of the above-described property

shall be subject to all matters shown on any recorded plat; any unpaid taxes; and restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as 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 and/or agent for the Trustee. Should the highest bidder fail to comply with the terms of the bid at the public sale, then the agent for the Trustee shall have the option of accepting the second highest bid, or the next highest bid with which the buyer is able to comply. This sale may be rescinded at any time. The

right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as agent for Trustee, and subject to the approval of the Trustee. The Property is sold as is, where is, without representation or warranties of any kind, including fitness for a narticular nurnose.

Notice provided for the foreclosure sale of 1544 Cliffside Lane, Knoxville, Tennessee 37914

> Jedidiah C. McKeehan Tarpy, Cox, Fleishman & Leveille, PLLC Agent for Trustee 1111 Northshore Dr, Ste N-290 Knoxville, TN 37919

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on January 16. 2018 on or about 10:00AM local time, at the North door, Knox County Courthouse, Knoxville, Tennessee, conducted Trustee as identified and set forth herein below pursuant to Deed of Trust executed by DENNIS STEWART, to PREFERRED TITLE & ESCROW, Trustee, on April 22, 2006, as Instrument No. 200605040092290 in the real property records of Knox County Register's Office,

Owner of Debt: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR GSAMP TRUST 2006-NC2, MORTGAGE PASS-THROUGH CERTIFICATES. SERIES 2006-NC2 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 7TH CIVIL DISTRICT OF

KNOX COUNTY, TENNESSEE, WITHIN THE 36TH WARD OF THE CITY OF KNOXVILLE, BEING ALL OF LOT 3-R OF THE RESUBDIVISION OF LOTS 2, AND 3 OF DR. RICHARD J. SCHROER ADDITION, AS SHOWN BY MAP OF RECORD IN MAP BOOK 55-S. PAGE 32. REGISTER'S OFFICE OF KNOX COUNTY, TENNESSEE, SAID LOT FRONTING 115.49 FEET ON THE SOUTHEAST SIDE OF RIDGEWOOD DRIVE. AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS SHOWN ON SAID MAP OF RECORD AFORESAID AND AS SHOWN BY SURVEY BY LARRY A. DOSS.

BEING THE SAME PROPERTY CONVEYED TO DENNIS STEWART, SINGLE BY WARRANTY DATED 10/26/01 AND FILED FOR RECORD 11/01/01 IN INSTRUMENT NO 200111010034520. IN THE REGIST

OFFICE FOR KNOX COUNTY, TENNESSEE. THIS CONVEYANCE IS SUBJECT TO RESTRICTIVE COVENANTS OF RECORD IN PLAT BOOK 55-S, PAGE 32, PLAT CABINET E, SLIDE 66-D. AND ALL RESTRICTIONS. EASEMENTS. SETBACK LINES, CONDITIONS, PLAT OF RECORD, AND ENCUMBRANCES OF RECORD IN THE REGISTER'S OFFICE FOR THE AFORESAID

Tax ID: 048NB034 Current Owner(s) of Property: DENNIS

The street address of the above described property is believed to be 6008 RIDGEWOOD RD,

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

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 TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE

OTHER INTERESTED PARTIES: ESTATE OF DENNIS STEWART

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.

35-5-101 have been met. All right of equity of redemption, statutory and

otherwise, and homestead are expressly waived in said Deed of Trust, 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. If the sale is set aside for any reason, the Purchaser at the sale shall be

entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's

MWZM File No. 17-001452-670 MACKIE WOLF ZIENTZ & MANN.

P. C., Substitute Trustee(s) Premier Building, Suite 404 5217 Maryland Way Brentwood, Tennessee 37027 PHONE: (615) 238-3630 EMAIL: tnsales@mwzmlaw.com

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on January 9. 2018 on or about 10:00AM 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 DUSTIN TARWATER AND KACEY D. CAMPBELL, to Southeast Title & Escrow, LLC, Trustee, on May 23, 2014, as Instrument No. 201405270066587 in the real property records of Knox County Register's Office Tennessee Owner of Debt: Primary Capital Mortgage,

The following real estate located in Knox

County, Tennessee, will be sold to the highest call encumbrances of records Situated in District No. Eight (8) of Knox

County, Tennessee, and being known and designated as all of Lot 56. Washington Pointe Subdivision, as shown by map of same of record in Instrument 200302140071933, 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 Dustin E. Tarwater and Kacey D. Campbell from Melissa

M.B. Harvey and husband Frederick P. Harvey by deed dated May 23, 2014, and of record in strument 201405270066586, in the Register`s Office for Knox County, Tennessee, Tax ID: 031 PB 056

Current Owner(s) of Property: TARWATER AND KACEY D. CAMPBELL

The street address of the above described roperty is believed to be 5311 Stricter Ln, Corryton, TN 37721, 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 berein 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 TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON. THE PURCHASER AT THE OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE 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 35-5-101 have been met. All right of equity of redemption, statutory and

otherwise, and homestead are expressly waived in said Deed of Trust, 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. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's

MW7M File No. 17-000211-391

MACKIE WOLF ZIENTZ & MANN, P. C., Substitute Trustee(s) PREMIER BUILDING, SUITE 404 5217 MARYLAND WAY BRENTWOOD TENNESSEE 37027 PHONE: (615) 238-3630 EMAIL: TNSALES@MWZMLAW.COM

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on February 15, 2018 on or about 10:00AM local time, at the North Side Entrance, City County Building, 400 Main Street, Knoxville, TN 37902, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by BRENT N. STEPHENS AND JESSIE STEPHENS, to Fidelity National Title, Trustee, on April 10, 2015, as Instrument No. 201504230057268 in the real property records of Knox County

Register's Office, Tennessee, Owner of Debt: New Penn Financial LLC d/b/a

Shellpoint Mortgage Servicing 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:

The following described premises, to-wit Situated in the Fifth Civil District of Knox County, Tennessee, and within the 46th Ward of the City of Knoxville, Tennessee, and being known and designated as all of Lot 9, Block A West Towne Estates, as shown by map of record in Plat Cabinet E, slide 237A (formerly Map Book 65-S, Page 12), Register's Office, Knox County, Tennessee, to which map reference is here made for a more particular description thereof and also shown by survey of Howard T. Dawson, RLS 1301, dated March20, 1995, drawing #95-0329.

Subject to any and all applicable restrictions, easements, and building setback lines, as shown in the Register's Office for Knox County, Being the same premises conveyed unto

Brent N. Stephens and wife, Jessie A. Stephens, by virtue of Deed from William R. Fikes and wife, Pamela L. Fikes dated August 14, 2014, recorded August 19, 2014 in Instrument No. 201408190010520, Knox County, TN. Being the same premises conveyed unto William R. Fikes and wife, Pamela L. Fikes, their

sucessors and assigns, by virtue of Deed from Jon Adam and wife, Kim Adam dated November 11, 2004, recorded November 15, 2004 in Instrument No. 200411150040364, Knox County, TN. Parcel-ID:106BB009 Tax ID: 106BB009 Current Owner(s) of Property: BRENT N.

STEPHENS AND JESSIE STEPHENS

The street address of the above described property is believed to be 5931 Westmere Dr.,

Knoxville, TN 37909, 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

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 TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE

OTHER INTERESTED PARTIES: FOUNDATION

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

If applicable, the notice requirements of T.C.A. 35-5-101 have been met. All right of equity of redemption, statutory and

otherwise, and homestead are expressly waived in said Deed of Trust, 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 for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's MWZM File No. 17-000148-505

MACKIE WOLF ZIENTZ & MANN

. C., Substitute Trustee(s) PREMIER BUILDING, SUITE 404 5217 MARYLAND WAY BRENTWOOD, TENNESSEE 37027 PHONE: (615) 238-3630 EMAIL: TNSALES@MWZMLAW.COM

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY

Systems, Inc., as nominee for Countrywide Home

Loans, Inc., Lender and Robert M. Wilson, Jr. Trustee(s), which was dated July 18, 2005 and recorded on July 28, 2005 in Instrument No 200507280008638, 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 York Mellon fka The Bank of New York as Trustee for the Certificateholders of the CWABS, Inc. Asset-Backed Certificates, Series 2005-10, (the "Holder") annointed the undersigned Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the origina 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 18, 2018, at 10:00AM at the usual and customary location at the Knox County Courthouse, Knoxville, Tennessee, proceed to sel at public outcry to the highest and best bidder for cash, the following described property situated in Knox County, Tennessee, to wit

SITUATED in the Eighth (8th) Civil District of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee being known and designated as all of Lot 11 OPPORTUNITY RIDGE SUBDIVISION, Unit 5. as 199909240024382. Register's Office Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

Being the same property conveyed to Danie J. Butler and wife, Pamela J. Butter by deed from Tony Ray Miller and wife Linda Miller dated 07-09-2004 filed for record on 07-13-2004 in Instrument 200407130003619, Register'a Office

for Knox County Parcel ID Number: 020LA 011 Address/Description: 7114 Lyle Bend Lane, Knoxville, TN 37918.

Current Owner(s): Daniel J Butler and wife

Pamela J Butler. 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

Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Ste 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919

File No.: 17-18890 FC01

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the

performance of the covenants, terms and conditions of a Deed of Trust dated July 18, 2011, executed by GARY W. HESTER, JUDY M. HESTER, conveying certain real property therein described to Arnold M. Weiss, Esq, as Trustee, as same appears of record in the Register's Office of Knox County, Tennessee recorded July 25. 2011. at Instrument Number 201107250004069; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned

to Nationstar Mortgage LLC d/b/a Champion Mortgage Company 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 of his duly appointed agent, by virtue of the power duty and authority vested and imposed upon said Substitute Trustee will, on January 4, 2018 at 10:00 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

SURVEY OF HINDS SURVEYING, DATED JUNE 27, 1985. Parcel ID: 145PC016

PROPERTY ADDRESS: The street address of the property is believed to be 1618 COLONADE ROAD, KNOXVILLE, TN 37922. In the event of any discrepancy between this street address and the legal description of the property, the legal CURRENT OWNER(S): GARY W. HESTER,

MAP OF THE SAME OF RECORD IN MAP BOOK

59-S. PAGE 14. REGISTER'S OFFICE FOR KNOX

COUNTY, TENNESSEE, SAID PROPERTY BEING

BOUNDED AND DESCRIBED AS SHOWN ON

MAP OF AFORESAID ADDITION. TO WHICH MAP

REFERENCE IS MADE FOR A MORE PARTICULAR

DESCRIPTION, AND BEING ACCORDING TO THE

OTHER INTERESTED PARTIES: The Secretary of Housing and Urban

Development, Asset Acceptance, LLC, Lenoir City **Utilities Board** The sale of the above-described property

shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is. where is, without representations or warranties of any kind, including fitness for a particular use

THIS LAW FIRM IS ATTEMPTING TO A DEBT. ANY INFORMATION

> 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/property-listings.php Tel: (877) 813-0992 Fax: (404) 601-5846

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on January 16.

2018 on or about 10:00AM 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 ALICE LLEWELLYN, to Mark Blavney Leedom, Trustee, on July 18. 2014, as Instrument No. 201407230004679 in the real property records of Knox County Register's Office. Tennessee. Owner of Debt: Ocwen Loan Servicing, LLC

The following real estate located in Knox County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record: Situate in the second civil district of Knox County, Tennessee, without the 15th ward of the

City of Knoxville, Tennessee, being known and designated as the northern part of lot 68, block 22, Hazen`s addition and being more particularly hounded and described as follows: Beginning at a point in the southern line of Adams Avenue, which said point of beginning marks the point of intersection of the southern line of Adams Avenue with the southwestern line of Olive Street; thence, running with the said line of Olive Street in a southeasterly direction, 80 feet, more or less, to a point in the northern line of a driveway; thence running with the said line of said

driveway in a southwesterly direction, 70 feet, more or less, to a point in the northeastern line of Lot 69; thence, running northwesterly with said line of lot 69, 90 feet, more or less, to a point in the southern line of Adams Avenue; thence, with said line in a Northeasterly direction, a distance of 48.8 feet to the place of beginning; said premises being improved with dwelling bearing house no.

Being the same property conveyed to Alice Faye Llewellyn, by deed dated August 13, 1998, recorded August 26, 1998 and shown of record in Deed Book 2297, page 1028 in the Register's

Office for Knox County, Tennessee. This conveyance is subject to any and all restrictions, easements, setback lines, conditions, plat of record, and encumbrances of record in the

. Register`s Office for the aforesaid county. Tax ID: 082IJ 005

Current Owner(s) of Property: ALICE The street address of the above described property is believed to be 2114 Adams Ave., Knoxville, TN 37917, 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

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 TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE

TRUSTEE. OTHER INTERESTED PARTIES: SECRETARY OF HOUSING AND URBAN DEVELOPMENT 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. 35-5-101 have been met. All right of equity of redemption, statutory

and otherwise, and homestead are expressly waived in said Deed of Trust, 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 eservation that the sale is subject to confirmation

by the lender or trustee. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's MWZM File No. 17-000324-220

PREMIER BUILDING, SUITE 404 5217 MARYLAND WAY BRENTWOOD, TENNESSEE 37027 PHONE: (615) 238-3630 EMAIL: TNSALES@MWZMLAW.COM

MACKIE WOLF ZIENTZ & MANN,

P. C., Substitute Trustee(s) TENNESSEE, AND IS DESCRIBED AS FOLLOWS: SITUATED IN DISTRICT NO. SIX (6) OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 16, BLOCK C

OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, KNOX COUNTY WHEREAS, Joseph W. Yoder and Wife, Dawn Huggler Yoder executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as nominee for Home Loan Center, Inc., dba LendingTree Loans, Lender and Mark A. Rosser, Trustee(s), which was dated January 18, 2006 and recorded on January 31, 2006 in Instrument No. 200601310064300, 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, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, (the "Holder") appointed the undersigned, Brock & Scott, PLLC. as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust: and

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 18, 2018, 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:

OF KNOX COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF KNOXVILLE, TENNESSEE, AND BEING KNOWN AND DESIGNATED AS LOT 43. DOVINGTON SAME OF RECORD IN PLAT CABINET N, SLIDE 58-C IN THE REGISTER'S DEFICE FOR KNOX SPECIFIC REFERENCE IS HERERY MADE FOR A MORE PARTICULAR DESCRIPTION, AND ACCORDING TO THE SURVEY OF WADE B. NANCE, SURVEYOR, DATED MAY 15, 1997,

BY DEED RECORDED 06/03/1997 IN BOOK 2251, PAGE 933. Parcel ID Number: 147NA 043

Address/Description: 3812 Gooseneck Drive, Knoxville, TN 37920.

Current Owner(s): Joseph W Yoder and wife

plat; any and all liens against said property for 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 further publication, upon announcement at the time and place for the sale set forth above.

Any information obtained will be used for that

Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Ste 310 PH: 404-789-2661 FX: 404-294-0919 File No.: 17-17759 FC01

NOTICE OF FORECLOSURE SALE

a Deed of Trust to National City Mortgage Co., Lender and John O. Rhea, Trustee(s), which was dated October 25, 2004 and recorded November 3, 2004 in Instrument No. $200411030037613, \hspace{0.1cm} \textit{Knox} \hspace{0.1cm} \textit{County,} \hspace{0.1cm} \textit{Tennessee}$ Reaister 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, PNC Bank, National Association, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and cash, the following described property situated in Knox County, Tennessee, to wit: SITUATED in District No. Six (6) of Knox

County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 2. Block CRESTWOOD HILLS SUBDIVISION, UNIT FOUR, as shown by map of record in Map Book 42-S, Page 6, in the Register's Office for Knox County, Tennessee, said property being bounded and described as shown on map of aforesaid addition, to which map specific reference is hereby made for a more particular description, and according to the survey of Batson and Himes, Engineers, Knoxville, Tennessee dated 14 March 1966 and revised July 7, 1966.

The above description is the same as the previous deed of record. No boundary survey having been made at the time of this conveyance BEING THE SAME property conveyed to

Lipscomb, dated December 7, 2001, and recorded in Instrument No. 200112070046089, in the Register's Office for Knox County, Tennessee. Parcel ID Number: 119FE019

Road, Knoxville, TN 37923.

Current Owner(s): Sherry L Waggoner

Other Interested Party(ies): N/A

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

time and place for the sale set forth above.

Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Departmer 4360 Chamblee Dunwoody Road, Ste 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 17-02358 FC03

NOTICE OF SUBSTITUTE TRUSTEE S SALE

performance of the covenants, terms, and conditions of a Deed of Trust dated December 23, 2013, executed by Jason R. Smith and Colleen Giles, to US Title of Tennessee Inc., Trustee, for Mortgage Electronic Registration Systems, Inc. as a nominee for New Penn Financial, LLC, its successors and assigns, and appearing of record on January 8, 2014, in the Register's Office of Knox County, Tennessee, at Instrument Number 201401080041134. WHEREAS the beneficial interest of said Deed

of Trust was last transferred and assigned to TENNESSEE HOUSING DEVELOPMENT AGENCY, the party entitled to enforce said security interest: and having appointed Clear Recon LLC, the undersigned, as Substitute Trustee by instrument filed or being filed for record in the Register's Office of Knox County, Tennessee, with all of the rights, powers, and privileges of the original Trustee named in said Deed of Trust. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared

due and payable as provided in said Deed of Trust, and that the undersigned, Clear Recon LLC, 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 January 18, 2018, at 10:00 AM, local time, at the North side of the City County Building, 400 Main Street, 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, to wit: The land referred to herein below is situated

in the County of Knox, State of Tennessee, and is described as follows: LEGAL DESCRIPTION FOR PROPERTY

COMMONLY KNOWN AS: 6818 Hammer Road Knoxville TN 37924 The following described property located in

the Eight (8) District of Knox County, Tennessee, Beginning at an iron pin in the Southwestern

right of way of Hammer Road, said iron pin being 1970 feet, more or less from the intersection of Union School Road and Hammer Road: thence with property now or formerly owned by Arthur F. South 22 degrees 46 minutes 01 seconds West, 130.59 feet to a highway monument: thence with Interstate Highway 40 and a fence, North 43 degrees, 11 minutes 00 seconds West 254.91 feet to an iron pin; thence North 23 degrees 29 minutes 42 seconds West 127.37 feet to an iron; thence North 37 degrees 42 minutes 12 seconds East 8.67 feet to an iron pin; thence of 1412.00 feet, an arc length at 330.78 feet, a chord distance and bearing of South 55 degrees 02 minutes 05 seconds East, 330.03 feet to the point of beginning. BEING the same property conveyed to

Kasey Tyson from Kerry Tyson a/k/a/ Keri Tyson on July 3rd, 2007 and recorded on July 2007 and recorded in Instrument number 200707100002811 in the Register's office for Knox County, Tennessee. BEING the same property conveyed to At

Your Service Contracting, Inc. from Fannie Mae A/K/A Federal National Mortgage Association by Special Warranty Deed dated May 24th, 2013 and recorded in instrument number 201306040079678 in the Register's office for Knox County, Tennessee THE ABOVE DESCRIPTION IS THE SAME

AS FOUND IN PRIOR DEED OF RECORD AS A BOUNDARY LINE SURVEY WAS NOT DONE AT THE TIME OF THIS CONVEYANCE.

THIS CONVEYANCE IS SUBJECT TO ALL RESTRICTIONS, EASEMENTS, SETBACK LINES. AND OTHER CONDITIONS SHOWN OF RECORD IN THE REGISTER'S OFFICE FOR Knox COUNTY, TENNESSEE.

BEING the same property conveyed to Jason R. Smith and Coleen Giles from At Your Service Contracting Inc. and by virtue of Warranty Deed 23/ 13 of record in Instrument Number 201401080041133 in the Register's Office for Knox County, Tennessee.

Commonly known as 6818 Hammer Road,

Knoxville, TN 37924

However, by showing this address additional coverage is provided

The street address and parcel number(s) of

the above described property are believed to be correct: however, such references are not a part of the legal description of the property sold herein and, in the event of any discrepancy, the legal description herein shall control

Current Owner(s) of Property: Jason R. Smith and Colleen Giles

Other Interested Parties: Tennessee Housing Development Agency, Midland Funding LLC as Successor in Interest to GE Money Bank/Care Credit and Anesthesia Medical Alliance of E. TN

This sale is subject to tenant(s)/occupant(s) rights in possession.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; 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. In addition, the following parties may claim an interest in the above referenced property: Jason R. Smith, Colleen Giles, Tennessee Housing Development Agency, Midland Funding LLC as Successor in Interest to GE Money Bank/Care Credit and Anesthesia Medical Alliance of E. TN.

If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433. All right and equity of redemption, statutory

and otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good; however, the undersigned will sell and convey only as Substitute The transfer shall be AS IS WHERE IS AND

WITH ALL FAULTS, and without warranties of any kind, express or implied, as to the condition of the Property and the improvements located thereon. including merchantability or fitness for particular Trustee shall make no covenant of seisin or warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only. 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 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 by the Substitute Trustee at any time THIS OFFICE IS ACTING AS A DEBT

COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

5751 Uptain Road Suite 514 Chattanooga, Tennessee 37411 Phone: (877) 319-8840 File No: 1292-375A

Publication Dates: 12/18/2017, 12/25/2017 and 1/1/2018

PUBLISH ALL TRUSTEE INFORMATION ABOVE Charge to: Aldridge Pite, LLP

3575 Piedmont Road, N.E. Suite 500 Atlanta, GA 30305

COURT NOTICES

NON-RESIDENT NOTICE TO: JAMES LOCKHART GREENE;

IN RE: BRUCE GREENE, JR. v. **JAMES LOCKHART GREENE** NO. 194826-2 IN THE CHANCERY COURT FOR KNOX

COUNTY, TENNESSEE In this Cause, it appearing from the Complaint filed, which is sworn to, that the defendant JAMES

LOCKHART GREENE a non-resident of the State of Tennessee, or whose whereabouts cannot be that the ordinary process of law cannot be served upon JAMES LOCKHART GREENE it is ordered that said defendant JAMES LOCKHART GREENE file an answer with the Clerk and Master of the Chancery Court in Knoxville, Tennessee and with R. SETH OAKES, an Attorneys whose address is, 1111 N. Northshore Dr., Suite N-290, Knoxville, TN 37919 within thirty (30) days of the last date of publication or a judgment by default will be taken against you and the cause will be set for hearing Ex-Parte as to you before Chancellor Clarence E. Pridemore, Jr. at the Knox County Chancery Court, Division II, 400 Main Street, Knoxville, Tennessee 37902. This notice will be published in a The Knoxville Focus Newspaper for four (4) consecutive weeks. This 11th day of December, 2017.

Clerk and Master

12/18/17, 12/25/17, 01/01/18, 01/08/18

ORDER FOR **PUBLICATION** IN THE CIRCUIT COURT FOR

SEVIER COUNTY, TENNESSEE

The Adoption of a Minor Child, whose name for the purpose of this proceeding is: BRAXTON NATHANIEL INGLE, DOB: 8-11-2015 MARY DELORIS INGLE.

and husband, CHARLES FRANCIS INGLE, (Maternal Grandparents) Petitioners, MISTY MICHELLE BREEDEN.

Mother), Co-Petitioner,

DEMICHAEL CHIGANO, (Alleged Father) UNKNOWN FATHER, Respondents.

ORDER FOR PUBLICATION IT APPEARING TO THE COURT that from the

verified matters set forth in the Petition filed in this cause that service by publication pursuant to T.C.A § 21-1-203 is appropriate, it is therefore

ORDERED that publication be made for four (4) consecutive weeks as required by law in the Knoxville Focus, a newspaper published in Knox County, Tennessee, notifying the Respondents that they are required to answer and make defense to the Petition to Terminate Parental Rights Coupled with Petition for Adoption in the office of the Clerk of the Circuit Court for Sevier County, Tennessee, located at 125 Court Avenue, Room 204. Sevierville, TN 37862, within thirty (30) days after the fourth weekly publication of this Order and that, upon their failure to do so, the Petition will be taken as admitted by them and the case set for hearing without their presence. **ENTER this** day of

, 2017

Judge

Sevier County Circuit Court

APPROVED FOR ENTRY:

Felisha B. White, BPR #022590 Attorney for Petitioners WHITE & WHITE 216 Phoenix Court, Suite D Seymour, TN 37865 (865) 577-1644

NOTICE TO **CREDITORS**

ESTATE OF BOB CHARLES COSTON DOCKET NUMBER 79710-2

Notice is hereby given that on the 11 day of DECEMBER 2017, letters testamentary in respect of the Estate of BOB CHARLES COSTON who died Nov 9 2017 were issued the undersinned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All resident and non-resident, having claims, matured or unmatured, against the estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the

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

an actual copy of the notice to creditors if

the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A);or (2) Twelve (12) months from the decedent's date of death.

This the 11 day of DECEMBER, 2017 ESTATE OF BOB CHARLES COSTON

PERSONAL REPRESENTATIVE(\$) MILTON HIXSON, JR.: EXECUTOR 217 LON BARNWELL ROAD CROSSVILLE, TN. 38571

NOTICE TO **CREDITORS**

ESTATE OF FRIEDA ROSAMOND **GRIFFIN DOCKET NUMBER 79711-3** Notice is hereby given that on the 11 day Clear Recon LLC of DECEMBER 2017, letters administration in GRIFFIN who died Oct 23, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred.

respect of the Estate of FRIEDA ROSAMOND

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

(1)(A) Four (4) months from the date of the first

if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as (2) Twelve (12) months from the decedent's date of death.

This the 11 day of DECEMBER, 2017.

ESTATE OF FRIEDA ROSAMOND GRIFFIN PERSONAL REPRESENTATIVE(S) ROBERT GRIFFIN; ADMINISTRATOR

BLAINE, TN. 37709 LANE WOLFENBARGER ATTORNEY AT LAW

800 S GAY STREET, SUITE 2031 KNOXVILLE, TN. 37929

NOTICE TO CREDITORS ESTATE OF RAYMOND PERRY JOHNSON

DOCKET NUMBER 79702-3 Notice is hereby given that on the 7 day of

DECEMBER 2017, letters testamentary in respect of the Estate of RAYMOND PERRY JOHNSON who died Oct 18, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of ox County, Tennessee. All nersons, resident and non-resident, having

claims, matured or unmatured, against his or he estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred (1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an

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

actual copy of this notice to creditors at least sixty

(2) Twelve (12) months from the decedent's

described in (1)(A); or

This the 7 day of DECEMBER, 2017.

ESTATE OF RAYMOND PERRY JOHNSON PERSONAL REPRESENTATIVE(S) DORIS JEAN JOHNSON; EXECUTRIX 12122 S FOX DEN DRIVE KNOXVILLE, TN. 37934 LAUREN S. BROWN ATTORNEY AT LAW

110 CODGILL ROAD KNOXVILLE, TN. 37922

NOTICE TO CREDITORS

ESTATE OF LINDA CAROLYN SILVA **DOCKET NUMBER 79707-2** Notice is hereby given that on the 11 day

of DECEMBER 2017, letters administratio in respect of the Estate of LINDA CAROLYN SILVA who died Oct 29, 2017, were issued the undersinged by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having

claims, matured or unmatured, against his or hel

estate are required to file the same with the Clerk

and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred. (1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an . actual copy of this notice to creditors at least sixty

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

described in (1)(A); or (2) Twelve (12) months from the decedent's

This the 11 day of DECEMBER, 2017. ESTATE OF LINDA CAROLYN SILVA PERSONAL REPRESENTATIVE(S) SHERYL L BOSTAIN-MILLER ADMINISTRATRIX 417 LINDEN STREET TAZEWELL, TN. 37879

MICHAEL L DEBUSK ATTORNEY AT LAW 5344 N BROADWAY, SUITE 101 KNOXVILLE, TN. 37918

NOTICE TO CREDITORS ESTATE OF DONNA M CHRISTOPHER

DOCKET NUMBER 79712-1 Notice is hereby given that on the 11 day of

DECEMBER 2017 letters testamentary in respect of the Estate of DONNA M CHRISTOPHER who died Oct 24, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or hel

and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred (1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months

estate are required to file the same with the Clerk

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

(2) Twelve (12) months from the decedent's This the 11 day of DECEMBER, 2017.

ESTATE OF DONNA M CHRISTOPHER

described in (1)(A); or

PERSONAL REPRESENTATIVE(S) DAVID MICHAEL CHRISTOPHER; EXECUTOR 8421 MARTIN MILL PIKE KNOXVILLE, TN. 37920 LAUREN S. BROWN ATTORNEY AT LAW

NOTICE TO

CREDITORS ESTATE OF THOMAS B. LAWSON

ESTATE OF ANNE F BLEDSOE DOCKET NUMBER 79683-2 **DOCKET NUMBER 79621-3** Notice is hereby given that on the 4TH day of Notice is hereby given that on the 15 day of

DECEMBER 2017, letters testamentary in respect THOMAS B. LAWSON

who died Oct 6, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having

claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of the

first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication: (B) Sixty (60) days from the date the creditor

received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or (2) Twelve (12) months from the decedent's

This the 4TH day of DECEMBER, 2017.

ESTATE OF THOMAS B. LAWSON

PERSONAL REPRESENTATIVE(S) ANN LAWSON: EXECUTRIX KNOXVILLE, TN. 37923 ROBERT W. WEISMUELLER,

JR. ATTORNEY AT LAW

4611 OLD BROADWAY

KNOXVILLE, TN. 37918

NOTICE TO

CREDITORS ESTATE OF BARBARA PINKSTON SUMTER DOCKET NUMBER 79727-1

Notice is hereby given that on the 14 day of

DECEMBER 2017, letters testamentary in respect of the Estate of BARBARA PINKSTON SUMTER who died Nov 22, 2017, were issued the undersigned by the Clerk and Master of the

Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against the estate are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred

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

an actual copy of the notice to creditors if

the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A):or (2) Twelve (12) months from the decedent's

date of death

This the 14 day of DECEMBER, 2017 ESTATE OF BARBARA PINKSTON SUMTER PERSONAL REPRESENTATIVE(S) MICHELLE HERRELL: EXECUTRIX 5150 PLEASANT GAP DRIVE

NOTICE TO **CREDITORS**

Notice is hereby given that on the 14 day of NOVEMBER 2017, letters administration in

respect of the Estate of

ESTATE OF CLARK EDWARD HAMILTON

CLARK FOWARD HAMILTON who died Jun 8, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her. estate are required to file the same with the Clerk and Master of the above named court on or before

the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred (1)(A) Four (4) months from the date of the first publication of this notice if the creditor received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication;

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

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

This the 14 day of NOVEMBER, 2017. RANDALL C HAMILTON; ADMINISTRATOR 522 STRAIGHT FORK CHURCH ROAD

HUNTSVILLE, TN. 37756

NOTICE TO CREDITORS

ESTATE OF JANE H STEWART AKA VELMA JANE STEWART DOCKET NUMBER 79613-1

Notice is hereby given that on the 14 day of

NOVEMBER 2017, letters testamentary in respect of the Estate of JANE H STEWART AKA VELMA JANE STEWART who died Mar 12, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of the first publication of this notice if the creditor

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

(4) months from the date of first publication as described in (1)(A); or (2) Twelve (12) months from the decedent's date of death This the 14 day of NOVEMBER, 2017.

than sixty (60) days prior to the date that is four

3504 EAST EMORY ROAD KNOXVILLE, TN. 37918 SCOTT B HAHN ATTORNEY AT LAW 5344 N BROADWAY, SUITE 101

JEFFREY ROBERT STEWART: EXECUTOR

KNOXVILLE, TN. 37918 **NOTICE TO CREDITORS**

ANNE F BLEDSOE who died Oct 2, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee.

All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk and Master of the above named Court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred: (1)(A) Four (4) months from the date of

the first publication of this notice if the creditor

NOVEMBER 2017, letters testamentary in respect

received an actual copy of this notice to creditors at least sixty (60) days before the date that is four (4) months from the date of this first publication; (B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four

(4) months from the date of first publication as described in (1)(A); or

DOCKET NUMBER 79626-2

of NOVEMBER 2017, letters administration in

BRIK DARREN BROWN who died Oct 29, 2017, were issued the indersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having

and Master of the above named court on or before

the earlier of the dates prescribed in (1) or (2)

otherwise their claims will be forever barred

(1)(A) Four (4) months from the date of the first publication of this notice if the creditor

than sixty (60) days prior to the date that is four (4) months from the date of first publication as described in (1)(A); or

This the 16 day of NOVEMBER, 2017. KELLIF PRATT: ADMINISTRATRIX

NOTICE TO CREDITORS

DOCKET NUMBER 79623-2

FREIDA H GRIFFIN who died Oct 23, 2017, were issued the undersigned by the Clerk and Master of the Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having

claims, matured or unmatured, against the estate

creditors at least sixty (60) days before the date

(4) months from the date of first publication as described in (1)(A):or

date of death. This the 15 day of NOVEMBER, 2017

NOTICE TO

ESTATE OF ELISABETH JANE HAGGERTY DOCKET NUMBER 79632-2

of the Estate of ELISABETH JANE HAGGERTY Chancery Court of Knox County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured, against his or her estate are required to file the same with the Clerk

and Master of the above named Court on or before

the earlier of the dates prescribed in (1) or (2)

otherwise their claims will be forever barred:

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

received an actual copy of the notice to creditors if the creditor received the copy of the notice less than sixty (60) days prior to the date that is four (4) months from the

(2) Twelve (12) months from the decedent's This the 17 day of NOVEMBER, 2017.

8449 NORWAY STREET

KNOXVILLE, TN. 37931

LEGAL SECTION 94 Knox County will receive bids for the following

RFP 2636, After School Care Program Services, due 1/31/18

stop by the Procurement Division, 1000 North Central St., Suite 100, Knoxville, TN 37917,

items, go to www.govdeals.com.

(2) Twelve (12) months from the decedent's date of death This the 15 day of NOBEMBER, 2017. BELINDA BROWN: EXECUTRIX 10945 GILIAN LANE **NOTICE TO CREDITORS**

ESTATE OF BRIK DARREN BROWN Notice is hereby given that on the 16 day

claims, matured or unmatured, against his or her estate are required to file the same with the Clerk

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

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

> 3921 BEVERLY PLACE KNOXVILLE, TN. 37918

ESTATE OF FREIDA H GRIFFIN

Notice is hereby given that on the 15 day of NOVEMBER 2017, letters testamentary in respect

are required to file the same with the Clerk and Master of the above named court on or before the earlier of the dates prescribed in (1) or (2) otherwise their claims will be forever barred. (1) (A) Four (4) months from the date of the first date of the publication of this notice if the

that is four (4) months from the date of the first publication: or (B) Sixty (60) days from the date the creditor received an actual copy of the notice to creditors if the creditor received the copy of the notice less

(2) Twelve (12) months from the decedent's

SHEII,A OAKLEY; EXECUTRIX 5511 LEE ROAD KNOXVILLE, TN. 37918

CREDITORS

Notice is hereby given that on the 17 day of NOVEMBER 2017, letters testamentary in respect who died Oct 23, 2017, were issued the undersigned by the Clerk and Master of the

(1)(A) Four (4) months from the date of the (B) Sixty (60) days from the date the creditor

date of first publication as described in (1)(A); or

ELISABETH PALMER; EXECUTRIX

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creditor received an actual copy of this notice to than sixty (60) days prior to the date that is four

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

WHEREAS, default has occurred in the

NOW, THEREFORE, notice is hereby given that

SITUATED IN DISTRICT NO. NINE (9)

BEARING DRAWING NO. 17005. BEING THE SAME PREMISES AS CONVEYED TO JOSEPH W. YODER AND DAWN HUGGLER YODER FROM MCGILL-MYERS PARTNERSHIP

Dawn Huggler Yoder. Other Interested Party(ies): N/A The sale of the property described above shall he subject to all matters shown on any recorded unpaid property taxes; any restrictive covenants,

to another day, time, and place certain without This office is attempting to collect a debt.

Atlanta, GA 30341

STATE OF TENNESSEE KNOX COUNTY WHEREAS, Sherry L. Waggoner executed

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 18, 2018, 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

Sherry L. Waggoner by deed of Wilma Jean W. Address/Description: 708 Bridgewater

The sale of the property described above shall

to another day, time, and place certain without further publication, upon announcement at the





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Hobo's New Year's Resolution

Can believe 2017 is coming to an end? I am not sure whether it is a sign of my age or the times we live in, but the end of another year



RN BSN

has passed in record time. Hobo the Wonder Dog keeps a watchful eye as I write the final article of 2017 on his New Year's resolution. I suppose Hobo's lack of enthusiasm as I write could be interpreted as his idea of a 2018 New Year's resolution would be one of more sleep and lazy days on the farm. I must admit he

might be onto something. A quick search on Bing. com of the Top 10 New Year's Resolutions for 2018 were:

Lose Weight / Healthier Eating

2. Life / Self-improvements / Volunteer

3. Better Financial Decisions

Quit Smoking 5. Do More Exciting

Things

Spend More Time with Family / Close

Friends 7. Work Out More

8. Learn Something New Sleep More

9.

Someone Spe-

As I read the list, Hobo the Wonder Dog gave a big sigh and closed his eyes. I then realized Hobo and his friends could be the

ticket to most resolutions listed above. The Journal of Physical Activity and Health found that dog owners are more likely to reach their fitness goals than those without a canine companion. Harvard Health suggests people with dogs have a decreased risk of cardiovascular disease, lower blood pressures, and lower cholesterol and triglyceride levels. I like this line of thinking, obviously exercising with your dog covers: losing weight, selfimprovements, quit smoking, and working out more.

Hobo the Wonder Dog can also help with the other six New Year's resolutions. Our line of thinking: Better financial decisions, well owning a pet is a responsibility and causes one to budget better and examine one's finances. Do more exciting things-Hobo has definitely brought excitement to our world-like

hiking and finding our next adventure. Spending more time with family / close friends? Hobo has you covered. Your dog will become part of your family and all the walks, hikes, and exercise will bring you closer to your family and friends. Now what about sleeping more? Hobo certainly has you covered on sleeping! Going to bed early or sleeping in late-Hobo never turns down sleep. Volunteering: at a local shelter, this is a great deed that will leave you wondering who benefited more-you or the animals.

Maybe adopting a pet from a shelter or rescue is an option for you. Hobo the Wonder Dog and I agree adopting a pet in 2018 just might be the best New Year's resolution ever. Adopting a dog covers all the top ten resolutions on the list. Trust me, a pet will bring you love and acceptance, without all the drama or judgment. Only a mother's love is stronger than a dog's love for you. Who knows, Fido may lead you to someone special in 2018, but no matter what your life will be filled with

love! Happy New Year! New Years are better with a dog-Woolf!

UT Arboretum hosting hike

If you are overloaded on football, food and festivities, the UT Arboretum Society is offering a great alternative: The Fourth Annual New Year's Walk at the UT Arboretum, 901 S. Illinois Avenue in Oak Ridge, on Monday, January 1, 2018.

Start out the year on the "right foot" by joining the walk that begins at 9:30 a.m. at the UT Arboretum Auditorium where you will be greeted by fellow hikers and offered coffee, hot chocolate and snacks. At 10:00 a.m. the group will leave for a guided walk that will last about 45 minutes. The hike will follow a forest trail and will visit the Elmore Holly Collection, giving participants the opportunity to see the hollies still covered with berries.

This is an easy walk on the trails and is suitable for all ages. The Arboretum Society encourages everyone to come out to enjoy an outdoor respite before heading home to watch the bowl games on TV.

This is a free program offered by the University of Tennessee Arboretum Soci-

For more information on the walk or the UT Arboretum Society, call 865-483-

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