

Memphian Munirah Safiyah Jones creates a viral web hit with animated series 'Junt Land' **P. 7**

Arlington will soon enjoy premier soccer facilities as construction of Forrest Street Park is underway **P. 5**

# THE WEST TENNESSEE NEWS

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Detarius Rhodes installs new solar panels Sept. 18 at the 421-acre solar farm under construction east of Millington.

(Jim Weber/The West Tennessee News)



# THE SKY'S THE LIMIT



## COUNTY OFFICIALS MAKE HISTORY

The newest batch of elected Shelby County officials includes several firsts in county government. **P. 6**



## DA EXPANDS EFFORT TO FIGHT TRUANCY

District attorney uses multiple approaches to combat 'multiheaded dragon' of school truancy. **P. 4**

# For Millington, 'the sky's the limit'



**Electrician Michael Haines wires up a bank of solar panels Sept. 18 at the 421-acre solar farm under construction east of Millington. Billed as the largest solar farm in the state and featuring over a half-million panels, the Silicon Ranch facility is the kind of new business Millington is looking to draw as it tries to leverage its airport and other new retail properties to lead it away from the years as a pit stop for young sailors and toward more higher-paying jobs.**

(The West Tennessee News/Jim Weber)

## TONI LEPEKA

The West Tennessee News

Millington is poised for explosive growth as a convergence of factors lead it away from the years as a pit stop for young sailors and into a future of economic maturity.

That's what its leaders believe, but hold on – that future looks promising but isn't assured.

With lots of land available for development, Millington may be "the last frontier," as Terry Roland, the new Chamber of Commerce head, says, but it has obstacles to overcome.

A leap into greater economic success rests on the city's ability to leverage its airport, lure homebuilders and buyers, sustain leadership cohesion, and overcome residuals of a less-than-polished reputation.

As new businesses arrive and government sinks money into improvements, leaders expect economic progress to escalate and situate Millington with its sister suburbs.

More than 20 years ago, thousands of entry-level sailors left Naval Support Activity Mid-South and Millington, and were replaced by typically older personnel with families and bigger paychecks. The airport, now called Millington-Memphis Airport, was turned over to the city. The base today is the U.S. Navy's primary human resources center where about 6,500 military and civilian employees work in various capacities, including in Navy Personnel Command.

Millington has been inching toward a new identity ever since that meteoric change.

Chris Murphy, who moved his pest control business years ago from Bartlett to a new, expansive \$25 million Veterans Parkway in Millington, best summed up the evolution of the city.

"I think people are seeing Millington as more of an up-and-coming community instead of 'that's where the base is,'" said Murphy, a former chamber board member. "It takes time to remake a mindset. Once you get over that mindset you say, 'Hey, we are a thriving community on the outskirts of Memphis. If you're not happy with Memphis, come here.'"

"As the saying goes," said the Memphis native from his office at Inman Murphy Termite & Pest Control, "it takes 10 years to be an overnight success. I think that's Millington's story."

## 'It's Our Turn'

Terry Roland bounced into his new office at the Millington Chamber of Commerce. The end of his two terms on the Shelby County Commission was nearing, and he was busy tackling the responsibilities of two jobs, or maybe three. Owner of a tire business, Roland grew up in Millington, and according to anyone asked, always looked out for the city's interest on the commission. The chamber board recently appointed him executive director after the previous executive director retired.

"He's got a lot of connections," said insurance agent Terry Jones, serving his third term as mayor, a part-time office. "The representation he's given us over the last eight years – well, Terry loves Millington."

Roland thinks of himself as an

advocate for the city, his job as an extension of what he was doing as a commissioner. Millington, he said, wants to be a destination, and already has so much going for it. He rattles off the pluses.

Easy access by interstate. The third longest runway in Tennessee. A new school system in its fourth year of operation. Plenty of sewer capacity for future growth. An educated workforce, in part due to the presence of the Navy base. Lots of retail.

"We even have our own Huey's," he said, "an Arby's, Waffle House, and we think Cracker Barrel will come."

Roland and the mayor identified other developments and improvements, completed and in the works, that are among the pillars Millington rests its economic success upon.

- A 135,000-square-foot retail development called The Shops of Millington opened a year or so ago on U.S. 51 North near Veterans Parkway. It sits in a retail corridor that includes Wal-Mart, Millington's biggest source of sales tax receipts.

- Crew Training International opened a flight school about three years ago at one of the airport's renovated hangars, called N-7. The city used its funds and a grant to fix the hanger and market it, and will open bids for a second, larger hanger renovation soon. It's all part of a multi-pronged effort to leverage the airport and hook big business.

- The city will extend Astoria Avenue near the base's main gate to provide better access to the airport campus. In addition to the \$3 million project, the city will construct a new parking area and replace utilities half a century old using a \$2.1 million federal grant.

- Construction of a 400-acre solar farm – what will be the largest solar power plant in Tennessee – is underway in Millington. Silicon Ranch Corp. worked with the city's industrial development board, NSA Mid-South and TVA. TVA expects to get enough electricity to power the equivalent of 7,500 homes.

- Using a \$40 million flood mitigation grant, more than 1,200 acres will be transformed into what is being called "a little Shelby Farms." In addition to providing walking trails and ballfields, the park will keep Big Creek from flooding homes and businesses again.

And then there's access to transportation.

"We've got rail. We've got air, and we've got close proximity to the river ... and highways," Roland said. "We're diverse. We went to school with people from all over the world."

"We have all this stuff in front of us. We're just trying to put the pieces together," he said. "It's our turn to grow out here."

## Welcome, Homebuyers

Millington's population tipped 20,000 people before the base change, but has hovered recently at around 11,000.

"We're resilient," Mayor Jones said. "We said this is not the end. We've had great leadership ... We've been progressive to get out in front of our problems, and that's why we're well placed. What we need," he said, "is the homes. That's one of the big projects."

About 50 percent of the homes in Millington are rentals, Jones said, and there are more jobs in the city than citizens.

Approximately 25,000 vehicles pass through the city each day, many coming to and from the north, from Tipton County. Millington officials hope low city taxes, and eventually the new school system's elevating reputation, will grow and attract builders and buyers.

"The good thing is we have land. It's one of the few places left with sewer capacity potential ... and of course Germantown's all built up," said Tommy Whitlock, a 20-plus year veteran of the real estate business who ended multiple terms as an alderman in 1992. "Another positive is you can be in Downtown Memphis in 20 minutes. You can be sitting at Hotel Peabody – where, if you live in Collierville, it's going to take 40 to 45 minutes."

For Whitlock, figuring out why Millington hasn't entered a housing boom yet is complex.

"There are a lot of factors we play with," Whitlock said. "But we're ready when they're ready – tomorrow."

Bob Turner believes Millington's problem is an industry-wide one with roots in the recession. Turner owns Thornhill Estates, one of the last subdivisions to start in Millington, with homes costing between \$275,000 and \$400,000. Begun before the recession, the development is regaining its footing, but the climate is different than before the downturn.

"There's a conundrum going on in the market that no one knows what to do about," said Turner. "Buyers expect a lower

# Victorian Village home built for Airbnb

**TOM BAILEY**

*The West Tennessee News*

A house now under construction in Victorian Village is rare in two ways.

It's the first home in more than a century to be built in the 600 block of Adams, the core of old 19th-century neighborhood of mansions.

And, the new house is intended solely for Airbnb guests.

"I've talked to so many people; they're saying you can" succeed in building and dedicating the house to Airbnb business, said Robert Durbin, principal of Durbin Diversified Builders.

He's the same builder who with his children has been erecting 16 houses on three acres in Lea's Woods Historic District across East Parkway from Overton Park.

But those homes are generally owner-occupied. The new two-story, 2,500-square-foot house at 649 Adams in Victorian Village will be dedicated to Durbin's Airbnb business.

Even representatives of the home-sharing business indicate what Durbin is doing is unusual.

"What I've seen more of are dilapidated/abandoned homes that have been gutted, renovated and repurposed with the intent of becoming a home-share," Airbnb spokesman Ben Breit said in an email response to *The Daily Memphian*.

Scott Blake has little doubt Durbin will attract a lot of Airbnb guests. He should know. Blake is

not only executive director of the Victorian Village Inc., a community development corporation, he often rents the front part of his own historic home on nearby Jefferson to Airbnb guests.

"We're very much for it," Blake said of Durbin's plan. "It's part of our long-range plan for the neighborhood infill with residential housing."

Victorian Village Inc. boundaries are both sides of Madison on the south, Danny Thomas on the west, both sides of Poplar on the north and Manassas on the east.

Durbin's house at 649 Adams is across the street from the 166-year-old Mallory-Neely House Museum, down the street from the Woodruff-Fontaine House Museum, The Massey House, Mollie Fontaine House and James Lee House, and next door to the Victorian home of the late Eldridge Wright, who died in April 2017.

Wright left his property, including the two vacant lots next door, to the Association for the Preservation of Tennessee Antiquities.

In turn, the nonprofit sold the Wright properties to endow its mission. Durbin bought the two vacant lots just west of the Wright House, and is building the Airbnb on one of them.

The home will accommodate events like weddings and other functions as well as out-of-towners who are just looking for an interesting place to spend the night, Durbin said.

"I feel like we're pretty much halfway between Downtown and Midtown. With everything going on," Durbin said of new development, "we're going to try it."

Gary Gardo of Gardo Design Group designed the home to blend into Victorian Village.

"Our goal is to end up with a finished house that looks like it's been here for generations," Gardo said. "We didn't want to come in here with something that would stick out."

The interior is a different story, however. Instead of the small rooms and many walls of a Victorian home, Durbin's house will have modern conveniences and wide-open floor plans, Gardo said.

The house will complement neighboring houses "in terms of brick finishes, the set-back from the street, the height of the structure," Blake said. "All those things were important to us to keep the rhythm and the massing going."

Blake acknowledges that many other neighborhoods oppose such short-term rental housing because of the coming and going of strangers. "But frankly, we see it as a way to support the house museums and restaurants," he said.

Blake said he could rent out his own Airbnb space as much as he wanted.

"I could be 100 percent booked and bring in four times what one would make with just a regular one-year rental," Blake said.



**The house is the first home in more than a century to be built in the 600 block of Adams. The new two-story, 2,500-square-foot house in Victorian Village will be dedicated to builder Robert Durbin's Airbnb business.**

(Patrick Lantrip/The West Tennessee News)

The downside is the continuous need to wash sheets and keep the place spotless.

"If you're willing to do the work and have the personality to meet people, you could definitely be a success at it," Blake said. "The market appears to be growing and growing."

In late August, Airbnb announced that more than 87,000 guests stayed in Memphis Airbnb housing from June 1, 2017, to June 1, 2018. That's 67 percent growth year over year, according to the company.

Early this month, Durbin's construction crew began encasing the exterior walls in new bricks made to look old. That's one of the ways the new home is designed to fit in with Victorian Village.

The house also will have a size and shape similar to its neighbors, and will feature ornate wrought-iron doors, posts and balcony railings to blend in.

It is two stories, and its 2,500 square feet include three bedrooms, three bathrooms and a large family room downstairs.

A mature hackberry tree will shade a 990-square-foot courtyard on the east side of the house. A tall, old-brick wall of the neighboring Wright House will border one side of the courtyard.

Durbin expects to complete the new house by Oct. 15, and to start building the second house on the adjacent lot next year.

If the Airbnb were not to succeed, Durbin said, he can always plant a "For Sale" sign in the front yard.

# Tigers search for consistency ahead of Jaguars game

**JONAH JORDAN**

*The West Tennessee News*

Head coach Mike Norvell is searching for consistency on both sides of the ball headed into the Saturday, Sept. 22, game against the South Alabama Jaguars.

Norvell has praised quarterback Brady White's efficiency throwing the ball so far this season. The redshirt junior comes in at No. 16 in the nation with a completion percentage of 70.9 percent.

White has an overall understanding of the offense, but the Tigers want to see him be more consistent behind center. Norvell said White is growing and becoming more confident each day.

"He's got a great grasp of [the offense], but just the consistency in his timing and

footwork are areas he can definitely help himself," Norvell said. "When you see him on time and using the proper footwork in his drops he's really, really good. He's performed at a high level, but we want a little more consistency in that regard."

Defensive coordinator Chris Ball's defense has made a name for itself in the past by forcing several takeaways a game. That hasn't been the case through three games this season – the Tigers have only forced four turnovers entering the South Alabama game.

Last season the, Tigers ranked in the top three nationally in turnover margin and were No. 3 in the nation in takeaways per game with 2.5 per game. This is the first season under Norvell the Tigers have

a negative turnover margin.

"Defensively we have to get more takeaways," Norvell said. "I think we've played well defensively but right now we only have four turnovers in three games and that's well below where our average has been. So, we have to make sure we're attacking the ball while playing at that high level."

The Tigers were disciplined in the first two games of the season then committed 10 penalties for 79 yards against Georgia State. Last season the Tigers were one of the most penalized teams in college football at 8.6 penalties per game.

"We have to eliminate the penalties," Norvell said. "Last week we had 10 penalties. It's something we have

got to get corrected."

## Sean Dykes Suspended

Tight end Sean Dykes has been suspended for Saturday's game for a violation of team rules, according to Norvell. Dykes started in the win over Georgia State, but didn't record a stat. He only has three receptions for 34 yards and a touchdown.

The Houston native tweeted an expletive after the win over Georgia State. The tweet has since been deleted. It is not clear if that is the cause for his suspension.

"Sean is going to be out this week," Norvell said. "He had a violation of team rules and so he's going to be out for this week's contest."

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# 'Every Day in School' works to reduce truancy



The Memphis Police Department and the District Attorney's office held a pep rally at Dunbar Elementary School in Orange Mound to kick off its annual Bikes-for-Perfect-Attendance program Friday, Sept. 14. For the last 12 years, the DA's office has focused on combating unexcused school absences through its truancy reduction program, but after a recent rebranding, the program has expanded its scope. (Patrick Lantrip/The West Tennessee News)

**YOLANDA JONES**  
*The West Tennessee News*

Siblings were truant at a Shelby County school last year because they had to share a uniform.

Some parents said they couldn't get their child to school because they had transportation issues or housing and medical issues.

Megan Pietrowski, program director for the Shelby County District Attorney's truancy reduction program, has been faced with these issues and more as officials work to get a handle on the growing truancy issue in the county.

For the last 12 years, the DA's office has focused on combating unexcused school absences through its truancy reduction program.

This year, the truancy reduction program has expanded and recently changed its name, but its mission remains the same.

Now called the "Every Day in School" program because the goal is to make sure students are in class every day and on time.

Elementary and middle schools with the highest truancy rates in the county are in the program, and to date, 30 schools are participating.

"We were in 12 schools last school year and we created a partnership with Shelby County Schools over the summer," Pietrowski said. "It was approved by the school board to hire more advocates to work in the schools, so we expanded from 12 schools to 30 schools."

The program calls for matching truant students and their parents with advocates at schools with a 40 to 50 percent truancy rate or higher.

Gardenview and Springdale top the list of the elementary schools, with both having 60 percent of students truant last year. At the middle schools, Hamilton led the list with 66 percent truant students and Woodstock at 60 percent.

"Back when we started the program, 25 percent of all juvenile crime was committed during school hours by children or a suspended child, and now as of last school year, it is up to 35 percent, so that's why we have the program, basically to get kids in school and cut down on juvenile crime," Pietrowski said.

After five unexcused absences, a student is considered truant. At that point, state law requires that the student and their parents be referred to the DA's office.

"When the child is referred to us we send a letter out to the parent through the mail and also send one home with the child if the family has moved, so they can't say they didn't receive the letter, and we request them to come down to a truancy meeting here at 201 (Poplar Ave.)," Pietrowski said.

At the parent's meeting, they usually find out the root cause of the truancy issue and work to come up with solutions.

If the truancy issue is not resolved, some parents have been arrested and charged with violating the state's compulsory attendance law for school.

The number of arrest warrants issued for parents of truant students was 291 warrants issued in 2017-18. A year earlier, 232 parents had warrants issued for their arrest and in 2015-16, 158 parents had warrants issued, according to District Attorney's Office data.

"Our goal is not to arrest parents. It is all about intervention and getting the kids back in school," Pietrowski said.

That is why the DA's office, along with the Shelby County Sheriff's Office and Shelby County Schools, offer Operation Safe Serve, an amnesty program offered to parents to help them bypass jail and get the resources they need to get their children back in school.

TRUANCY CONTINUED ON P8

# Creative Connection: Art and absinthe converge in new Crosstown bar

**ELLE PERRY**

*The West Tennessee News*

After walking up the bright red, spiral staircase in Crosstown Concourse after 5 p.m. most nights, you'll notice a blue light beckoning.

You could find a seat in a wooden booth, in a lounge full of mid-century furniture arranged not unlike someone's living room or at a clear acrylic-topped bar with art inside.

The lighting, LED, comes from the bottom of aforementioned bar. And that visitor to the Art Bar inside Crosstown Arts' 40,000 square feet might opt for a table-side "absinthe makes the heart grow fonder," a cocktail fashioned with foraged ingredients, an \$18 cabernet sauvignon or something for \$3 called "chicken wine."

Bar manager Bart Mallard has a variety of fine-dining experience, which includes farm-to-table restaurant Blue Hill at Stone Barns in Tarrytown, New York, as well as Acre, Andrew Michael Italian Kitchen and Catherine & Mary's, all of course, in Memphis. His bar

background has been mostly cocktail and fine wine.

"We started off our menu with a few very specific classics, to not only educate the staff, but get the people coming in here to realize that if they want a Sazerac, or an Old Fashioned or a Negroni, they're in the right place," Mallard said. "Or a 'Last Word,' which is a Prohibition cocktail not too many people know about it. But it's amazing."

The bar is moving this week to its house cocktails.

"Those are going to feature very fresh ingredients that are from local farms, fields, the woods," Mallard said. "We're foraging. We're getting really creative."

He's especially excited about the wine.

"I was really happy to bring some special wines that people may not recognize, as far as grapes and regions, but they're very special, every single one of them," Mallard said.

Inclusivity is important to Mallard, which explains the range of drink options from \$2 to nearly \$20.

"I would really love for people to come in to realize that it's a place where everyone's kind," Mallard said. "Where there's inclusion on every level."

The "chicken wine" by the way, is called that because of the chicken that is featured on the label. It is available in red, white or rosé. It served out of the box. And, it is French, La Vieille Ferme.

In addition to drinks to imbibe, there is also light food, such as finger foods, dips, herbed olives, house-made potato chips and spent grain bread with sundried tomato bruschetta.

Chef Raymond Jackson of the Crosstown Arts Café prepares those items.

Both the café and the art bar opened Sept. 4. The café's hours currently are Tuesday to Friday from 8 a.m. to 7 p.m. and Saturday from 10 a.m. to 4 p.m. The bar's hours are Tuesday through Sunday, 5 p.m. to 1 a.m.

But what about the art part of the art bar?

"All of our programs and departments and events at Crosstown Arts are about giving



**Bart Mallard is the bar manager for the Art Bar at Crosstown Arts, a new cocktail lounge concept inside the Crosstown Concourse. The bar incorporates the works of rotating artists as design elements.**

(Patrick Lantrip/The West Tennessee News)

opportunities to people to create and so that informs everything," said Crosstown Arts co-founder/co-director Chris Miner. "Overall, having the bar, we know that connections and people and creative exchange, the actual art side of the vision, connecting people, happens over food and drink. And so, we designed the [Crosstown Arts] space so that creative exchange

has the best chance of happening. With the idea that all of these programs open up in one common area."

Each month, the bar will feature work from a different artist.

It debuted with a work called "Traces," created by Terri Jones.

"Hers is site specific," Mallard. "...If you go and read it, it is about beginning a conversation with a stranger."

## Arlington receives \$500,000 matching grant for \$1.8M Forrest Street Park development

**J.T. MULLEN**

*The West Tennessee News*

Arlington residents will soon enjoy premier soccer facilities as the latest construction of a multi-phase development of Forrest Street Park is underway.

The state Department of Environment and Conservation awarded the town a \$500,000 matching grant for the \$1.8 million project.

The improvements – phases 2 and 3 of the project – includes construction of a concession stand and pavilion, a playground, fountain for the park's lake, a walking trail and extension of the entrance drive. New irrigation and landscaping are also included in the work.

Arlington Town Administrator Cathy Durant said the project benefits the town's

parks and recreation needs, providing much needed athletic facilities.

"Up until we had a soccer complex, soccer, baseball and football all had to share the same facility," Durant said. "There are so many children participating in sports in Arlington that there was no way one facility, sharing between all three of those sports functions, could accommodate all the children who wanted to play one or more sports."

Town Planner Angela Reeder explained that the Forrest Street Park development has been a major part of the town's master plan since acquiring the property.

"This is just a continuation of the vision that the town has had since we bought the property in the early 2000s," Reeder said. "This is just continuing

our overall vision for downtown and providing a space for the kids in our soccer program, which is pretty well attended out here."

Arlington awarded the construction contract to Wagner General Contractors, LLC, who previously worked with the town on Hughes-College Hill Park. Wagner began work on the Forrest Street Park project on July 30.

While the contract runs through February, 2019, Wagner hopes to complete the work the end of this year.

"(Wagner) has a very ambitious timeline, which is actually a little shorter than what the contract is for," Reeder said. "But with any project, especially going into the fall where the weather can play into that, you have to give a little (leeway). So the contract runs through

February."

This development follows the completion of phase 1, which included the creation of multiple soccer fields, two detention basins, grading and drainage, plus construction of a parking area and entrance drive. Arlington previously received a \$250,000 matching grant from the state Department of Environment and Conservation for phase 1 of the development—a \$1 million project.

The town also plans to build an amphitheater, a farmers market, and an improved community garden, as well as connectivity to Depot Square. These future developments will cost an additional \$4 million.

"As the town grows, so do our needs and wants for additional amenities," Mayor Mike Wissman said. "We want Depot

Square to be a destination for people to come experience Arlington. With the addition of Forrest Street Park, we feel we can offer sporting events, local concerts and theater opportunities in the amphitheater, showcasing local goods in our new farmers market, and a great family atmosphere outdoors."

Wissman said these developments will provide area residents with a downtown experience they can be proud of.

"If you combine Forrest Street Park with what is going on in Depot Square, you will find a vibrant downtown feel that all ages can come experience," Wissman said. "When all completed, it's going to be tough to find anything in the region that resembles what our historic downtown area can provide."

# Newest Shelby County Officials Make History, Hope to Excel



**Shelby County Sheriff Floyd Bonner embraces Memphis Police Director Michael Rallings after a ceremony at Mississippi Boulevard to swear in the first elected African-American sheriff in the county.**

(Jim Weber/The West Tennessee News)

## OMER YUSUF

*The West Tennessee News*

The swearing-in ceremony for the new Shelby County elected officials highlighted many firsts in Shelby County government after the Democrats won all 10 countywide elected positions Aug. 2.

Election night signaled a significant change in Shelby

County government as Republicans had taken nine of the 10 countywide offices in 2014 (except assessor of property) and all 10 in 2010.

Former Shelby County commissioner Melvin Burgess became the first African-American Assessor of Property elected in Shelby County, former Memphis City Councilwoman Wanda

Halbert became the first African-American woman elected to serve as Shelby County Clerk and Shelandra Ford was the first African-American woman elected as Register of Deeds.

"Women and girls are oftentimes not considered to be able to sit in certain seats at the table," Halbert said. "This is an example that girls and women can be leaders, too. We're ready to sit at the head of the table and lead, and thankfully the majority have supported so many of us to be able to walk into office."

Regina Newman was the first woman elected to serve as County Trustee, Memphis City Councilwoman Janis Fullilove was the first African-American woman elected as Juvenile Court Clerk and Floyd Bonner was the first African-American elected Shelby County Sheriff. Heidi Kuhn was elected to serve as Criminal Court Clerk and Memphis City Councilman Bill Morrison was also elected as Probate Court Clerk.

"I'm glad somebody looked

it all up, because I didn't know," Newman said. "It's possible sometime in the 1900s a woman was in one of these jobs. It was nice to have it noted that it was all accurate and it was true."

## What's next?

Halbert said one of her top priorities is to continue providing excellent customer service and offer services that match the digital age.

"We're still currently working out of workbooks and manuals," Halbert said. "We want to digitalize everything to make sure our customers have easier access."

Newman, who was previously appointed interim trustee in 2009 before later working in similar roles for the city of Memphis and the state of Tennessee, said she has some things she wants to finish from her previous time as trustee – including improving technology programs and building on the financial empowerment program started by her predecessor, David

Lenoir.

"This is the way it's always been done' has never been a good explanation to me," Newman said. "We're going to look at it all. If there are better ways to do things, we'll make a better mouse trap."

Kuhn, who has worked in Shelby County government for 17 years in a variety of roles, said one of the biggest challenges at the criminal court office is lifting the morale of employees.

"I think that's something we can do relatively soon," she said. "I've got a new leadership team, and so we really want to turn that around and make sure we are communicating with employees effectively."

Kuhn said another goal of her's is to explore the opening of an expungement court, which would help those who had criminal charges or convictions in their youth not follow them for the rest of their lives. It is part of her initiative to build a better relationship with the community.

# Ikea cutting hours at Memphis store

## TOM BAILEY

*The West Tennessee News*

Ikea will cut its operating hours in Memphis, the retailer's only U.S. store to reduce store hours.

The 12 percent reduction in operations starts Oct. 1 and could raise questions about the health of the Memphis store's sales and its payroll obligations to local governments that awarded Ikea substantial tax breaks.

In an emailed response to questions from *The Daily Memphian*, a spokesperson for the home-furnishings retailer indicated that the issue in Memphis is when Memphis shoppers come to the Cordova store, not how much they shop.

"In the past, we have taken the approach that all stores in the U.S. should maintain the same operating hours," the Ikea spokesperson stated.

"We believe our customers are the best resource to tell us when they want to shop with Ikea and have decided to explore an approach in Memphis that is tailored for local customer needs. We have introduced fall/winter hours in Memphis and will explore if we have a need to open longer hours as we head into spring and

summer," the spokesperson said.

The change comes just four months after Sweden-based Ikea confirmed it was aborting plans to build a Nashville-area store, as well as others planned in Cary, North Carolina, and Glendale, Arizona. The company's new chief executive has said Ikea will put more focus on online sales and smaller stores or showrooms near the center of metropolitan areas.

Brick-and-mortar furniture stores face a stiff challenge from online sales. A June article in "Furniture Today" cites data from One Click Retail that shows Amazon grew the furniture portion of its business by more than 50 percent in 2016 to become the No. 1 or No. 2 furniture retailer in the U.S.

The Ikea Memphis website states: "NEW Fall Hours Beginning 10/1/2018."

None of the websites for Ikea's other 47 stores in the U.S. has posted plans for reducing hours, except for a few holiday adjustments later in the year.

The big-box store near the southwest corner of Interstate 40 and North Germantown Parkway opened with fanfare in December 2016. The store has been

operating 76 hours a week: 10 a.m. to 9 p.m. Monday through Saturdays and 10 a.m. to 8 p.m. Sundays.

The reduced hours will total 67 hours weekly, 11 a.m. to 8 p.m. Sunday through Thursday and 10 a.m. to 9 p.m. Friday and Saturday.

More than for other retailers, the health of the Ikea store is a public issue in Memphis.

In an extraordinary action, the local governments in 2015 gave Ikea a tax break that could save the company \$9.5 million over 11 years. The incentive was the first ever given to a retailer by the Economic Development Growth Engine (EDGE) of Memphis & Shelby County.

Memphis and Shelby County awarded the tax break in part because of the retail panache that Ikea was perceived to bring to Memphis. The city even renamed the street leading to the store to Ikea Way.

Ikea features relatively high-design, assemble-at-home furniture at relatively inexpensive prices.

The blue-and-yellow stores are iconic and promote an hours-long shopping experience, complete with cafeterias featuring Swedish meatballs and play

areas that provide child care for shopping parents.

Memphis is the first and only Tennessee community with an Ikea, and there are only 48 stores nationwide.

In return for the tax break, Ikea committed to spending \$65 million building the 270,000-square-foot store on 35 acres at 7900 Ikea Way.

The company also committed to creating 175 jobs that pay \$41,000 on average.

The impact of the reduced hours on employee payroll was unclear.

The store also was seen as a tourism boost since it is the only Ikea serving not only Tennessee, but Mississippi and Arkansas as well. Ikea officials projected that one-third of the customers would travel from outside the Memphis area.

And the store would generate \$17.6 million in local tax revenue over the 11-year term of the tax incentive, the EDGE staff calculated.

Ikea Memphis employees were informed by management that the store hours are being reduced because fall is the store's slowest time.

# Memphian creates viral hit with animated web series 'Junt Land'



**Munirah Safiyah Jones, creator of the video series "Junt Land." Jones' web series humorizes contemporary romantic relationships, and some of her videos have spawned over a million views in a day.**

(Houston Cofield/The West Tennessee News)

## ELLE PERRY

The West Tennessee News

A "junt" could be any variety of things. The word, which is a lively part of Memphis vernacular, can represent a person, place, thing or idea. It's even the name of one of Memphis Made Brewing Co.'s beers.

Junt is essentially a form of the word "joint." In Philadelphia, denizens use the equivalent term "jawn."

A common denotation for the word junt is a love interest or potential romantic partner.

Junts and their relationships are topics in a viral animated web series called "Junt Land," created this summer by Munirah Safiyah Jones.

Jones works in Memphis as a senior production specialist for a billion-dollar New York-based financial services company, where she creates videos for clients teaching them about the various benefits available to them.

"I have to make them super engaging because these are all things that people are afraid of, or super intimidated by," she said. "So they're available at conferences, e-learning courses, social media and the web."

While she has been creating videos since she was a teenager, her profession has helped better inform the animated part of her content.

For "Junt Land," Jones is using the same skills, just with different content. "Junt Land" is a marriage between Jones' experiences dating and her experiences navigating life as a woman.

"Specifically, a black woman," she said. "More specifically, a black woman with strong ideas and beliefs and convictions that often contrast with what society says they should be. I'm supposed to be married, yada yada yada. And it's not just me, it's a lot of women. And it's a place for me to amplify that, and just show progressive women navigating a world where there

are gender norms. I also explore modern relationships through the unique lens of living in the South, living in Memphis. With humor."

On June 11, she posted the video "Dating in 2018 - How Men Communicate."

"So I had this idea floating around in my head for a while, the premise was basically I wanted to illustrate how it is for women communicating through text, with the man that they're trying to get to know," she said. "And how men, through text, communicate with women that they claim they're trying to get to know. At least trying to get to a dating level."

"Nowadays, you can start a relationship through text, you can definitely end a relationship through text," she said. "So texting is a major form of communication. And bad communication and minimum effort when you're trying to get to know somebody is just tortuous in general."

Originally Jones wanted to create something live-action, versus animated, to make it more relatable, but she did not want to be at the mercy of other people's availability.

So on a Friday she started conceptualizing it, doing dialogue and creating the characters. As she kept going, she felt it click. Through Saturday and Sunday she continued the dialogue, finished animating it, voiced it, edited it and posted it on Monday.

"I posted it at 8 o'clock on a Monday, then I put my phone down and went to work," Jones said. "I didn't think anything of it, because it was Monday, it was 8 o'clock, it was a little animated video, 'My friends will probably like it or share it.' But I picked my phone back up and there were all of these notifications."

"One of the first comments that I saw was somebody saying, 'This is about go viral. Get ready.'"

Within 24 hours, the video had racked up a million views on Facebook. The video now has more than 3.2 million views

on Facebook and another 200,000 on YouTube.

"Celebrities were sharing it and people were writing articles about it and people were talking about it on their podcasts," Jones said. "I still don't know all the places that's it gone. But I know that it has traveled pretty far."

The male voice, by the way, was inspired by her brother.

"I had never done any kind of voice acting, but I'm used to doing voices, just day to day being silly," she said. "That's kind of how he talks. He's an intelligent guy, but he does have that Memphis, Southern drawl, and it's a slow cadence. It's deep."

And about the name?

"I wanted something that encapsulated a piece of Memphis culture that I love, which is junt," she said. "Then I wanted something to capture the space of moving about as a junt. So something that captured the dating scene and how it feels to move about that scene, to really feel like a junt out here. In a good and bad way."

The feedback that Jones has received runs the gamut.

"I've been told that I am singing women's lives with my work," she said. "I've been told I'm perpetuating false

narratives and stereotypes of men. I've been called a genius. I've been called a bitter bitch.

"But I've been also called by major production companies in Hollywood," she said. "So that last part is what I'm focused on. The comments on Facebook and YouTube, it's either a cesspool or you feel like a god. So I try not to visit too much."

Right now, "Junt Land" exists as short clips, but Jones wants it to have more breadth and live on, something that she said is in progress.

"Hopefully you'll see a longer format, and a fleshed-out world and characters," she said. "Stay tuned."

The advice she gives others is to not just sit on their ideas.

"I spent a lot of time not doing anything, because I was like, 'What's the point? It's just going to be out there in the void, because there's so much stuff out there, nobody's going to look at my stuff.' But when people do that, what they don't take into account is that when you sit on your work, you sit on your perspective, you sit on your voice. And literally no one else has that on earth. They might have similar. When you sit on your perspective, you're sitting on your life."

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**TRUANCY** CONTINUED FROM P4

Under the amnesty program, arrest warrants issued to parents are converted to criminal summonses and parents receive parenting classes and other help to keep them out of jail.

Some cases have been filed in Juvenile Court and some with the District Attorney's Office, but this year the process will be streamlined with all truancy cases brought against parents being handled in Juvenile Court, said Shelby County District Attorney General Amy Weirich.

"We are doing everything at Juvenile Court this year to keep it under one roof, and hopefully simplify things a little bit," she said. "Truancy is a multi-headed dragon because you've got a first-grader that has missed 30 days of school because his parents won't take him and then you've got a 15-year-old who gets dropped off at school and they are cutting class and not going to school. So we've got to fight it with different approaches."

One approach, Bikes-for-Perfect-

Attendance, has been in place for the last six years. If students miss no days of school and are not late, they get a new bicycle and a new helmet at the end of the school year.

The kick-off pep rally for the annual event was held recently at Dunbar Elementary, a school that is a new partner in the truancy reduction program.

The Orange Mound school ranked No. 4 on the list of elementary schools with high truancy rates, with 58 percent of its students qualifying as truant last year.

Dunbar's principal, Anniece Gentry, said the partnership with the DA's office is already beneficial.

"We've had one child truant since school started and that is a big success for us," Gentry said. "For our scholars at Dunbar, events like this mean that the community believes in them and wants them to come to school. We emphasize it at the school, but it means so much more when outside stakeholders are here and they see the community cares about their education and them."

**MILLINGTON** CONTINUED FROM P2

price point, but that makes it harder ... to develop any size lot, with all the fees and all the dirt work, for less than \$30,000. That's just cost, not profit."

He said that locks out affordable housing - which he defined as sitting between \$150,000 and \$200,000.

"Try to find a brand new \$150,000 house," Turner said. "There's not a lot of them. You basically have to get out of Shelby County to do that. What's going to happen is someone is going to have to figure out how to put affordable housing up."

Millington also has an old image to overcome.

"It's kind of been the red-headed step-child," he said. "It's always had a reputation ... based on the Navy."

Millington, however, is better positioned than a lot of cities, Turner said. He sees the school system as key to the "big change" he sees ahead for the city.

The school board appointed Bo Griffin, former principal of Bolton High School, as superintendent this summer, and expectations are high that he'll be a positive influence.

**'The Sky's the Limit'**

Having taken the job as executive director of the Millington Industrial Development Board (MIDB) about six years, Charles Gulotta also is part of the fresh leadership of the city. He previously was director of the Memphis and Shelby County Office of Economic Development.

On a recent afternoon, Gulotta traveled down Veterans Parkway, bordered by vacant land. New street lights stood like sentries awaiting what might come. The military turned over 1,300 acres to IDB and the Millington Airport Authority years ago, including this 103-acre piece.

Now the industrial site is ready for business.

"It's been an evolution," Gulotta said. "Community development and economic development is never ending."

The most precious land turned over to the city by the military is the airport and its campus. Once called a "jetport," the airport was rebranded as



**We're trying to breathe life into this place. We want to use this thing and leverage it to make it an economic driver."**

**-Roy Remington**, executive director of the Millington Airport Authority

Millington-Memphis Airport not long ago to emphasize its proximity to the Bluff City. The centerpiece of a 200-acre campus, the runway serves as a secondary landing strip for FedEx, in case flight to Memphis isn't possible.

On occasion, farmers lease pieces of the campus to grow vegetables.

To produce economic growth, the airport is undergoing attention it's long needed, says Roy Remington, executive director of the Millington Airport Authority.

"If nothing is done, it will continue to look like an old Navy base," said Remington, who plotted a vision for the airport upon his arrival and enlisted leaders who committed to help. A former pilot and civil engineer in St. Louis, Remington arrived in Millington a year after Gulotta.

"We've really been aggressive to try to partner with different agencies," Remington said. "We're trying to breathe life into this place. We want to use this thing and leverage it to make it an economic driver."

With an 8,000-foot runway, Millington officials like Roland dream big, and as the new head of the chamber, he said he will try to get a certain budget airline to service his city.

With so much coming together for Millington, he believes the ticket to economic growth and prosperity is well within reach.

"The airport is going to be biggest thing that brings out economic development in Millington. We can handle anything that's got wings," Roland said.

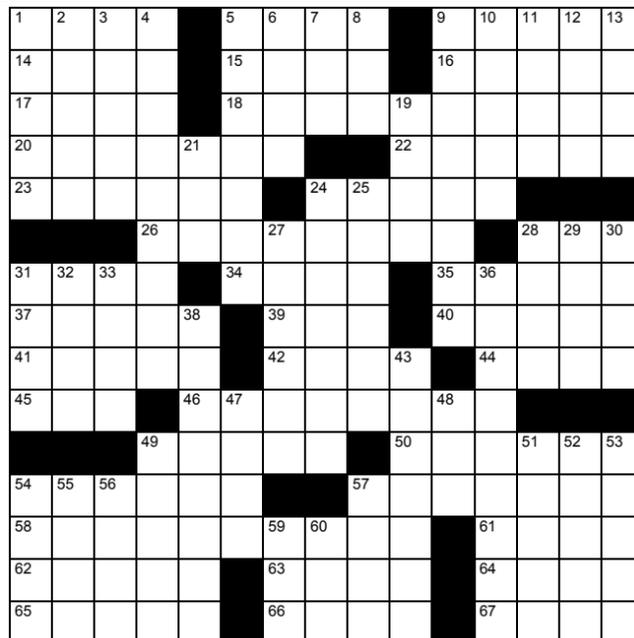
"The sky's the limit."

**The Weekly Crossword**

by Margie E. Burke

**ACROSS**

- 1 Study in a hurry
- 5 Cousin of a mandolin
- 9 Type of drum
- 14 Maui dance
- 15 \_\_\_-friendly
- 16 Haul with effort
- 17 One way to run?
- 18 Close calls
- 20 Well-to-do
- 22 Objective
- 23 Car radio button
- 24 In a fitting way
- 26 Rough calculation
- 28 Kin of "i.e."
- 31 Glance over
- 34 Broadcast
- 35 Full of zeal
- 37 Bottom of the barrel
- 39 Crooner Boone
- 40 Pizzazz
- 41 French farewell
- 42 Aid and \_\_\_
- 44 As well
- 45 River bottom
- 46 Fancy dance hall
- 49 Embankment
- 50 Mexicali munchie
- 54 Shoot for, with "to"
- 57 Ideal
- 58 Like some questions
- 61 Stain
- 62 Exodus leader
- 63 Muddy up
- 64 Misplace
- 65 Mall tenant
- 66 Water whirled
- 67 Pitcher



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**DOWN**

- 1 Rocky's title
- 2 Bit of gossip
- 3 Deserted
- 4 Add up
- 5 Semicircular window
- 6 Like hand-me-downs
- 7 Tetley product
- 8 "To \_\_\_ is human ..."
- 9 Wild lily of the valley
- 10 Cantankerous
- 11 Lighten
- 12 Uniform
- 13 "\_\_\_ we forget..."
- 19 Baseball gear
- 21 "Absolutely!"
- 24 Friendly
- 25 Pitter-\_\_\_
- 27 Skewer
- 28 Medicine bottle
- 29 Pigmented eye part
- 30 Japanese plane
- 31 Q-Tip
- 32 Programmer's output
- 33 Like the Sahara
- 36 Warning on paint cans

- 38 Lily-like flower
- 43 In all respects
- 47 State with certainty
- 48 Sculler's need
- 49 Metric volume
- 51 Lit
- 52 Kind of change
- 53 Sign above a door
- 54 End of a Hemingway title
- 55 Attempt
- 56 Cozumel coin
- 57 Bookkeeper's stamp
- 59 Outrage
- 60 Atlantic food fish

**Answers to Last Week's Crossword:**

S	C	A	T	F	R	O	M	S	P	E	L	L			
P	A	G	E	L	A	V	A	C	A	M	E	O			
A	B	A	N	D	O	N	E	D	R	E	I	N	S		
S	L	I	D	E	R	R	E	H	E	A	R	S	E		
M	E	N	S	A	N	D	Y	E	N						
				D	E	L	O	U	S	E		D	A	M	
W	A	D	E	R	R	E	I	N	S	T	A	T	E		
E	R	R	A	T	U	M	C	A	P	I	T	O	L		
L	E	A	F	S	T	A	L	K	A	D	A	P	T		
L	A	B		U	L	U	L	A	T	E					
				T	A	R		N	E	S	T		F	I	N
S	C	R	O	U	N	G	E	S	E	R	E	N	E		
A	L	O	N	G		U	T	T	E	R	A	N	C	E	
S	E	D	G	E		S	T	A	N		S	C	U	D	
S	P	E	A	R		T	E	N	T		H	E	R	S	

**SUDOKU**

Edited by Margie E. Burke

Difficulty: Medium

				1	2			
	8	6			7	3		
7		4		6				1
4		1						
			6		4			
		3		2		9	5	
3	4							
6				5				7
		9					4	3

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**HOW TO SOLVE:**

Each row must contain the numbers 1 to 9; each column must contain the numbers 1 to 9; and each set of 3 by 3 boxes must contain the numbers 1 to 9.

**Answers to Last Week's Sudoku:**

8	3	2	9	1	5	7	6	4
6	9	5	8	4	7	1	3	2
1	4	7	6	3	2	9	8	5
7	6	9	3	2	1	5	4	8
2	8	3	5	9	4	6	1	7
4	5	1	7	6	8	2	9	3
9	2	6	4	7	3	8	5	1
3	7	8	1	5	9	4	2	6
5	1	4	2	8	6	3	7	9

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## Foreclosure Notices

## Fayette County

## NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated January 23, 2007, and the Deed of Trust of even date securing the same, recorded February 7, 2007, Document No. 07001299, in Office of the Register of Deeds for Fayette County, Tennessee, executed by Charles D. Brewer and Earnesteen D. Brewer, conveying certain property therein described to Brandon G. Polito as Trustee for Wells Fargo Financial Tennessee 1, LLC; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1, will, on **October 1, 2018 on or about 9:00 AM, at the Fayette County Courthouse, Somerville, Tennessee**, offer for sale certain property hereinafter described to the highest bidder FOR **certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Fayette County, Tennessee, and being more particularly described as follows:

**Being a part of Tract 2 of Chappel Brown Estate of 30.48 acres and the part herein conveyed being a part of said acreage in the names of Joseph R. Brewer, single, Walter L. Brewer and wife, Clara Brewer, and Charles D. Brewer and wife, Earnesteen Brewer and thus described; Beginning at a stake in the edge of the right-of-way of Highway 59, said stake being the southwest corner of the lot herein conveyed, running thence with right-of-way of said highway south 2.14 chains to a stake in edge of Highway 59 right-of-way; thence at right angles North a distance of 4.70 chains to a stake; thence west and parallel with Highway 59 a distance of 2.14 chains to a stake; thence South at right angles a distance of 4.70 chains to the beginning stake. Property known as 6515 Highway 59, Somerville, TN.**

**ALSO KNOWN AS: 6515 Highway 59, Somerville, TN 38068**

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:

CHARLES D. BREWER  
EARNESTEEN D. BREWER  
ESTATE OF CHARLES D. BREWER  
HEIR(S) OF CHARLES D. BREWER, IF ANY  
TENANTS OF 370 FREEDOM FARM ROAD  
CHARLES BREWER, JR.  
NICHOLAS BREWER  
TRAVIS BREWER  
CLAUDIA BREWER WILLIAMS  
MID STATE MORTGAGE CO.  
SOMERVILLE BANK & TRUST CO.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. **W&A No. 318794**

DATED September 4, 2018  
WILSON & ASSOCIATES, P.L.L.C.,  
Successor Trustee  
Sept. 7, 14, 21, 2018 Fnn13941

NOTICE OF FORECLOSURE SALE  
STATE OF TENNESSEE, FAYETTE COUNTY

WHEREAS, Lucy Niles executed a Deed of Trust to United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, Lender and Randle Richardson, Trustee(s), which was dated December 11, 1991 and recorded on December 11, 1991 in Book 354, Page 537, subsequently re-recorded December 19, 1991 in Book 354, Page 886 Fayette County, Tennessee Records.

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, Rural Housing Service, U.S. Department of Agriculture, (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 **October 9, 2018, at 11:30AM** at the usual and customary location at the Fayette County Courthouse, Somerville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Fayette County, Tennessee, to wit:

Beginning at an iron stake (found), steel fence post, in the east margin of Flippin Street, 21.0 feet from center, the southwest corner of Craig E. Andres, (325/111), the northwest corner of this described lot; thence S. 84 degrees 38' 04" E. along the South line of Andres along an old wire fence 220.40 feet to an iron stake (found), steel fence post, in the west line of Vander Isabell (88/306); thence S. 00 degrees 57' 53" W. along the west line of Isabell along an old wire fence 100.0 feet to an iron pin (set); thence N. 84 degrees 38' 04" W. along a new north line of Dave Niles 220.40 feet to an iron pin (set) in the east margin of Flippin Street, 21.0 feet from center; thence N. 00 degrees 57' 53" E. along the east margin of Flippin Street 100.0 feet to the beginning, containing 0.50 acres as per survey of Jerry Stoots Registered Land Surveyor, Tennessee License #1184, with office located at 606 W. College, Brownsville, Tn. 38012 dated March 25, 1991. Being the northern part of a lot conveyed to Dave Niles and Annie Mae Niles in Deed Book 322, Page 765, Register's Office, Fayette County, Tennessee.

Parcel ID Number: **90JA-51.00**  
Address/Description: **505 Flippin Street, Somerville, TN 38068**  
Current Owner(s): **Lucy Niles**  
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 setback 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 that an accurate survey of the premises might disclose; and

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

certain without further publication, upon announcement at the time and place for the sale set forth above.

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

Brock & Scott, PLLC  
Substitute Trustee  
c/o Tennessee Foreclosure Department  
4360 Chamblee Dunwoody Road,  
Ste 310  
Atlanta, GA 30341  
PH: 404-789-2661  
FX: 404-294-0919  
**File No.: 18-08427 FC01**  
Sept. 14, 21, 28, 2018 Fnn13943

NOTICE OF FORECLOSURE SALE  
STATE OF TENNESSEE, FAYETTE COUNTY

WHEREAS, Sharon Kimble executed a Deed of Trust to United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, Lender and David Seivers, Trustee(s), which was dated September 16, 1994 and recorded on September 21, 1994 in Book 402, Page 595, Fayette 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, Rural Housing Service, U.S. Department of Agriculture, (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 **October 16, 2018, at 11:30AM** at the usual and customary location at the Fayette County Courthouse, Somerville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Fayette County, Tennessee, to wit:

Lot No. 9 of the Mary B. Sullivan Subdivision, a plat of which is of record in the Register's Office of Fayette County, Tennessee, in Plat Book 2, Page 179, to which recorded plat reference is here made.

A 10 foot utility easement along all sides of said lot is reserved for us in the installation of utilities and the maintenance of same.

This being the property out of what has been designated in the Fayette County Tax Assessor's Office as Parcel No. 9.00 on Tax Map No. 118N Group A.

BEING THE SAME PROPERTY CONVEYED TO THE GRANTOR HEREIN BY VIRTUE OF A WARRANTY DEED OF RECORD AT DEED BOOK 402 PAGE 593 IN THE REGISTER'S OFFICE OF FAYETTE COUNTY, TENNESSEE.

Parcel ID Number: **118N A 00900 000**  
Address/Description: **125 Janie Bird Road, Williston, TN 38076**

Current Owner(s): **Sharon Kimble**  
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 setback 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 that an accurate survey of the premises might disclose; and All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

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

Brock & Scott, PLLC,  
Substitute Trustee  
c/o Tennessee Foreclosure Department  
4360 Chamblee Dunwoody Road,  
Ste 310  
Atlanta, GA 30341  
PH: 404-789-2661  
FX: 404-294-0919  
**File No.: 18-08425 FC01**  
Sept. 21, 28, Oct. 5, 2018  
Fnn13949

## SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **October 16, 2018 at 1:00PM local time**, at the south door, Fayette County Courthouse, 16755 Highway 64, Somerville, Tennessee pursuant to Deed of Trust executed by Brian Lee Heinz and Regina S Heinz, to Emmett James House or Bill R McLaughlin, Trustee, as trustee for Union Planters Bank, N.A. d/b/a Regions Mortgage on January 26, 2005 at Book D761, Page 912, Instrument No. 05000839; conducted by Shapiro & Ingle, LLP, having been appointed Substitute or Successor Trustee, all of record in the Fayette County Register's Office. Default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust and the entire indebtedness has been declared due and payable.

Party Entitled to Enforce the Debt: Regions Bank, its successors and assigns.

The following real estate located in Fayette County, Tennessee, will be sold to the highest call bidder:

Described property located at Fayette County, Tennessee, to wit:

Lot No. 4 of Neville Grove:

BEGINNING at an iron stake (set) in an east line of the R. P. Neville Estate original Tract No. 5 for 180.67 acres (Deed Book 38, Page 506), this point being the southwest corner of Lot No. 3 for 1.0 acre of Neville Grove, the northwest corner of the lot herein described and being 744.1 feet south of the northwest corner of the A.G. Neville, Jr., original Tract No. 6 for 14.16 acres, from said point of beginning East 156.3 feet to an iron stake (set) in the west margin of Neville Road (50.0 feet wide); the southeast corner of the said Lot No. 3; thence South 2 degrees 53 minutes West 450.7 feet to an iron stake (set) in the west margin of said road, this point being in the north line of the Dortha K. Hulvey 2.0 acres tract (Deed Book 222, Page 616); thence West 133.6 feet to an iron stake (found) in the east line of the said Tract No. 5, in the northwest corner of the said Hulvey tract; thence North 450.1 feet to the point of beginning and containing 1.50 acres.

Street Address: 440 Neville Rd, Rossville, Tennessee 38017  
Parcel Number: 182 005.06

Current Owner(s) of Property: Brian L Heinz and Regina S Heinz

The street address of the above described property is believed to be 440 Neville Rd, Rossville, Tennessee 38017, 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 herein shall control.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory right of redemption of any governmental agency, state or federal; any prior liens or encumbrances including those created by a fixture filing or any applicable homeowners' association dues or assessments; all claims or other matters, whether of record or not, which may encumber the purchaser's title and any matter that an accurate survey of the premises might disclose.

The following parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claiming by, through, or under any of the foregoing. Such parties known to the Substitute Trustee may include: Regions Bank.

Terms of Sale will be public auction, for cash, free and clear of rights of

homestead, redemption and dower to the extent disclaimed or inapplicable, and the rights of Brian Lee Heinz and Regina S Heinz, and those claiming through him/her/it/them.

Any right of equity of redemption, statutory and otherwise, and homestead are waived in accord with the terms of 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. **If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to Shapiro & Ingle, LLP. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.**

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 only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.

This office may be a debt collector. This may be an attempt to collect a debt and any information obtained may be used for that purpose.

Shapiro & Ingle, LLP  
Substitute Trustee  
10130 Perimeter Parkway, Suite 400  
Charlotte, NC 28216  
Phone: (704) 333-8107  
Fax: (704) 333-8156  
[www.auction.com](http://www.auction.com)

File No. 18-116510  
Sept. 21, 28, Oct. 5, 2018 Fnn13951

NOTICE OF FORECLOSURE SALE  
STATE OF TENNESSEE, FAYETTE COUNTY

WHEREAS, Mildred Wade and Charlie J. Wade executed a Deed of Trust to United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, Lender and Johnny V. Crow, Trustee(s), which was dated May 16, 1988 and recorded on May 17, 1988 in Book 307, Page 302, Fayette 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, Rural Housing Service, U.S. Department of Agriculture, (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 **October 23, 2018, at 11:30AM** at the usual and customary location at the Fayette County Courthouse, Somerville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Fayette County, Tennessee, to wit:

Being Lot No. 7, Collins Subdivision, Section 1, Plat Book 5, Page 56, Register's

## public notices

### Foreclosure Notices

Continued from Page 9

Office of Fayette County, Tennessee. Beginning at an iron pin in the south margin of Flippen Street, 25.0 feet from center, the northwest corner of Lot No. 6; runs thence South 1 degrees 30 minutes West with the west line of Lot No. 6, 155.0 feet to an iron pin; runs thence North 89 degrees 44 minutes West 80 feet to an iron pin; runs thence North 1 degree 30 minutes East 155.0 feet to an iron pin in the south margin of Flippen Street; runs thence South 89 degrees 44 minutes East with the south margin of Flippen Street 80.0 feet to the beginning.

Being the same property conveyed to Mildred Wade and her father, Charlie D. Wade by Willard L. Collins and wife, Delma T. Colins by deed of record in the Register's Office of Fayette County, Tennessee, in Record Book 307, Page 300, same filed just before the within deed of trust.

Parcel ID Number: **090J C 00100 000**  
Address/Description: **413 Flippin Street, Somerville, TN 38068**  
Current Owner(s): **Mildred Wade**  
Other Interested Party(ies): **N/A**

The sale of the property described above shall be subject to all matters shown on any recorded plat; and any all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. This office is attempting to collect a debt. Any information obtained will be used for that purpose.

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

**File No.: 18-08455 FC01**

Sept. 21, 28, Oct. 5, 2018 Fnn13952

### NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, FAYETTE COUNTY

**WHEREAS**, Billy S. Tice, Jr. and Lisa A. Tice executed a Deed of Trust to United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, Lender and Randle P. Richardson, Trustee(s), which was dated July 14, 1992 and recorded on July 15, 1992 in Book 4, Page 234, Fayette 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, Rural Housing Service, U.S. Department of Agriculture, (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 **October 23, 2018, at 11:30AM** at the usual and customary location at the Fayette County Courthouse, Somerville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Fayette County, Tennessee, to wit:

BEGINNING at an iron pin at the southeast corner of Head Reserve, said point being in the west line of Lot 21, Block 1; thence southwardly with the west line of Lots 21 and 30, said Block 1, a distance of 198 feet to a point in the northwest line of Spring Street (not open); thence westwardly with the north line of Spring Street (not open) a distance of 220 feet to a point in the east line of Lot 2, Block 2; thence northwardly with the east line of Lots 2 and 1, said Block 2 a distance of 198 feet to a point in the south line of Main Street; thence eastwardly with the south line of Main Street a distance of 220 feet to the point of beginning, containing 1.0 acre per survey of Billy L. Davis dated June 12, 1992, RLS #90, of 4646 Poplar Av., Suite 220, Memphis, Tenn. 38117.

Being the same property conveyed to grantors herein by virtue of warranty deed of record at Book 364, page 601, of the Fayette County Register's Office.  
Parcel ID Number: **169G H 00600 000**  
Address/Description: **P.O. Box 222, Moscow, TN 38057**  
Current Owner(s): **Billy S. Tice, Jr. and wife, Lisa A. Tice**  
Other Interested Party(ies): **Somerville Bank and Trust; Trustmark National Bank, successor in interest to Somerville Bank & Trust; and Trustmark National Bank**

The sale of the property described above shall be subject to all matters shown on any recorded plat; and any all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. This office is attempting to collect a debt. Any information obtained will be used for that purpose.

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

**File No.: 18-08482 FC01**

Sept. 21, 28, Oct. 5, 2018 Fnn13953

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated **October 10, 2005**, executed by Cynthia R. Glaze, an unmarried person, to R Spears, Trustee, for **CitiFinancial Services, Inc.**, its successors and assigns, and appearing of record on **October 13, 2005**, in the Register's Office of **Fayette County, Tennessee**, at Book D801 Page 570 and Instrument Number 05009253.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to **Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust A**, 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 **Fayette 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 **October 23, 2018, at 11:00 AM**, local time, at the Fayette County Courthouse, located in Somerville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, paid at the conclusion of the sale, the following described property situated in **Fayette County**, to wit:

The land referred to herein below is situated in the County of Fayette, State of Tennessee, and is described as follows:

**ALL THAT CERTAIN PARCEL OF LAND IN FAYETTE COUNTY, STATE OF TN, AS MORE FULLY DESCRIBED IN OR BOOK D612 PAGE 686 ID#086M-C-087P-035.00, BEING KNOWN AND DESIGNATED AS LOT 82, SECTION B, VILLAGE OF OAKLAND SUBDIVISION, FILED IN PLAT BOOK 7 AT PAGE 70.**

**BEING THE SAME PROPERTY CONVEYED BY FEE SIMPLE DEED FROM OAKLAND HOMES LLC. TO CYNTHIA R GLAZE, AN UNMARRIED PERSON, DATED 01/31/2002 RECORDED ON 02/21/2004 IN OR BOOK D612, PAGE 686 IN FAYETTE COUNTY RECORDS, STATE OF TN**  
Commonly known as **50 Greer Lane, Oakland, TN 38060**

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: **Cynthia R. Glaze**

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 parties may claim an interest in the above-referenced property: **Cynthia R. Glaze**.  
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 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  
Suite 514  
Chattanooga, Tennessee 37411  
Phone: (877) 319-8840

File No: 2191-1005A  
Newspaper: Memphis News  
Publication Dates: 9/21/2018, 9/28/2018, 10/5/2018  
Sept. 21, 28, Oct. 5, 2018 Fnn13955

### Foreclosure Notices

#### Madison County

#### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 28, 2018 at 1:00PM local time**, at the north door, Madison County Courthouse, 100 East Main Street, Jackson, Tennessee pursuant to Deed of Trust executed by Donald L. Daniel and Laura L. Daniel, to Charles Newell, Trustee, as trustee for First Tennessee Bank National Association on October 10, 1997 at Book T1098, Page 807; conducted by Shapiro & Ingle, LLP, having been appointed Substitute or Successor Trustee, all of record in the Madison County Register's Office. Default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust and the entire indebtedness has been declared due and payable.

Party Entitled to Enforce the Debt: Springleaf Financial Services, Inc., its successors and assigns.

The following real estate located in Madison County, Tennessee, will be sold to the highest call bidder:

Described property located at Madison County, Tennessee, to wit:

BEGINNING at a point in the center of Wallace Road, formerly called a gravel county road, said point being 877 feet south of a tree in Hunt's corner and also being the northeast corner of a 105.62 acre tract of land known as McGee tract; thence due west 435.6 feet to the center of Wallace Road; thence north 200 feet with the center of Wallace Road to the point of beginning.

Including but excluding that portion of said lot lying and being within the right of way of Wallace Road as described in Deed Book 175, page 251, in the Register's Office of Madison County Tennessee.

Being the same property conveyed to grantors herein by Deed of Record in Deed Book 450, Page 548 Register's Office of Madison County Tennessee.

Street Address: 511 Wallace Rd, Jackson, Tennessee 38305  
Parcel Number: 055N D 011.00  
Current Owner(s) of Property: Donald L. Daniel and Laura L. Daniel

The street address of the above described property is believed to be 511 Wallace Rd, Jackson, Tennessee 38305, 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 herein shall control.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory right of redemption of any governmental agency, state or federal; any prior liens or encumbrances including those created by a fixture filing or any applicable homeowners' association dues or assessments; all claims or other matters, whether of record or not, which may encumber the purchaser's title and any matter that an accurate survey of the premises might disclose.

The following parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claiming by, through, or under any of the foregoing. Such parties known to the Substitute Trustee may include: Beneficial Tennessee, Inc.

Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower to the extent disclaimed or inapplicable, and the rights of Donald L. Daniel and Laura L. Daniel, and those claiming through him/her/it/them.

Any right of equity of redemption, statutory and otherwise, and homestead

are waived in accord with the terms of 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. **If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to Shapiro & Ingle, LLP. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.**

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 only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.

This office may be a debt collector. This may be an attempt to collect a debt and any information obtained may be used for that purpose.

Shapiro & Ingle, LLP  
Substitute Trustee  
10130 Perimeter Parkway, Suite 400  
Charlotte, NC 28216  
Phone: (704) 333-8107  
Fax: (704) 333-8156  
www.shapiro-ingle.com

File No. 17-110138  
Sept. 7, 14, 21, 28, 2018 Fnn13937

#### NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated June 22, 2006, and the Deed of Trust of even date securing the same, recorded July 12, 2006, in Book No. T1764, at Page 1551, in Office of the Register of Deeds for Madison County, Tennessee, executed by Mark L. Smith and Deborah Smith, conveying certain property therein described to Wyatt Polert as Trustee for Wells Fargo Financial Tennessee 1, LLC; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo USA Holdings Inc..

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Wells Fargo USA Holdings Inc., will, on **October 10, 2018 on or about 1:00 PM, at the Madison County Courthouse, Jackson, Tennessee**, offer for sale certain property hereinafter described to the highest bidder FOR **certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Madison County, Tennessee, and being more particularly described as follows:

**Land referred to in this commitment is described as all that certain property situated in the city of Jackson in the County of Madison, and state of TN and being described in a deed dated 03/30/2005 and recorded 04/01/2005 in Book 665 Page 336 among the land records of the County and state set forth above, and referenced as follows: That certain lot or parcel of real estate lying and being in the Fourth Civil District, of Madison County, Tennessee, and more particularly described as fol-**

## public notices

lows: beginning at an iron pin set west margin of Austin Cove, which point is the northeast corner of Lot 8 and the southeast corner of the herein described tract; thence, from the point of beginning and with the north line of lot 8, north 72 degrees 01 minutes 22 seconds west 304.33 feet to an iron pin set in the east line of Jimmy Breedlove; thence with the east line of Breedlove, and then Boren, North 1 degree 45 minutes 14 seconds east 156.64 feet to the Southwest Corner of City of Jackson; thence with the South line of city of Jackson, South 86 Degrees 21 minutes, 46 seconds east 281.15 feet to an iron pin set at the northwest corner of lot 10; thence with the west line of lot 10, South 11 degrees 45 minutes 42 seconds east 203.42 feet to an iron pin set in the north margin of Austin Cove; for a distance of 52.59 feet to the point of beginning. Being all of Lot No. 9 of Dowdy Estate a plat of which appears of record in Plat Book 6, Page 172, in the register's office of Madison County, Tennessee.

**ALSO KNOWN AS: 59 Austin Cove, Jackson, TN 38305**

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:

MARK L. SMITH  
DEBORAH SMITH

INTERNAL REVENUE SERVICE  
ATTENTION: WENDY SMOOT  
CAVALRY SPV I, LLC AS ASSIGNEE OF BANK OF AMERICA/FIA CARD SERVICES, N.A.  
CACH, LLC

On or about February 10, 2010, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, Deborah D. Smith, recorded in the Register's Office of Madison County, Tennessee, Book L54, Page 564. On or about May 7, 2011, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, Mark L. Smith, recorded in the Register's Office of Madison County, Tennessee, Book L55, Page 373. On or about September 16, 2011, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, Mark L. & Deborah L. Smith, recorded in the Register's Office of Madison County, Tennessee, Book L56, Page 8. Any interest in the property held by the United States of America, Internal Revenue Service, by virtue of the aforementioned federal tax lien is both junior and inferior to the interests held by Wells Fargo USA Holdings Inc.. Provided, however, that the United States of America, Internal Revenue Service, pursuant to 26 U.S.C. §7425 and 28 U.S.C. §2410(c), shall have one hundred and twenty (120) days from the date of the sale within which to redeem the property by virtue of its tax lien(s) herein by payment of the actual amount paid by the purchaser at the foreclosure sale, plus any amount in excess of the expenses necessarily incurred in connection with such property, less the income from such property, plus a reasonable rental value of such property. As required by 26 U.S.C. §7425(b), the United States of America, Internal Revenue Service has been given timely notice of this action.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. **W&A No. 325349**

DATED August 30, 2018

WILSON & ASSOCIATES, P.L.L.C.,  
Successor Trustee

Sept. 7, 14, 21, 2018 Fnn13938

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated March 27, 2006, and the Deed of Trust of even date securing the same, recorded April 17, 2006, in Book No. T1751, at Page 595, in Office of the Register of Deeds for Madison County, Tennessee, executed by Janice Kopiar, conveying certain property therein described to Carter Stanfill & Kirk, PLLC-26715-1 as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Decision One Mortgage Company, LLC, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE5, Mortgage Pass-Through Certificates, Series 2006- HE5.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE5, Mortgage Pass-Through Certificates, Series 2006-HE5, will, on **October 10, 2018 on or about 1:00 PM, at the Madison County Courthouse, Jackson, Tennessee**, offer for sale certain property hereinafter described to the highest bidder FOR **certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Madison County, Tennessee, and being more particularly described as follows:

**Beginning at a point in the north margin of Manley Drive, said point being the southwest corner of Lot Number 121 of the Northside Acres Subdivision, Section II, a plat of which appears of record in Plat Book 2 at Page 173 in the Register's Office of Madison County, Tennessee; runs thence with the west margin of Lot Number 121 north 185 feet to a point; said point being the northwest corner of Lot Number 121; thence west 100 feet to a point; thence south 185 feet to a point in the north margin of Manley Drive; runs thence with the north margin of Manley Drive east 100 feet to the point of beginning, being Lot Number 122 of the Northside Acres Subdivision, platted as foresaid.**

**ALSO KNOWN AS: 23 Manley Drive, Jackson, TN 38305**

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:

JANICE KOPIAR  
DECISION ONE MORTGAGE COMPANY, LLC  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. NOMINEE FOR DECISION ONE MORTGAGE COMPANY

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. **W&A No. 325990**

DATED September 11, 2018

WILSON & ASSOCIATES, P.L.L.C.,

Successor Trustee  
Sept. 14, 21, 28, 2018 Fnn13947

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated April 9, 2010, and the Deed of Trust of even date securing the same, recorded April 13, 2010, in Book No. T1879, at Page 1933, in Office of the Register of Deeds for Madison County, Tennessee, executed by Darlene McClarin and Willis C McClarin, conveying certain property therein described to John Clark as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for First State Bank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by JPMorgan Chase Bank, National Association.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by JPMorgan Chase Bank, National Association, will, on **November 15, 2018 on or about 10:00 AM, at the Madison County Courthouse, Jackson, Tennessee**, offer for sale certain property hereinafter described to the highest bidder FOR **certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Madison County, Tennessee, and being more particularly described as follows:

**BEGINNING at a stake in the east margin of Ridgedale Drive at the northwest corner of Lot No. 23 in Section III of the L.E. Dismuke Subdivision, a plat of which appears of record in Plat Book 2, page 99 in the Register's Office of Madison County, Tennessee; runs thence north 3 degrees east with the east margin of Ridgedale Drive 100 feet to a stake; thence south 87 degrees 35 minutes east a distance of 235 feet to a stake in the west line of property now or formerly belonging to Clements; thence south 1 degree 38 minutes east with Clements west line a distance of 100.32 feet to a stake at the northeast corner of said Lot No. 23; thence north 87 degrees 35 minutes west with the north line of said lot No. 23 a distance of 243.1 feet to the point of beginning. Being Lot No. 24 in Section III of the L.E. Dismuke subdivision, platted as aforesaid. Said legal description is the same description as contained in the previous deed of record.**

**ALSO KNOWN AS: 256 Ridgedale Drive, Jackson, TN 38305**

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:

DARLENE MCCLARIN  
WILLIS C MCCLARIN

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. **W&A No. 234944**

DATED September 11, 2018

WILSON & ASSOCIATES, P.L.L.C.,  
Successor Trustee  
Sept. 14, 21, 28, 2018 Fnn13948

**SUBSTITUTE TRUSTEE'S SALE**

Default having been made in the terms, conditions, provisions and payments made and provided for in a Deed of Trust dated October 23, 2012, executed by **Annie Marie Hicks**, a single person, to Anthony R. Steele of Knox County, Tennessee, Trustee, and recorded in Book T1939, Page 204 in the Register's Office for Madison County, Tennessee, to secure the indebtedness therein described to Vanderbilt Mortgage and Finance, Inc., and the entire indebtedness having been called due and payable as provided in said deed of trust, and said payment not having been made, and the lawful owner and holder of said indebtedness having appointed the undersigned, David G. Mangum, as substitute trustee by written instrument dated September 12, 2018, recorded in Book T2078, Page 1756, in the above mentioned Register's Office, notice is hereby given that I, the undersigned substitute trustee, or my designated agent, under the power and authority vested in me by said deed of trust, and having been requested to do so by the lawful owner and holder of said debt, will on **Friday, October 12, 2018 at 3:00 p.m.** at the front door of the Madison County Courthouse located in Jackson, Tennessee, sell at public outcry to the highest and best bidder for cash, free from the equity of redemption, homestead and dower, and all other exemptions and rights of every kind, all of which are expressly waived in said deed of trust, the following described tract or parcel of land more particularly described as follows, to-wit:

Lying and being situated in the Third Civil District of Madison County, Tennessee and being more particularly described as follows:

BEGINNING at an iron pin in the South margin right-of-way of the Adair Road, said point being the northeast corner of Annie Nell Cole's 1.0 acre lot; said beginning also being South 88 degrees and 45 minutes East a distance of 145 feet from the northwest corner of Richard Walker and wife, Sarah Walker's tract as recorded in Deed Book 120, Page 485, in the Register's Office of Madison County, Tennessee; runs thence with the South margin right-of-way of said Adair road South 88 degrees and 45 minutes East a distance of 80 feet to an iron pin; runs thence South 2 degrees and 45 minutes West a distance of 150 feet to an iron pin; runs thence North 88 degrees and 45 minutes West a distance of 80 feet to an iron pin in Annie Nell Cole's East boundary line; runs thence with Cole's East line North 2 degrees and 45 minutes East a distance of 150 feet to the point of beginning and containing 0.28 acres as surveyed by Thomas L. Dean on March 3, 1973.

Together with that certain 1996 CMH Excel manufactured home (Serial No.: CWPO00235TN).

**DEED REFERENCE:**

Being the same property conveyed to Annie Marie Hicks by Deed of Richard Walker, dated March 7, 1973 and recorded March 7, 1973 in Deed Book D284, Pages 311-312, Register's Office of Madison County, Tennessee.

**Subject to** any and all existing ROW, easements, setback lines and restrictive covenants of record in said Register's Office.

This description was taken from the deed of trust being foreclosed on of record in Book T1939, Page 204, said Register's Office.

TAX MAP-PARCEL NO.: 031-047.06  
PROPERTY ADDRESS: 115 Brooks Lane, Jackson, Tennessee, as shown on the tax maps for the Assessor of Property for Madison County, TN.

This sale is subject to any and all unpaid real estate taxes; restrictive covenants, easements and setback lines; any and all redemption rights, including rights of redemption of any governmental agency, State or Federal, and any and all prior liens or encumbrances against said real property. Said sale is further subject to matters that an accurate survey of the property might disclose.

The property sold pursuant to this notice shall be sold "AS IS" and neither the Substitute Trustee nor the

beneficiary of the Deed of Trust, nor any agent or attorney therefore, makes or shall make any warranty, whether express or implied, as to the condition, quality or quantity thereof, including, but not limited to, the enforceability of any lease affecting the property, the existence or absence of defaults under or the effect of this sale upon the rights of any party under such lease. The Substitute Trustee shall make no warranty of title, express or implied, and will sell and convey the subject real property by Substitute Trustee's Deed only.

Title to the manufactured home may be transferred by Bill of Sale or Certificate of Title, as the case may require.

The substitute trustee may adjourn or postpone the aforementioned sale of real property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time and place fixed by the preceding postponement or subsequently noticed sale, and without further notice make such sale at the time fixed by the last postponement, or may, in its discretion, give a new notice of sale. If applicable, the Notice requirements of T.C.A. § 35-5-117 have been met.

Pursuant to T.C.A. § 47-9-604, this sale may also include the manufactured home described as one (1) 1996 CMH Excel manufactured home (Serial No.: CWPO00235TN).

The failure of any high bidder to pay the purchase price and close the sale shall, at the option of the Substitute Trustee, be cause for rejection of the bid, and, if the bid is rejected, the Substitute Trustee shall have the option of making the sale to the next highest bidder who is ready, willing, and able to comply with the terms thereof. The proceeds derived from the sale of the property will be applied as provided for in said deed of trust.

Terms of sale: Cash

Substitute Trustee:  
David G. Mangum  
Substitute Trustee  
2303 8th Avenue South  
Nashville, TN 37204  
(615) 255-8690

Interested Parties: Estate of Annie M. Hicks  
Sherry Hicks  
Nakima Hicks  
Sept. 21, 28, Oct. 5, 2018 Fnn13954

**SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE**

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated **SEPTEMBER 30, 2009** executed by **SHANIKA DOUGLAS, A SINGLE WOMAN AS HER SOLE AND SEPARATE PROPERTY, to SHEILA B. STEVENSON, A RESIDENT OF JACKSON, TENNESSEE**, Trustee, of record in **BOOK T1868, PAGE 1238**, for the benefit of **UNITED HOUSING, INC., EXISTING UNDER THE LAWS OF TENNESSEE, 51 NORTH COOPER STREET, MEMPHIS, TENNESSEE 38104**, in the Register's Office for **MADISON County, Tennessee** and to **J. PHILLIP JONES AND/OR JESSICA D. BINKLEY**, either of whom may act, appointed as Substitute Trustee in an instrument of record in the Register's Office for **MADISON County, Tennessee**, to secure the indebtedness described, WHEREAS, the said Deed of Trust was last assigned to **TENNESSEE HOUSING DEVELOPMENT AGENCY**, the entire indebtedness having been declared due and payable by **TENNESSEE HOUSING DEVELOPMENT AGENCY BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT FEDERATION OF APPALACHIAN HOUSING ENTERPRISES, INC.**, being the present owner/holder or authorized agent, designee or servicer of the holder/owner of said indebtedness, has requested foreclosure proceedings to be instituted; and as provided in said Deed of Trust, I, **J. PHILLIP JONES/ JESSICA D. BINKLEY**, will by virtue of the power and authority vested in me as Substitute Trustee, on **THURSDAY, OCTOBER 18, 2018, AT 12:00 P.M., (NOON) LOCAL TIME AT THE NORTH DOOR OF THE MADISON COUNTY COURTHOUSE, IN JACKSON,**

Continued on Page 12

## public notices

### Foreclosure Notices

Continued from Page 11

**MADISON COUNTY, TENNESSEE**, sell to the highest bidder for cash, free from the equity of redemption, homestead, and dower, and all other exemptions which are expressly waived, and subject to any unpaid taxes, if any, the following described property in **MADISON** County, Tennessee, to wit: PROPERTY LOCATED IN THE COUNTY OF MADISON, TENNESSEE: BEGINNING AT A POINT IN THE WEST MARGIN OF PHILLIPS STREET, AT THE NORTHEAST CORNER OF LOT NO. 7 OF THE TOWNES SUBDIVISION AND RUNS THENCE NORTH WITH THE WEST MARGIN OF PHILLIPS STREET 50 FEET TO THE SOUTHWEST CORNER OF LOT NO. 9 OF SAID SUBDIVISION RUNS THENCE WEST WITH THE SOUTH LINE OF LOT NO. 9 A DISTANCE OF 208.6 FEET TO THE SOUTHWEST CORNER OF SAID LOT NO. 9; THENCE SOUTH 50 FEET TO THE NORTHWEST CORNER OF LOT NO. 7; THENCE EAST WITH THE NORTH MARGIN OF LOT NO. 7 A DISTANCE OF 207.5 FEET TO THE BEGINNING; BEING LOT NO: 8 OF BLOCK 1 OF THE TOWNES SUBDIVISION, A PLAT OF WHICH IS RECORDED IN THE REGISTER'S OFFICE OF MADISON COUNTY, TENNESSEE, IN PLAT BOOK 1, PAGE 85. BEING THE SAME PROPERTY CONVEYED TO THE GRANTOR HEREIN BY DEED OF RECORD IN DEED BOOK 700, PAGE 1941, IN THE REGISTER'S OFFICE OF MADISON COUNTY, TENNESSEE. ALSO BEING THE SAME PROPERTY CONVEYED TO SHANIKA DOUGLAS BY WARRANTY DEED DATED SEPTEMBER 30, 2009 OF RECORD IN BOOK D700, PAGE 1941, REGISTER'S OFFICE FOR MADISON COUNTY, TENNESSEE. THIS IS IMPROVED PROPERTY KNOWN AS 117 PHILLIPS STREET, JACKSON, TENNESSEE 38301. MAP 078N GRP A PARCEL Q20.00 THE SALE OF THE SUBJECT PROPERTY IS WITHOUT WARRANTY OF ANY KIND, AND IS FURTHER SUBJECT TO THE RIGHT OF ANY TENANT(S) OR OTHER PARTIES OR ENTITIES IN POSSESSION OF THE PROPERTY. ANY REPRESENTATION CONCERNING ANY ASPECT OF THE SUBJECT PROPERTY BY A THIRD PARTY IS NOT THE REPRESENTATION/ RESPONSIBILITY OF TRUSTEE(S)/ SUBSTITUTE TRUSTEE(S) OR THEIR OFFICE. THIS SALE IS SUBJECT TO ANY UNPAID TAXES, IF ANY, ANY PRIOR LIENS OR ENCUMBRANCES LEASES, EASEMENTS AND ALL OTHER MATTERS WHICH TAKE PRIORITY OVER THE DEED OF TRUST UNDER WHICH THIS FORECLOSURE SALE IS CONDUCTED, INCLUDING BUT NOT LIMITED TO THE PRIORITY OF ANY FIXTURE FILING. IF THE U.S. DEPARTMENT OF THE TREASURY/ INTERNAL REVENUE SERVICE, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF LABOR AND WORK FORCE DEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT, THEN THE NOTICE OF THIS FORECLOSURE IS BEING GIVEN TO THEM, AND THE SALE WILL BE SUBJECT TO ALL APPLICABLE GOVERNMENTAL ENTITIES RIGHT TO REDEEM THE PROPERTY, ALL AS REQUIRED BY 26 U.S.C. 7425, T.C.A. 67-1-1433, AND 28 U.S.C. 2410 (C). THE NOTICE REQUIREMENTS OF T.C.A. 35-5-101 ET SEQ. HAVE BEEN MET. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE IN THE EVENT THE HIGHEST BIDDER DOES NOT HONOR THE HIGHEST BID WITHIN 24 HOURS, THE NEXT HIGHEST BIDDER AT THE NEXT HIGHEST BID WILL BE DEEMED THE SUCCESSFUL BIDDER. OTHER INTERESTED PARTIES: JACKSON HOUSING AUTHORITY-CD OFFICE; TENNESSEE HOUSING DEVELOPMENT AGENCY (HARDEST HIT FUND PROGRAM) THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION

OBTAINED WILL BE USED FOR THAT PURPOSE. This is improved property known as 117 PHILLIPS STREET, JACKSON, TENNESSEE 38301. J. PHILLIP JONES/ JESSICA D. BINKLEY, SUBSTITUTE TRUSTEE 1800 HAYES STREET NASHVILLE, TN 37203 (615) 254-4430 www.phillipjoneslaw.com F18-0081 Sept. 21, 28, Oct. 5, 2018 Fnn13957

### Foreclosure Notices

#### Tipton County

##### SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **October 17, 2018 at 2:00PM local time**, at the north door, Tipton County Courthouse, 100 Court Square, Covington, Tennessee pursuant to Deed of Trust executed by Andrea Newman and Jeremy Newman, to EDCO Title & Closing Services, Inc, Trustee, as trustee for Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Trustmark National Bank on November 23, 2016 at Book 1706, Page 681; conducted by Shapiro & Ingle, LLP, having been appointed Substitute or Successor Trustee, all of record in the Tipton County Register's Office. Default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust and the entire indebtedness has been declared due and payable.

Party Entitled to Enforce the Debt: Trustmark National Bank, its successors and assigns.

The following real estate located in Tipton County, Tennessee, will be sold to the highest call bidder:

Described property located at Tipton County, Tennessee, to wit: Lot 2, MILLESTONE MOUNTAIN, SECTION A Subdivision, as shown on plat of record in Plat Cabinet E, Slide 63B, in the Register's Office, Tipton County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

This being the same property conveyed to Grantors by Quit Claim Deed recorded in Book 1045 Page 898 in the Tipton County Register's Office. Street Address: 1646 Millstone Mountain Rd, Covington, Tennessee 38019 Parcel Number: 009 033.04 Current Owner(s) of Property: Jeremy Newman and Andrea Newman

The street address of the above described property is believed to be 1646 Millstone Mountain Rd, Covington, Tennessee 38019, 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 herein shall control.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory right of redemption of any governmental agency, state or federal; any prior liens or encumbrances including those created by a fixture filing or any applicable homeowners' association dues or assessments; all claims or other matters, whether of record or not, which may encumber the purchaser's title and any matter that an accurate survey of the premises might disclose.

The following parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claiming by, through, or under any of the foregoing. Such parties known to the Substitute Trustee may include: None.

Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower to the extent disclaimed or inapplicable, and the rights of Andrea Newman and Jeremy Newman, and those claiming through him/her/it/them.

Any right of equity of redemption, statutory and otherwise, and homestead are waived in accord with the

terms of 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. **If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to Shapiro & Ingle, LLP. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.**

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 only by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.

This office may be a debt collector. This may be an attempt to collect a debt and any information obtained may be used for that purpose.

Shapiro & Ingle, LLP  
Substitute Trustee  
10130 Perimeter Parkway, Suite 400  
Charlotte, NC 28216  
Phone: (704) 333-8107  
Fax: (704) 333-8156  
www.shapiro-ingle.com

File No. 18-115329  
Sept. 21, 28, Oct. 5, 2018 Fnn13950

##### NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated July 12, 2012, and the Deed of Trust of even date securing the same, recorded July 16, 2012, in Book No. 1556, at Page 956, in Office of the Register of Deeds for Tipton County, Tennessee, executed by Bonnie L. Wilson, conveying certain property therein described to Bret Whitley as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Insouth Bank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, N.A..

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Wells Fargo Bank, N.A., will, on **November 13, 2018 on or about 10:00 AM, at the Tipton County Courthouse, Covington, Tennessee**, offer for sale certain property hereinafter described to the highest bidder FOR **certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Tipton County, Tennessee, and being more particularly described as follows:

**Lot 1, Dawson-Munford Giltedge Road Minor Subdivision as recorded in Plat Cabinet H, Slide 629, in the Register's Office of Tipton County, Tennessee, to which plat reference is hereby made for a more particular description of said lot. This conveyance is subject to building lines and easements in Plat Cabinet H. Slide 629, in the Register's Office**

##### of Tipton County, Tennessee ALSO KNOWN AS: 4735 Munford Giltedge Road, Brighton, TN 38011

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:

BONNIE L. WILSON

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

**W&A No. 332595**

DATED September 10, 2018  
WILSON & ASSOCIATES, P.L.L.C.,  
Successor Trustee  
Sept. 14, 21, 28, 2018 Fnn13946

##### NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated October 25, 2005, and the Deed of Trust of even date securing the same, recorded October 31, 2005, in Book No. 1240, at Page 51, in Office of the Register of Deeds for Tipton County, Tennessee, executed by Claudia T. Moody and Kelvin D. Moody, conveying certain property therein described to Charles M Ennis as Trustee for Patriot Bank; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by JPMorgan Chase Bank, N.A..

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by JPMorgan Chase Bank, N.A., will, on **October 16, 2018 on or about 10:00 AM, at the Tipton County Courthouse, Covington, Tennessee**, offer for sale certain property hereinafter described to the highest bidder FOR **certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Tipton County, Tennessee, and being more particularly described as follows:

**Lot 17, Indian Creek Estates as recorded at Plat Cabinet C, Slide 64, in the Register's Office of Tipton County, Tennessee, to which plat reference is hereby made for a more particular description of said of lot. Subject to building lines and easements of record at Plat Cabinet C, Slide 64, and Restrictive Covenants in Book 664, Page 310, and Easement for Town of Brighton Service Line in Book 615, Page 764 in the Tipton County Register's Office. ALSO KNOWN AS: 600 Travis Drive, Brighton, TN 38011**

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:

CLAUDIA T. MOODY  
KELVIN D. MOODY  
TOWN OF BRIGHTON

The sale held pursuant to this Notice may be rescinded at the Successor

Trustee's option 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

**W&A No. 166441**

DATED August 31, 2018  
WILSON & ASSOCIATES, P.L.L.C.,  
Successor Trustee  
Sept. 7, 14, 21, 2018 Fnn13939

##### NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated November 10, 2003, and the Deed of Trust of even date securing the same, recorded November 18, 2003, in Book No. 1107, at Page 154 and re-recorded on January 7, 2004, in Book No. 1115, at Page 471, in Office of the Register of Deeds for Tipton County, Tennessee, executed by Trent L Miles and Tommie L Miles, conveying certain property therein described to Accurate Title & Escrow as Trustee for Option One Mortgage Corporation; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo Bank, National Association, as Trustee for MASTR Asset Backed Securities Trust 2004-OPT1, Mortgage Pass-Through Certificates, Series 2004-OPT1.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Wells Fargo Bank, National Association, as Trustee for MASTR Asset Backed Securities Trust 2004-OPT1, Mortgage Pass-Through Certificates, Series 2004-OPT1, will, on **October 17, 2018 on or about 9:00 AM, at the Tipton County Courthouse, Covington, Tennessee**, offer for sale certain property hereinafter described to the highest bidder FOR **certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Tipton County, Tennessee, and being more particularly described as follows:

**Lot 1, Miles-Hazel Grove Road Minor, as recorded in Plat Cabin F, Slide 74-A in the Tipton County Register's Office to which plat reference is hereby made for a more particular description of said Lot. ALSO KNOWN AS: 1620 Hazel Grove Road, Burlington, TN 38015**

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:

TRENT L MILES  
TOMMIE L MILES  
JAMES BENNET

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

**W&A No. 249277**  
DATED September 18, 2018  
WILSON & ASSOCIATES, P.L.L.C.,  
Successor Trustee  
Sept. 21, 28, Oct. 5, 2018 Fnn13956