

ORDINANCE NO. 297

AN ORDINANCE APPROPRIATING THE SEWAGE MAINTENANCE, COLLECTION AND TREATMENT FUND, AND THE SOLID WASTE FUND FOR THE FISCAL PERIOD JULY 1, 2005, THROUGH JUNE 30, 2006, TO AUTHORIZE THE MAYOR AND THE RECORDER TO JOINTLY ISSUE VOUCHERS DRAWING UPON SAID APPROPRIATIONS, TO AUTHORIZE THE MAYOR AND RECORDER TO MAKE EXPENDITURES OF LESS THAN \$5,000.00 FOR MINOR PLANT EXTENSIONS AND TO FIX THE EFFECTIVE DATE OF THIS ORDINANCE.

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF MAYOR AND ALDERMEN, as follows:

SECTION I. That the \$790,600 received for the operation of Sewage Maintenance, Collection and Treatment Fund during the fiscal period ending June 30, 2006, or any other revenues or income accruing or available for this appropriation be and is hereby appropriated for the various purposes set out in the budget detail on file in the offices of the Mayor and the Recorder, the same made a part of and incorporated in this ordinance by specific reference as if fully copied herein, for the payment of operating and other expenses, debt retirement, plant extension, and other obligations of the Sewage Maintenance, Collection and Treatment Fund for the fiscal period ending June 30, 2006.

SECTION II. That the \$189,920.00 received for the operation of the Solid Waste Fund during the fiscal period ending June 30, 2006, or any other revenues or income accruing or available for this appropriation be and is hereby appropriated for the various purposes set out in the budget detail on file in the offices of the Mayor and the Recorder, the same made a part of and incorporated in this ordinance by specific reference as if fully copied herein, for the payment of operating and other expenses, debt retirement, and other obligations of the Solid Waste Fund for the fiscal period ending June 30, 2006.

SECTION III. That the books, accounts, orders, vouchers, or other official documents relating to the items of appropriation covered in Sections I, and II shall indicate the items involved either by name as given or by the symbol or code number as prefixed in the detailed budget.

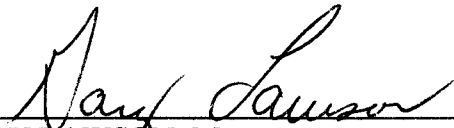
SECTION IV. That authority be and the same is hereby given to the Mayor and the Recorder to jointly issue vouchers in payment of the items of appropriation or expenditures, as the same become due or necessary, covered by the foregoing sections.

SECTION V. That authority be and the same is hereby given to the Mayor and the Recorder to make expenditures for minor plant extensions from Capital Outlay Funds appropriated when the aggregate for such extensions shall be less than \$5,000. Funds for equipment purchase, plant extensions, and capital projects exceeding \$5,000 in cost will be expended as authorized by the Board

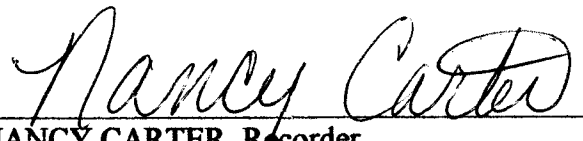
of Mayor and Aldermen. Further appropriations and expenditures shall be made by Resolution of the Board of Mayor and Aldermen as the necessity and advisability shall become apparent.

SECTION VI. That authority be and the same is hereby given to the Mayor and the Recorder to transfer the unused portion of any item or appropriation within the same division, other than Capital Outlay, within the operating funds. Further appropriations and expenditures including but not limited to those from Capital Outlay or from one division to another within the operating funds shall be made by Resolution of the Board of Mayor and Aldermen as the necessity and advisability shall become apparent.

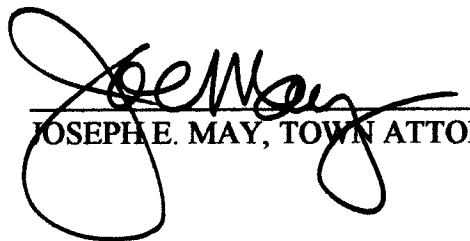
SECTION VII. That this ordinance shall take effect from and after the date of its passage, as the law directs, the public welfare requiring it.


GARY LAWSON, Mayor

ATTEST:


NANCY CARTER, Recorder

APPROVED AS TO FORM:


JOSEPH E. MAY, TOWN ATTORNEY

NOTICE OF PUBLIC HEARING PUBLISHED ON: 6-10-05
NAME OF PUBLICATION: Kingsport Times News
PUBLIC HEARING HELD ON: 6-28-05

FIRST READING	AYES	NAYS	OTHER
ALDERMAN HENRY BAILEY	✓		
VICE-MAYOR EUGENE CHRISTIAN	✓		
MAYOR GARY LAWSON	✓		
ALDERMAN TRESA MAWK	absent		
ALDERMAN THOMAS WHEELER	✓		
ALDERMAN CARL WOLFE	✓		
ALDERMAN WANDA WORLEY	✓		
TOTALS	6	0	0

PASSED FIRST READING: 5-31-05

SECOND READING	AYES	NAYS	OTHER
ALDERMAN HENRY BAILEY	✓		
VICE-MAYOR EUGENE CHRISTIAN	✓		
MAYOR GARY LAWSON	✓		
ALDERMAN TRESA MAWK	✓		
ALDERMAN THOMAS WHEELER	✓		
ALDERMAN CARL WOLFE	✓		
ALDERMAN WANDA WORLEY	absent		
TOTALS	6	0	0

PASSED SECOND READING: 6-28-05

PUBLICATION AFTER PASSAGE:	
DATE:	<u>7-1-05</u>
NEWSPAPER:	<u>Kingsport Times News</u>

TOWN OF MOUNT CARMEL - SEWER FUND BUDGET FY06

SEWER FUND #412

ITEM DESCRIPTION:	ACTUAL BUDGET JUNE 30, 2004	PROPOSED BUDGET JUNE 30, 2005	NINE MONTHS ACTUAL	TWELVE MONTHS PROJECTED	PROPOSED BUDGET JUNE 30, 2006
REVENUES:					
OPERATING REVENUES:					
32900 SEPTIC DISPOSAL PERMITS	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00
36330 SALE OF EQUIPMENT	\$1,275.00	\$100.00	\$0.00	\$0.00	\$100.00
37210 SEWER SERVICE CHARGES	\$721,900.00	\$720,000.00	\$558,215.40	\$744,287.20	\$726,000.00
37294 ACCOUNTING FEES	\$3,150.00	\$1,500.00	\$4,550.00	\$6,066.67	\$5,000.00
37296 SEWER TAP FEES	\$39,000.00	\$20,000.00	\$44,692.35	\$45,000.00	\$17,500.00
37299 MISCELLANEOUS REVENUE	\$2,000.00	\$22,000.00	\$1,105.13	\$1,473.51	\$1,000.00
TOTAL OPERATING REVENUES	\$767,525.00	\$763,600.00	\$608,562.88	\$811,417.17	\$749,600.00

EXPENDITURES:

ADMINISTRATION AND GENERAL EXPENSES:

52200252 LEGAL SERVICES	\$3,200.00	\$3,500.00	\$3,553.00	\$4,737.33	\$5,000.00
52200253 ACCOUNTING AND AUDITING	\$4,350.00	\$3,500.00	\$4,427.50	\$4,427.50	\$4,500.00
52200298 COLLECTION FEES (First Utility District)	\$15,000.00	\$15,000.00	\$9,739.20	\$12,985.60	\$15,000.00
52200299 BILLING SERVICES-COLLECTIONS, INC.	\$400.00	\$600.00	\$147.23	\$196.31	\$400.00
52200310 OFFICE EXPENSE AND POSTAGE	\$1,500.00	\$2,000.00	\$1,201.60	\$1,602.13	\$1,800.00
52200691 BANK SERVICE CHARGES	\$100.00	\$0.00	\$500.00	\$666.67	\$100.00
52200940 EQUIPMENT	\$0.00	\$1,500.00	\$0.00	\$0.00	\$0.00
TOTAL ADMINISTRATION AND GENERAL EXPENSES	\$24,550.00	\$26,100.00	\$19,568.53	\$24,615.54	\$26,800.00

TOWN OF MOUNT CARMEL - SEWER FUND BUDGET FY06

ITEM DESCRIPTION:	ACTUAL BUDGET JUNE 30, 2004	PROPOSED BUDGET JUNE 30, 2005	NINE MONTHS ACTUAL	TWELVE MONTHS PROJECTED	PROPOSED BUDGET JUNE 30, 2006
OPERATING EXPENSES:					
52200121 SALARIES	\$71,000.00	\$85,000.00	\$53,778.38	\$71,704.51	\$87,000.00
52200122 OVERTIME	\$30,550.00	\$20,000.00	\$10,718.45	\$14,291.27	\$15,000.00
52200132 BONUS PAY SEWER EMPLOYEES	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00
52200141 SOCIAL SECURITY	\$7,400.00	\$8,000.00	\$4,465.53	\$5,954.04	\$8,000.00
52200142 EMPLOYEE INSURANCE	\$8,900.00	\$28,000.00	\$15,341.52	\$20,455.36	\$25,000.00
52200143 RETIREMENT	\$6,700.00	\$9,200.00	\$5,501.81	\$7,335.75	\$9,000.00
52200146 WORKER'S COMP	\$4,000.00	\$5,100.00	\$4,655.21	\$6,206.95	\$5,300.00
52200147 UNEMPLOYMENT INSURANCE	\$360.00	\$250.00	\$211.08	\$281.44	\$250.00
52200148 EDUCATION	\$1,200.00	\$4,000.00	\$649.00	\$865.33	\$2,500.00
52200170 PLANT OPERATIONS MANAGER	\$11,000.00	\$11,000.00	\$7,850.00	\$10,466.67	\$11,000.00
52200235 DUES	\$1,000.00	\$1,500.00	\$971.25	\$1,295.00	\$1,500.00
52200240 UTILITIES	\$50,250.00	\$50,000.00	\$33,189.59	\$44,252.79	\$50,000.00
52200245 TELEPHONE	\$6,350.00	\$6,500.00	\$3,880.25	\$5,173.67	\$5,500.00
52200248 PAGERS	\$350.00	\$0.00	\$0.00	\$0.00	\$0.00
52200251 MEDICAL SERVICES	\$1,400.00	\$1,000.00	\$396.58	\$528.77	\$1,000.00
52200254 ARCH., ENG., AND LANDSCAPING	\$2,000.00	\$11,000.00	\$1,825.00	\$2,433.33	\$10,000.00
52200260 REPAIR AND MAINT. SERVICES	\$2,000.00	\$2,000.00	\$1,091.36	\$1,455.15	\$2,000.00
52200268 REPAIR & MAINT. ROADS	\$500.00	\$1,000.00	\$0.00	\$0.00	\$1,000.00
52200280 TRAVEL	\$1,050.00	\$1,500.00	\$556.00	\$741.33	\$1,500.00
52200290 OTHER CONTRACTUAL SERVICES	\$5,000.00	\$5,000.00	\$1,837.64	\$2,450.19	\$5,000.00
52200320 OPERATING SUPPLIES	\$7,850.00	\$6,500.00	\$4,174.74	\$5,566.32	\$6,500.00
52200322 CHEMICALS	\$15,000.00	\$15,000.00	\$6,657.93	\$8,877.24	\$12,500.00
52200326 CLOTHING AND UNIFORMS	\$2,150.00	\$2,500.00	\$2,277.44	\$3,036.59	\$3,500.00
52200330 TRUCK AND EQUIPMENT REPAIR	\$5,000.00	\$3,500.00	\$2,561.85	\$3,415.80	\$3,500.00
52200331 FUEL EXPENSE	\$2,600.00	\$2,500.00	\$2,318.89	\$3,091.85	\$3,200.00
52200361 PUMP STATION REPAIR & MAINT.	\$58,000.00	\$39,000.00	\$18,487.98	\$24,650.64	\$20,000.00
52200362 RESIDENTIAL PUMP REPAIR & MAINT.	\$23,000.00	\$20,000.00	\$12,523.76	\$16,698.35	\$30,000.00
52200363 SEWER LINE REPAIR & MAINT.	\$8,500.00	\$6,000.00	\$5,077.86	\$6,770.48	\$7,000.00
52200364 WASTEWATER TREATMENT PLANT REPAIR & MAINT.	\$25,000.00	\$27,200.00	\$8,229.75	\$10,973.00	\$15,000.00
52200510 INSURANCE	\$16,000.00	\$16,000.00	\$12,587.59	\$16,783.45	\$17,622.00
52200533 MACHINERY & EQUIPMENT RENTAL	\$650.00	\$650.00	\$57.33	\$76.44	\$500.00
52200540 DEPRECIATION	\$220,816.00	\$224,262.00	\$165,611.88	\$224,262.00	\$225,411.00

TOWN OF MOUNT CARMEL - SEWER FUND BUDGET FY06

ITEM DESCRIPTION:	ACTUAL BUDGET JUNE 30, 2004	PROPOSED BUDGET JUNE 30, 2005	NINE MONTHS ACTUAL	TWELVE MONTHS PROJECTED	PROPOSED BUDGET JUNE 30, 2006
OPERATING EXPENSES CONTINUED:					
52200596 STATE PERMIT FEE	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00
52200953 RESIDENTIAL PUMP REPLACEMENT	\$4,000.00	\$4,000.00	\$0.00	\$0.00	\$0.00
52200954 NEW CONSTRUCTION- RESIDENTIAL PUMPS	\$7,400.00	\$10,000.00	\$35.88	\$47.84	\$8,000.00
52200955 BELT PRESS/ROTO ROTOR MAINT.	\$1,800.00	\$2,500.00	\$2,007.92	\$2,677.23	\$3,000.00
52200956 SEWER BLOWERS	\$2,000.00	\$1,000.00	\$12.75	\$17.00	\$1,000.00
TOTAL OPERATING EXPENSES	\$613,276.00	\$633,162.00	\$392,042.20	\$525,335.76	\$600,283.00
TOTAL ADMINISTRATION AND OPERATING EXPENDITURES	\$637,826.00	\$659,262.00	\$411,610.73	\$549,951.30	\$627,083.00
OPERATING GAIN/ (-) LOSS	\$129,699.00	\$104,338.00	\$196,952.15	\$261,465.87	\$122,517.00

TOWN OF MOUNT CARMEL - SEWER FUND BUDGET FY06

ITEM DESCRIPTION:	ACTUAL BUDGET JUNE 30, 2004	PROPOSED BUDGET JUNE 30, 2005	NINE MONTHS ACTUAL	TWELVE MONTHS PROJECTED	PROPOSED BUDGET JUNE 30, 2006
REVENUE:					
NON OPERATING REVENUE:					
36100 INTEREST EARNINGS	\$2,500.00	\$2,000.00	\$3,536.75	\$4,715.67	\$3,000.00
36120 TLDA INTEREST	\$12,575.00	\$12,000.00	\$15,828.96	\$15,828.96	\$13,000.00
36931 PROCEEDS FROM SALE OF NOTES	\$80,000.00	\$100,000.00	\$100,000.00	\$100,000.00	\$0.00
BEGINNING AVAILABLE FUNDS:					
OTHER AVAILABLE FUNDS (Retained Earnings)	\$25,000.00	\$75,000.00	\$0.00	\$0.00	\$25,000.00
TOTAL AVAIL. FOR CAPITAL IMP. & FIXED CHARGES	\$249,774.00	\$293,338.00	\$316,317.86	\$382,010.50	\$163,517.00
CAPITAL IMPROVEMENTS:					
52200401 CONSTRUCTION	\$0.00	\$120,000.00	\$93,055.71	\$120,000.00	\$0.00
TOTAL AVAILABLE FOR FIXED CHARGES	\$249,774.00	\$173,338.00	\$223,262.15	\$262,010.50	\$163,517.00
FIXED CHARGES:					
52200165 RETIREMENT OF COURT JUDGMENT INTEREST (Interes	\$5,328.00	\$5,917.82	\$5,919.00	\$5,919.00	\$5,485.00
52200611 PRINCIPAL DUE RDA \$610,000	\$8,192.00	\$0.00	\$0.00	\$0.00	\$0.00
52200612 PRINCIPAL DUE RDA \$300,000	\$4,254.00	\$0.00	\$0.00	\$0.00	\$0.00
52200629 BELT PRESS LEASE/PURCHASE INTEREST	\$3,093.00	\$1,672.00	\$1,671.90	\$1,671.00	\$872.00
52200631 RDA \$610,000 (Interest)	\$30,760.00	\$0.00	\$0.00	\$0.00	\$0.00
52200632 RDA \$300,000 (Interest)	\$13,998.00	\$0.00	\$0.00	\$0.00	\$0.00
52200633 2003 SEWER REV/TAX INTEREST	\$0.00	\$45,900.00	\$45,900.00	\$45,900.00	\$43,900.00
52200634 1993 SEWER REV/TAX INTEREST	\$33,300.00	\$0.00	\$0.00	\$0.00	\$0.00
52200635 TLDA INTEREST	\$117,172.00	\$113,234.00	\$74,611.72	\$113,234.00	\$109,031.00
52200642 INTEREST ON NOTES (Pump Station #3)	\$4,600.00	\$6,000.00	\$2,131.33	\$6,000.00	\$4,034.00
TOTAL FIXED CHARGES	\$220,697.00	\$172,723.82	\$130,233.95	\$172,724.00	\$163,322.00
NET GAIN/ (-) LOSS	\$41,523.00	\$614.18	\$93,028.20	\$89,286.50	\$195.00

or of the Sullivan County Courthouse, Sullivan and best bidder for cash and free from all redemption or otherwise, homestead, dower, if every kind as waived in said Deed of Trust, as described as follows:

it-of-way line of Booher Lane, a corner with Booher and continuing with the line of John Phillips; thence with the line of Phillips; found in the line of Fannie Rutherford, a rd, S 39° 36' W 247.91 feet to an axel and S of Rutherford, a corner with Smith; thence of Davis, N 86° 02' W 246.71 feet to an iron; thence with the line of Castle, N 5° 22' E and Booher; thence with the line of Booher, with Booher; thence with the line of Booher, easterly right-of-way line of Booher Lane, a xf-way line of Booher Lane, N 5° 36' E 39.92 res as shown on a survey of the property by ised January 9, 1989, and being the same idney H. Nixon, Jr. and wife, dated March 3, County at Bristol, Tennessee in Deed Book

371 Booher Lane, Bristol, Sullivan County, description of the property. In the event of control.

TH ALL FAULTS, and without any representation express or implied. Without limiting the WITHOUT ANY IMPLIED WARRANTIES OF FOR A PARTICULAR USE OR PURPOSE.

ther time certain or adjourn the day of sale to location and in accordance with law, upon any and time and place of sale set forth above; postponement or to give new notice of sale; (iii) or separate estates as Substitute Trustee may adjourn, cancel, or postpone the sale of the in whole and then to sell the Property in parts produces the highest sale price; (vi) to sell to ter does not comply with the terms of the sale.

elisin, marketability of title or warranty of title, subject real property by Trustee's Quitclaim

applicable recorded Plat or Plan; any unpaid (and costs) which exist as a lien against said or setback lines that may be applicable; any e, not otherwise waived in the Deed of Trust, agency, state or federal; and any and all prior nfrances, defects, adverse claims and other Trust upon which this foreclosure sale is con- e Sale. This sale is also subject to any matter erty might disclose.

ND ANY INFORMATION OBTAINED WILL BE

Substitute Trustee

BONE MCALLESTER NORTON PLLC
511 Union Street, Suite 1600
Nashville, Tennessee 37219
615/780-7972

BUSY DAYS? Take five minutes to relax with the latest news on what's in classified

Legals

For consideration, call
423-662-6397

Legals

FAST GROWING sign company looking for dependable, qualified individual with screen printing experience. Call Lori at 276-225-7446.

Legals

Full-time
2-10p
Apply at Brian Center,
105 Clonce Street,
Weber City, VA

Legals

THE MOUNT CARMEL BOARD OF MAYOR AND ALDERMEN WILL HOLD A PUBLIC HEARING ON **TUESDAY, JUNE 28, 2005, AT 7:00 P.M. AT CITY HALL** FOR ORDINANCES 296, 297 & 298, ORDINANCES APPROPRIATING FUNDS FOR THE VARIOUS DEPARTMENTS AND DIVISIONS FOR THE FISCAL PERIOD OF JULY 1, 2005, THROUGH JUNE 30, 2006, AND ESTABLISHING A PROPERTY TAX RATE AND TO FIX THE EFFECTIVE DATE OF THIS ORDINANCE.

PUBLIC NOTICE PROPOSED ANNUAL BUDGET

THE TOWN OF MOUNT CARMEL, TENNESSEE, HEREBY PROVIDES CERTAIN FINANCIAL INFORMATION FOR THE 2005-2006 FISCAL YEAR BUDGET IN ACCORDANCE WITH PROVISIONS OF CHAPTER 484, PUBLIC LAW OF 1991, AS AMENDED.

TOWN OF MOUNT CARMEL, TENNESSEE PROPOSED BUDGET FOR THE FISCAL YEAR ENDING JUNE 30, 2006

	ACTUAL FY2004	ESTIMATED FY2005	PROPOSED FY2006
GENERAL FUND ESTIMATED REVENUES			
LOCAL TAXES	\$978,425.00	\$1,018,000.00	\$1,073,000.00
STATE OF TENNESSEE	\$413,200.00	\$435,800.00	\$439,600.00
FEDERAL GOVERNMENT	\$38,000.00	\$28,000.00	\$18,000.00
OTHER SOURCES	\$398,844.00	\$335,679.00	\$324,000.00
TOTAL REVENUE	\$1,828,469.00	\$1,817,479.00	\$1,854,600.00
ESTIMATED EXPENDITURES			
SALARIES	\$465,420.00	\$441,000.00	\$458,500.00
OTHER COSTS	\$641,449.00	\$674,864.00	\$672,895.00
TOTAL EXPENDITURES	\$1,106,869.00	\$1,115,864.00	\$1,131,395.00
ESTIMATED EXPENDITURES STREETS/PUBLIC WORKS			
SALARIES	\$157,050.00	\$174,000.00	\$177,500.00
OTHER COSTS	\$511,551.00	\$526,150.00	\$522,007.00
TOTAL ESTIMATED EXPENDITURES STREETS/PUBLIC WORKS	\$668,601.00	\$700,150.00	\$699,507.00
TOTAL ESTIMATED EXPENDITURES GENERAL FUND	\$1,775,470.00	\$1,816,014.00	\$1,830,902.00
DEBT SERVICE	\$40,250.00	\$44,921.00	\$44,267.00
ESTIMATED BEGINNING FUND BALANCE	\$546,000.00	\$614,000.00	\$725,000.00
ESTIMATED ENDING FUND BALANCE	\$720,000.00	\$470,000.00	\$275,000.00
EMPLOYEE POSITIONS	25	27	26

Pub 1T: 06/10/05

HOME IMPROVEMENT COMPANY IN THE U.S., has an opening for an experienced, dynamic sales representative for replacement windows, vinyl siding, entry doors and patio rooms. Sign-on bonus available. Commission sales position with the potential of \$50,000.00 a year. Medical/Dental/Life Insurance/401K Plan. Drug screening. Mail resume to 105 KLM Drive, Suite 14, Johnson City, TN 37615, e-mail johnsoncity@championwindow.com or fax to (423) 283-7526.

Legals

placed onology practice in Johnson City area. Part-time to grow into full time position. Must be able to prioritize and organize well. Must be compassionate, caring, and detail oriented. Local travel required. Send resume to Human Resources, 206 Abingdon Place, Abingdon Va 24211 or fax to 276-628-2917

CRUISING AROUND for that best buy in town? Check our Classified Automotive section for used car or truck.

Legals

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **July 6, 2005, at 1:00 PM**, local time, the main door, Sullivan County Courthouse, Blountville, Tennessee, pursuant to Deed of Trust executed by Sarah E. Fletcher, and Dennis B. Fletcher, husband and wife to Transcontinental Title Company, Trustee, on June 14, 2001 at Book 1634C, Page 307 and conducted by Joe M. Kirsch or Denise Griffin, Substitute Trustee, all of record in the Sullivan County Register's Office.

Owner of Debt: Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc.

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

Described property located in the Sixteenth (16th) Civil District of Sullivan County, Tennessee, to wit:

Lot Number 4 as shown on a plat entitled "Plat Showing Part of: Mary Carrier Property" 16th Civil District, Sullivan County, Tennessee.

Street Address: 1756 Mount Holston Road, Bluff City, TN 37618
Owner(s) of Property: Sarah E. Fletcher

The street address of the above described property is believed to be 1756 Mount Holston Road, Bluff City, TN 37618, 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.

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

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 the highest bidder cannot pay the bid within twenty-four (24) hours of the sale, the next highest bidder, at their highest bid, will be deemed the successful bidder.

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

Joe M. Kirsch or Denise Griffin, Substitute Trustee
Law Office of Shapiro & Kirsch, LLP
6750 Lenox Center Court, Suite 202
Memphis, TN 38115
Phone 901-767-5566

Publication dates: June 10, 17 and 24, 2005
File No. 04-2161