

1. Company History

- The Daily News is a 125-year-old, family-owned small business that publishes The Daily News in Memphis and The Nashville Ledger in Nashville, including print editions, Web sites and email editions.
- We cover business and the community, with a particular emphasis on real estate, construction and banking, including regular reporting on the foreclosure crisis.
- We also run a statewide real estate information service that provides detailed data and analysis to Realtors, appraisers, and banks.

2. This is a Business Problem, Not a Legislative Problem

- The bankers have brought this bill because they believe the price of running public notices of foreclosure is too high. They are asking you to solve their problem, rather than using the marketplace to solve their problem.
- The bankers have admitted that the banks, not the homeowner, pay this cost. “If you’re in foreclosure, you don’t have any money,” said Amy Smith, TN Bankers Association lobbyist, during testimony in the House Judiciary Committee. “The banks might get a judgment against them [the homeowners], but they’ll never see that money.” Asked if the cost comes off the banks’ bottom line, Smith said, “Yes. Immediately.”

3. Public Notice is Cost-Effective

- Statewide, the average cost for public notice over the last three years was \$212 per notice. For Q1 2011, the cost was \$199 per notice.
- There are examples of high-priced notices. However, these are anomalies, not the norm.

4. Let Competition – Not Legislation – Solve This Business Problem

- Banks can and should shop for better newspaper rates, rather than looking to the legislature to solve what banks see as a pricing issue. There is heated competition in Memphis and, as a result, price has fallen.
- Only 13 counties in Tennessee lack competition between newspapers. Those counties represented less than 2% of foreclosures in the state in 2010. **See Attachment A.**

5. This is Not a Local Bank Issue

- The vast majority of foreclosures are conducted by large, out-of-state banks and financial entities. In Shelby County in 2010, for instance, Fannie Mae, Freddie Mac and similar governmental entities accounted for 73% of the foreclosures. **See Attachment B.**

6. We Have Proposed a Compromise

- We are open to compromise and have agreed to language that clarifies that the full legal description (i.e., metes and bounds) is not required in the notice.

7. Reducing Foreclosure Notice Does Not Help the Homeowner/Consumer

- Not a single non-profit or government agency working on the foreclosure crisis in Memphis agrees that a reduction in notice will help the consumer. **See Attachment C.**

8. Public Notice Works

- Statewide in 2010, 56% of homeowners who started the foreclosure notice process were able to avoid foreclosure. In Memphis, Nashville and Chattanooga alone since Jan. 1, 2011, 1,445 people have avoided foreclosure after the 3 notices ran. **See Attachment D.**
- Public notice is not only a means of contacting the homeowner, it's also the means by which family, friends, neighbors, non-profits, and other groups learn about a foreclosure and try to prevent it.

Attachment A

Let Competition – Not Legislation – Solve This Business Problem

- Banks can and should shop for better newspaper rates, rather than looking to the legislature to solve what is simply a pricing issue.
- Only 13 counties in Tennessee lack competition between newspapers. Those counties represented less than 2% of foreclosures in the state in 2010.

Counties with the most Foreclosures 2010

These counties represent:

- 79% of foreclosures
- 65% of the population

County	Population	% of Foreclosures	Total No. of Papers
Shelby	908,175	23%	4
Davidson	572,475	12%	6
Knox	400,061	6%	4
Rutherford	210,025	6%	4
Hamilton	310,371	5%	3
Sevier	77,270	3%	4
Sumner	141,611	3%	6
Williamson	146,935	3%	6
Montgomery	142,204	2%	2
Blount	113,744	2%	3
Wilson	97,891	2%	4
Madison	94,397	2%	4
Maury	74,692	2%	2
Sullivan	152,498	1%	2
Bradley	91,196	1%	2
Tipton	54,722	1%	2
Washington	110,996	1%	2
Robertson	59,322	1%	2
Hamblen	59,489	1%	2
Anderson	72,244	1%	5

Attachment B

This is Not a Local Bank Issue

- The vast majority of foreclosures are conducted by large, out-of-state banks and financial entities.
- In Shelby County in 2010, for instance, Fannie Mae, Freddie Mac and similar governmental entities accounted for 73% of the foreclosures.

Shelby County - 2010:

- The top 6 banks and financial entities conducting foreclosures (3,355 out of 4,231, or 79%):

Bank/Financial Entity	Total	% of all
Fannie/Freddie/Government Entities	2,461	58%
Deutsche Bank	263	6%
US Bank	255	6%
Bank of New York	167	4%
Wells Fargo	119	3%
HSBC Bank	90	2%
Top 6 Foreclosing Entities	3,355	79%

- All banks and financial entities conducting foreclosures, by type:

Type of Bank/Entity	Total	%
Fannie/Freddie/Government Entities	2,461	58%
Out of State Banks	1,198	28%
In-State Banks	245	6%
Other	317	7%
Total	4,231	

Attachment C

Reducing Foreclosure Notice Does Not Help the Homeowner/Consumer

- Not a single non-profit or government agency working on the foreclosure crisis in Memphis agrees that a reduction in notice will help the consumer.

Comments from Consumer Advocates in Memphis & Shelby County:

.....

“The real effect would be to further lessen the chance that a Tennessee homeowner would be able to avert the foreclosure. For example, it would lessen the chance that a friend or neighbor of a homeowner who has been told not to worry about a notice of foreclosure might see the publication and urge them to contact an attorney.

“Reduction in the publication of notices of foreclosure would also reduce the number of people who might come to a foreclosure sale to bid on the property if a homeowner is not able to avert the sale.”

-- Webb Brewer, attorney and former Litigation Director, Memphis Area Legal Services

.....

“Our problem with something like this is we are a non-judicial foreclosure state, so people don’t have to be taken to court. All they get is a notice in the mail or someone tells them there’s a notice in the paper.

“The public notice requirement actually slows the process down a little bit so there is time for a homeowner to try to work something out. When you shorten that timeframe, it just means more people are going to get foreclosed on faster -- and lose their homes.”

-- Sapna Raj, managing attorney of the Memphis Fair Housing Center, which is part of Memphis Area Legal Services

.....

“Any protection being taken away is absurd at this point.”

-- Steve Lockwood, executive director of the Frayser Community Development Corp.

.....

“This would mean Tennessee would have the least public notice requirement of any state. The Tennessee foreclosure process is far too quick as it now stands, and the entire process needs some revision in order to allow time for mortgage modifications.”

-- Corky Neale, research and innovation director for the RISE (Responsibility, Initiative, Solutions, Empowerment) Foundation

.....

Attachment D

Homeowners Who Avoided Foreclosure AFTER the 3rd Notice Since Jan 1, 2011

- Statewide in 2010, 56% of homeowners who started the foreclosure notice process were able to avoid foreclosure. In Memphis, Nashville and Chattanooga alone since Jan. 1, 2011, 1,445 people have avoided foreclosure after the 3 notices ran. That's nearly 500 per month.

Chattanooga/Hamilton County:

173 Homeowners

Carolyn Leamon
Frank Tramble
Jennings W. Scott
Lori L. Howell, David Lee Howell
Tina Ruth Olson, Jeffrey Loren Olson
Peggy O'Brien
Shahnaz N. Rajpari, Nooruddin R. Rajpari
Michael Edward Nicely
Brenda M. Hollingsworth
Natalie D. Carmichael, Charles D. Carmichael
Anthony D. Parker, Kirsten Ridge-Parker
Charles E. Schaerer, Jr., Deborah G. Tankersley
Tara L. Hewlett
Stacy Artress, Henry Artress
Katherine Moore
Wanda Benton
Jessica Wiley, Zachary Wiley
Susan D. Houston, Joseph Michael Houston aka J. Michael Houston
Deborah Moses aka Deborah Anderson
Jeffrey Brannon Reames, Sandra Lynn Reames
Thomas R. Moore
Rachel M. Owens
Pamela Weaver AKA Pamela D. Weaver
Nancy D. Gillispie, Anthony G. Gillispie
Belinda S. Moore, Eric L. Moore
Leotis Harris Jr.
Samuel D. Burchard, Pamela S. Burchard
James Kumbar Jr.
Vickie Moore, David Charles Moore
Amanda N. Varnell, Phillip K. Varnell
Cora Patricnella H. White, Herbert White, Jr.
Sheila R. Higgins
Angela M. Richey, John W. Richey, II
Kevin Clay, Melissa Clay
Bettie Ringer, A. D. Ringer
Kerwin Arthur
Doris Gail Akridge
Anthony L. Flemister, Althea J. Flemister
Amanda Brooks, Timothy H. Brooks, Jr.
Lucy Heater, David Heater
Crystal Joyner, Jeffrey R. Joyner
Rachele T. Watkins, Joshua David Watkins

Douglas Richardson
Kelly D. Clodfelter
Sherlin A. Clark
Donna Spivey, Michael A. Spivey
Kelly R. Madewell, Bruce E. Madewell
Louise H. Corkern
Patsy Holland, Charlton W. Holland
Cheryll A. Yoshida
Rachel Lynn Sadowitz
Gregory T. Lamberth
Charles R. Mayhew, Janice Jean Mayhew
Mollie R. Lawson, Robert Anthony Lawson
Tamera G. Hurst, Mark A. Hurst
Melodie L. Smith
C. Cheryl Archer
Grover C. Harding, Jr.
Ashley Hensley, Justin Mason
Robbyn A. Loach, Larry D. Loach
Trudy D. Towe
Lisa Williamson, Darryl Williamson
Sheila A. Jones, James E. Jones
Nancy M. Tucker, Joseph Tucker
Magdolna Turucz, Sandor Turucz
Kenneth Combs, Pauline V. Combs
Christopher L. Brock
Cynthia D. Vandergriff, Sean D. Vandergriff
Deanna Lynn Akers, Rondal D. Akers, III
Karen S. Ray, Mark S. Ray
Pamela Jean Penny, Martin Roy Penny
Jeffrey B. Mathis, Tiffany A. Mathis
Donna Jean Corboy
Georgia Ann Mayweather aka Georgia Ann Foster
Thomas R. Moore
Mary Tucker, Paul Johnson Tucker
Olivia D. Swingle, Theodore M. Swingle, Jr.
Patrick Swanson, Mame Sene
Ronald E. Calloway, Neshawn Y. Calloway
Ty Vincent Beeman, Judy Beeman
Terry L. Brown aka Terry Lee Brown
Maeghan Montgomery, Terrence L. Montgomery
Esther Rangel, Jose L. Rangel
Donna Smith Mosteller
Kendra Dawn Shepard
Anna M. Byrd, Brian R. Byrd

Mildred P. Hancock a/k/a Mildred Patricia Bonvillain, John Mark Hancock
Barbara J. Steinmetz, Ray Steinmetz, Belinda Steinmetz
Susan P. Woodall, Gary D. Woodall
Rahela S. Conway, Kevin Conway
Lesley Gayle Shutters
Douglas Richardson
Stephanie C. Hunneke, Jeffery J. Hunneke
Margie Morton, Timothy Morton
Lynn M. Williams, Culver S. Gidden
Paula Carter Hodge, Paul Randall Hodge
Deborah A. Coleman
Erin Holt Newcomb, Robert Charles Newcomb DBA Lawn Doctor of Hixson
Gwendoline Kingsnort
Stephen S. Hall
Thomas E. Johnson
John W. Althoff
Marcia A. Barrett, Jack D. Barrett
Ida R. Brown
Louise Blackwell, Antonio L Blackwell
Herbert L. Hancock, Karen D. Hancock
Jimmy Watts, Stephanie I. Watts
Lori Baldrbridge a/k/a Lori Sanford
Jerry W. Belcher, Cathy I. Belcher
Kimberly A. Witt, Jimmy J. Witt
Angela White Leffew, Donnie Leon Leffew
Philip C. Burke, Nekolia Swope Burke
Tina Ruth Olson, Jeffrey Loren Olson
Rachele T. Watkins, Joshua David Watkins
Joy P. James, Michael R. James
Martha A. Thirkill
Princella Allgood, Robert E. Allgood
Annette Arnold, Eugene Arnold
Jorge Arellano
Cheri Grant, David H. Cass, Jr.
Steve Wesley Welch
Amanda Weeks, Joseph Weeks
Raymond L. Hassler, Angela M. Hassler
Ginger F. Jones
Sarah Shannon Rogers, James Erwin Rogers
Renee McDonald, Zachary McDonald
Nancy M. Tucker, Joseph Tucker
Charles R. Mayhew, Janice Jean Mayhew
Teri J. Sims
Tonya N. Templeton, Llewellyn L. Templeton aka L. Lee Templeton

William Lacy Linebarger, Anita Diane Miller
Amalia Garcia, Alexander Garcia
Wilma Pack-Martin, Johnny Martin
June Denise Atkins, James Leonard Atkins
Deborah Moses aka Deborah Anderson
James Kumbar Jr.
Viola Lawrence, Perry Lawrence
Tana L Nifong, Lance P Nifong
Paul R. Pickett
Billie G. Adams
Kristie L. Leonard, Christopher J. Leonard
Tina D Boykin, Aaron Boykin
Theresa R. Artime, Michael G. Artime
Carolyn Jean Bradford, Kareem M. Bradford
Brierley H. Hall, Michael E. Hall
Kenneth A. Cooper, Natalie Cooper
Pamela J. Pritchard, Phil Pritchard
Ginger R. Fillers, Christopher M. Fillers
Julisa Flores Richter, Alejandro Richter
Henry F. Tipton, Jr. aka Henry Tipton, Scarlett Tipton
Fallon B. Garrett
Tiffany L. Fox, David E. Fox
Deborah K. Swearingin, Jerry Swearingin, Sr.
Jeannie K. Mathely, Larry G. Mathely
Judith Ann Whitaker, Harris G. Whitaker, Jr.
Daniel L. Dodson
Leland Ross Wilson, Melanie Messengale Wilson
Amanda F. Neal, James T. Neal IV
Duangdeuane Vongsiri
Elizabeth Johnson, Benjamin Johnson
Jessica Ann Harvey, Perry Jonathan Harvey
Casey Michelle Zipperer, Samuel Alex Zipperer
Lesley Gayle Shutters
Trudy D. Towe
Thea J. Wilson, Timothy C. Wilson
Cynthia D. Vandergriff, Sean D. Vandergriff
Rhonda J. Penny, Michael V. Penny
Elizabeth M. Christopher, Gary Christopher
Renee Demange, Donielle A. Dean
Marcy Holloway, Mark T. Holloway
Kelly D. Clodfelter
Jean Hughes, Jim Hughes
Laura L. Heck, Andrew J. Heck

Nashville/Davidson County: 451 Homeowners

Cathy M. Brown, Michael R. Brown
John D. Doyle
Merrick C. Francis
Randy Reed
Amber Bennett
Jamie L. Morgan
Maggie Frank McReynolds
Jessica Cheatham, Matthew Cheatham

Alyson Leigh Eddins
Vahid Derakhshanian, Navid Derakhshanian
Kyung M. Chung, Suk Won Chung, Soon Ja Chung
Elizabeth E. Carter
Carlton R. Boleyjack, Nikki Von Jenna Boleyjack a.k.a. Nikki Von Jenne Boleyjack
Saul Jenkins, Carol Jenkins
Del-le A. Colvin, Nickita D. Bonner
Angelo M. White
Emilia Aguilar De - Lara, Mario Jose Lara
Katherine Ramos, Selvyn N Amaya
Michael P. Osman
Jeffrey S. Wells
Ralph W. Harris, Joyce Harris
Debra J. Holt, James P. Holt
Jeffrey S. Wells
Robert I. Bush, Elaine K. Bush
Kendell C. Kirby aka Kendell Cheville Kirby, Larry E. Kirby
Mary M. Hansel
Judith S. Wahlstrom
Timothy D. Fettroll, Stayce J. Fettroll
Dorothy Barber
Martin V. Meador
James O. Bandy, Erica Y. Bandy a/k/a Erica Yolanda Oglesby
Ratsamy Phothirath, Sithpraseuth Phothirath
Freddirico Pye, Richlyn Vaughn-Pye
Tabatha D. Chapman, Eric L. Chapman
Cassandra J. Rucker
Phyllisa Gatlin, Patrick Ladell Gatlin
Leonard Hewlett
Emery Ward, Tabetha R. Ward
Lauri James, Timothy James
Anna K. Yi, Samuel U. Yi
Manuel A. Cuevas
James R. Dickens, Lauren K. Frey AKA Lauren Kendall Frey
Erlene Holland, Paul Holland
Decotus Sims, Dawn Sims
Michael S. Walker
Debra Juhl
Shirley Ahlquist
William E. Brents
Edward Faria
Krista Newman
Lawrence A. White
Jerry Michael Jones
Carole Brady
Nick Jordan, Delores Jordan
Kim D. Vaughan
Florence Gahoun, Vincent Dahoeognon
Gwendolyn Holt, Michael Holt
Stephen Barbe, Jessica Barbe
Phyllis K. McGee, Patrick K. McGee
Herbert M. Estes aka Herbert Estes, Patricia Chapman Estes
Ciara L. North
Karli S. Carroll

Chanda Laurine Cleggett, Michael R. Cason
June C. Blackwell, Jeff T. Blackwell, Bennie E. Blackwell
Jason B. McReynolds
Carolyn Marable
Minnie P. Rogers, Dowlen B. Rogers
Margrit Lockett, Rodney Lockett
Stephanie Powers
Telisa J. Amrozowicz
Sarah Scruggs, Tom W. Scruggs, Jr.
Ada L. Smith
Chris Waller, Yavonne Renee Waller
Phillip Carlton
Joshua C. Leonard
Kenneth Bowers
Manuel C. Juncal
Deaundra Holder
Michael Ewin
Rose M. Mann, John J. Mann
Stephanie Barksdale
Carolyn Washington, Larry Gordon
Devi L. Brown, Terry P. Brown, Jr.
David Hilderbrand
LaShanda Mott, George Mott
Carlos Mauricio
Sabrina L. Lane, Timothy D. Lane
Heidi Arana
Margarida Azevedo-Weaver
Susan E. Buck
Mary E. Franklin-Conway, James J. Conway Jr
Karen M. Graham aka Karen Graham, Albert Graham, Jr.
Dawn J. Carraway, Gerald A. Carraway
James D. Armstrong
Spencer Randolph Sr.
Melinda D. Herring, Philip B. Herring
Tommy White Pak, Eun A Pak
Damond E. Bragg, Karita A. Bragg
Jimmy Brooks
Bradley M. Bolton, Teresa B. Bolton
Otelia Ann Peterson
Max Desir, Johana Desir
Tiffany Johnson, Andre Johnson
DeMarkus Doss, Regina Doss
Ramona G. Richards
Mary F. Townsend, Walter E. Townsend
Kenneth C. Weinkle
Kevin W. Lovell, Kimberly D. Lovell aka Kimberly Denise Doman
Donna Maria
Kenneth D. Curry, Wilma J. Curry
Eric J. Douglas
Cynthia M. Wiseman
Rudy Giron, Oscar M. Nieto
Tommie C. Sweeney
Earl F. Ballard
Leonard Hill
Tomoko Carter, Ty Carter
Tomoko Carter, Ty Carter
Tabitha M. Stackhouse, James Stackhouse
Kum A. Yi, Song U. Yi
Joseph W. Robertson, III

Kelly J Ellis, Thomas W. Ellis
Janice M. Marlowe, Earl Jones
Jonas Swanson, III, Angelia Swanson aka
Angelia Y. Swanson
Betty A. Autry
Jose Arturo Lopez
David K. Adams
Joseph F. Simonik, Jr.
Ray E. Warren, Patricia A. Warren, Larry
W. Davy
Willie Wilson, Preston L. Campbell, Joyce
Wilson
Donella Marsh
Janet C. Patterson, William M. Patterson
Brian A. Eason aka Brian Eason, Patricia
A. Eason
David S. Humphrey, Nicole Elliott
Tanna E. Miller, Charles L. Miller
Gina D. Raybourn, Michael D. Raybourn
Amanda M. Swift, Debbie J. Swift
Edward Faria
Melanie S. Behrens, Keith W. Behrens
Lucy D. Kurz, Frederick L. Kurz
Khatoon Haji, Saleem M. Abdy
Erikka Nichole Benning
Gregory Christie
Sarah Shay
Graciela Toney, Fred Toney
Katherine Mattingly, Thomas Mattingly II
William D. Fitzgerald
Donna L. Cartwright
Lata T. Surti, Tarun N. Surti
Marina Falzone, James Falzone
Beyan Yasin, Basheer Abdullatif
Heather Bobb, John B. Bobb
Veronica Kolczynski
Clark Edwards, Donna Edwards, Bryan
Edwards
Anna D. Young, Will Young, Jr.
Beverly A. Adcock
Janet Morgan, John Morgan
Bridgette Upchurch, Terry R. Upchurch,
Jr.
Louis M. Zappulla
Jimmy Wilson, Ava Wilson
Mary Trigueros, Joe Trigueros
Shelia Sharpe
Briggette Ochoa, Joseph Ochoa
Deanna S. Brown, Donald P. Brown
David Dantes, Lisa D. Dantes
Gerald C. Finney, III
John T. Kuhlman
Fred J. Happel, Alice F. Happel
Jeremy Michael Gearheart
Donald B. Neal
Jason Hornsby
Judith S. Wahlstrom
Adolfo Antonio Beltran
Sylvia A. Catlett, John W. Catlett
Robert I. Bush, Elaine K. Bush
Mia J. Gladney, Derick T. Gladney
Catherine Richie, Jim Richie
Pedro M.R. Gutierrez, Aldo A. Noriega
Steven D. Green, Jennifer L. Green

Rhonda Smart, Jack Smart
Donna M. Quarles
Helga D. Thordsen, Joseph W. Thordsen
Stephen E. Chaisson
Stephanie Powers
Jerry A. Kennon
Candace Brown, Weylin Brown
Kimberly Hunter, Eric Hunter
Lori E. Gross, John K. Gross
Christopher R. Atkins
Jessica Cheatham, Matthew Cheatham
Leslie Shaffer
Kenneth R. Baskin
Raoul A. Russell
Marco Asselin, Lisa Asselin
Phoka M. Inta
Wendell R. Tabor, Teri L. Tabor aka Teri
Lisa Fardello
Mollie E. Fannon
Elvin E. Williams, Sr.
Dottie Megibben, Charles Megibben
Sherree Cone, Cecil W. Cone, II
Thomas C. Jordan, Hazel E. Washington
Dorothy J. Fore
Douglas Gary Jones
Amy Cole, Jeffrey Cole
Randall Goins
Lori Donnell
Patrick Ladell Gatlin
David Hilderbrand
James Yates
Charles A. Harrison
Betty Trayner
Virginia R. Stephenson
Betty C. Johnson a/k/a Vermel B. Johnson
Ronald Wilson aka Ronald C. Wilson,
Frances Wilson aka Frances M. Wilson
Suzanne M. Ausili, James A. Ausili
Christopher Esquilla
Stephanie Beasley
Lydia McDonald
James Andrew House, Sharon Corbitt-
house
Nayyreh Keakajouri, Iraj K. Rahimi
Watina F Hillery, Jarrick L. Hillery
Jeremy Adams, Tracie Adams
Michael Booker
Judith Ann Conditt, John Richard Conditt
Mario Castillo aka Mario Castillo
Rodriguez, Angela Castillo
Kirk Bayer
Debra J. Holt, James P. Holt
Scott J. McIntosh
Charmaine Johnson, Bobby Hendon
Alisha M. Lampley, Jeffrey S. Lampley
Lori P. Driggs, David Driggs, Jr.
Jennie Joanna Camp, Jennifer Michelle
Cripps
Charles T. Hoffman
Nickita D. Bonner
Kyung M. Chung, Suk Won Chung, Soon
Ja Chung
Gloria A. Evans, Roger W. Evans
Curtis Long, Shirley Long

Jack Williams, Ralph D. Stevens
Robert Whitley Donaldson, Jr. aka Rudo
Tendaji Bey
Rebecca K. Fielder, Mitchell G. Fielder
Oveda Allen
Rebecca L. Barnes, Christopher D Barnes
Marc Chevalier, Amanda J. Daeger
Peggy J. Rudolph
Georgia Welch, Walter L. Welch
Delores A. Townsend
Amy B. Fagan, Larry Fagan, Jr.
Vanessa C. Barbour
Hope Drake-Bolton
Arthur F. Dukellis, Raymond A. Dukellis
Jimmy M. Barnes
Yvonne E. Rogers
Elizabeth M. Austin
Mitchell Pollard
Sinead M. Huff
Calvin J. Linzy, Dorothy L. Linzy
Laura Dove Rippon, Michael L. Stevens
Inocente Quevedo, Marcela Castelan
Angel L. Roman
Blanca Saguay, Milton Quezada
Sharon R. Greer, James V. Greer
Maria H. Butler
Jose DeLeon, Diana DeLeon
Gordan W. Gardner, Kelly A. Carlisle
Nora James
James B. Whitehead
Sedigheh Tahriri, Hossein Tahriri
Cynthia Kahanek, Elroy D. Kahanek
Ricky L. Mitchell
Leonard Hewlett
Stephen Barbe, Jessica Barbe
Lauri James, Timothy James
Patrick J. Nelson
Mary A. Noonan
Larry E. Hurley, Jr.
Lori P. Gittler, Brian T. Gittler
Robert Mack Cooper
Kelly J Ellis, Thomas W. Ellis
Berhanu S. Marut
Alireza Hajjafar
Kathy Ann Leslie
Moo Jack Chon, Jung Hee Chon
Leonard Hill
Sarah Scruggs, Tom W. Scruggs, Jr.
Barbara D. Smith
Linda M Pittman, Bruce H Pittman
Paula Webb
Ciara L. North
Wanda Y. Douglas
Mary E. Cunningham, Charles E.
Cunningham
Phyllis Turner, Shirley Turner
Richard Ice
E. Annette Harding, Sam E. Harding, Jr.
Laurel L. Garnett fka Laurel G. Johnson
Arlene Ann Votra
Louis A. Austin, Sr.
Rudy Giron, Oscar M. Nieto
James W Batey
Huyen Le

Lara J. Long, Walter R. Long
Karyl M. Smith, Lance T. Smith
Jayme R. Bernero
Shahin Mohsenin, Beatrix Mohsenin
Roberta M Seneff as trustee of both the
Vance O. Seneff Living Trust and the
Roberta M. Seneff Living Trust, Vance O
Senff as trustee of both the Vance O.
Seneff Living Trust and the Roberta M.
Seneff Living Trust, Gregory E. Seneff,
Cheryl E. Seneff
Michele Stayton, Andre K. Williams
Heather L Baker, Kevin E Baker
Trina London
James M. Brewington, Jr. aka James M.
Brewington
Kena Darby, Russell Darby
Jacqueline E. Franklin
David C. Lunn
Hizkias T. Woldegabriel, Tsigereda
Aberha
Stephanie D. Vestal
Moses Maxen
Ayman Soliman Abu Taleb
Kia D. Hathaway
Arnetta Woodard
Michael Dimitroff
Evelle Renee Eddy, William G. Eddy
William Mastin
Shari Black
Tania Borrelli, Tom C. Borrelli
Janet C. Patterson, William M. Patterson
Joshua C. Leonard
Cynthia Rodgers, David Rodgers
Ebony R. Davis
Tyrone Montgomery, Maggie R. Jones,
Rebecca A. Montgomery
Francois J Miquet
Anna R. Woodard, Thomas W. Woodard,
Jr.
Amy Patterson, Robert Patterson
Lisa Jean Goodrich
Kenneth Bowers
Nina Hawk
Henry Monger, Tara Monger
David Bryan Wood
David Walton
Julie A. Goad, Kenneth M. Goad
Jacqueline D. Croom, Wydell Croom
Pricilla Harris, Thomas R. Harris, Barbara
Harris
Karen Soto, Juan Soto Cintron
Minna Evans
Teresa C. Wright
Teresa Davenport, Jerry Davenport
Willie Wilson, Preston L. Campbell, Joyce
Wilson
Mary Trigueros, Joe Trigueros
James Maitland
Marsha Stovall, Danny W. Stovall,
Melissa D. Stovall
Tommy White Pak, Eun A Pak
Marcia Flowers Simms, John Jay Simms
Linn B. Taylor

Jimmy Brooks
Jason Ponciroli, Kimberly Ponciroli
Korina Stanley, John Stanley
Connie H. Robinson, Robert E. Robinson
Jackie Mayton
Beverly Joann Napier
Hattie J. Dewalt
Sandra R. Booker
Marvin W. Bonner
Rochelle L. Meadows, Glenn A. Meadows
James A. Lightman
Theodore S. Mullins
Dayna M. Powell, Carl J. Powell
Buck Mills
Jane Mears Malone
Lloyd Eugene Yates
Catherine Richie, Jim Richie
Catrena Thompson
Donna S. Hobbs
Tiffany N. Gilder
Candace Paull
Gino Joseph Lacayo, Cynthia T. Lacayo
James Clifton Smith
Thomas J. Tsanadis, Jr.
Jamie Goodwin
Jamesena Johnson
Randy A. Grisham, Suzanne P. Riva
Donna L. Shutt, James W. Shutt
Franklin E. Platt
Chiticia Woodard, Chiticia Woodard
Kevin Lennon
Robert D. Dean II
Michelle L. Thomas
James O. Bandy, Erica Y. Bandy a/k/a
Erica Yolanda Oglesby
Mehrrouz Ghahdarijani, Pejman
Najafabadi
Francis Anthony Dulcich, Jr.
Regina R. Cotton, Malcolm Cotton
Damala A. Sengmany AKA Damala A.
Dines
Gloria Faye Gatewood
Robert N. Latham
Sean Galvin
Jacqueline Y. Bumpas
Susan Forrest, Ronald Mack Forrest
Betty A. Autry
Cecil K. Thomas
William D. Rodgers, Carol R. Rodgers
Joshua J. Bell
Amy Cole, Jeffrey Cole
Rhea Johnson
Ronnie Walker
Danielle Eloi
Donna Russell, Michael W. Russell
Gina R. Clark, Robert R. Clark, Christine
Williams, James Williams
Margo Buschek aka Margo S. Buschek,
Jurgen Buschek
Paul Wooden, Jr., Donna L. Robertson
Wooden
Yvonne E. Rogers
Rickie Lee Shell
Terri N. Wallace

Claudia E. Wright, Mirna E. Barillas
Stephanie J. Spradlin
Karen Lawrence
Robert P. Beals
Jimmy M. Barnes
Ralph Richard Lewis III, Julia C. Lewis
Louis M. Zappulla
Mary Jacqueline Ward, John V.
Richardson
Michael F. Randall
Lori Donnell
Richard Ice
David Beyers
Philip John Weber
Kim R. Hemphill
Stephen H. Harrison, Mary M. Harrison
Randall Goins
Collotta Johnson
Joseph Sheffield a/k/a Joseph A. Sheffield,
Latonya Sheffield
Marcy Selph
Johnny Holmes
Wanda Harbin Bowman, Betty F. Harbin
Jed H. Irwin
Frances Gaddis
Robin G. Dillon
Kenjila C. Hammonds, Philip Hammonds
Mary E. Hull, Leighanne T. Calvert
Charles T. Hoffman
Catarina V Blitz
Sylvia A. Catlett, John W. Catlett
Evelyn H. Hagy, Billy W. Hagy
Amy L. Winsett
Kenneth B. Ratliff
Lori P. Driggs, David Driggs, Jr.
Carolyn J. King
Don Thornberry
Hung Minh Son AKA Kevin Son
Mary Jan Jones
Roger Merritt, Judy Merritt
Angel L. Roman
Jonathan Bosworth
Leondo W. Smith, Donita R. Smith
Ed Simpson, Delois Simpson
Lewis R Garrison

Memphis/Shelby County: 821 Homeowners

Ida Macon, Terry L. Macon
Theodore R. Branch, Elsie T. Branch
Celeste C. Kelly
Judy G. Tullos AKA Judy Gibson Tullos,
Temp Tullos, Jr.
Demetria W Taylor
James D. Freeman
Marlon A. Malbrough
Dale Green
R. Dennis Casper, Lisa K. Casper
Robin Y. Regester
Cynthia Holifield, William Martin
Sherry Wakeford, Addison A. Wakeford,
III
Shirley Wells
Channon M Mickens

Bruce A. Stein, Elisa R. Stein
Carlin McGlown, Adrian McGlown
Brandy C. Bailey
Alonzo Bolden
Natasha Reese
Kenneth Rosemond
Andrea M. Smith
Greta M. Nowley
Sharonda Sufaye Hampton
Dion Tarrell Fisher
Brenda Stallings, Gregory Stallings
Earl Shelton
Claudia M. Payne
Mehdi Sadeghi Ghahroodl, Mahboubeh S. Taghavi
Marie Donelson, Bennie L. Donelson
Delawn A. Scott
Ann R. Hays Davis, Robert S. Davis
Amanda F. Doan, Jesse J. Doan
Marcus Shelton
Hugo Mayen
Eileen Paternostro
Patrick Robinson
Pam Benson, Rickey L. Benson
Quandra Nichols, Randy Nichols
Tracey McCotter, Thomas McCotter
Rick Beaty, Lekecha Sykes
Stephen W. Patterson, Angela Patterson
Catrina R. Wiseman
Christina M. Shaw, Jason Shaw
Carmon J. Booker
Citlalli M. McBee
Lesia Lonberger AKA Lesia D. Lonberger, James Lonberger
Wendy Gerregano, David A Gerregano
Bettye Williams, Vincent E. Williams
Joel C. Oliver Sr. aka Joel Oliver, Phyllis Denise Oliver aka Phyllis Oliver
Phyllis P. Osburn, James Lawrence Osburn
Nancy C. Spencer, Howard A. Spencer
Jonathan G. Hardin aka Jonathan Hardin
Robin L. Harris, Eric Harris, Earnest Lee Key
Doras C. Beckham, Eugenia D. Beckham
Jenna Faye Jones
Heather M. Brown, George L. Brown
Tonya Yvette Taylor
Maria R. Harbert
Jacqueline Faye Meeks A/K/A Jacqueline F. Meeks
Vivian Thompson, Jimmie Thompson
Calvin E. Hence
Horace Pruitt
Michele D. Young
Alicia Gonzalez, Javier Real-Hernandez
Jennifer Delores Bradford AKA Jennifer Delores Arnold
Sylvester Gailes, Rosetta Gailes
Albert Hartjen, Monica Hartjen
Calvin L. Eubanks Jr.
Michelle Johnson
Aloma Ray
Eric Conway, Deborah Conway

Lawanda Minor
William Earl Phillips
Amy Davis Young
Tuwana N. Mitchell
Martha Miller
Janet S. Koen, Phil Koen aka Phillip V. Koen
Ben W. Holland
Agnes M. Danielson
Isiah McCray, III
Elena L. Cadle, Thomas H. Cadle
Donna S. Meeks, Larry W. Meeks
Jacqueline A. James
Adrienne R. Downs-Shepherd
Brandi Turner
Barbara Clothier
Frank A. Pereira
Olivia L. Sykes, Jason F. Sykes
Louise Reed
Jeffrey S. U'ren, Jennifer N. U'ren
Sieta M. Giles
Cedrick D. Wooten
Carl A Camper aka Carl Camper
David L. Thompson
Robert L. Hunt Jr., Vickie Y. Hunt
Valencia Quay Jordan
Miriam E. Rodriguez, Juan Carlos Calderon
Savage Woodard, Joyce Woodard
Raphael A Scott, Dannise Hopson Scott
Angles Johnson
Heidi Harding, Rodrigues Bradshaw
Frances Cooper
Gracie M. McDaniel
Rickey D. Sturdivant
Linda C Morgan, Bret Morgan
Corey Early
Rotunda Rewa Lawson
Rausahanah A. Chapital, Shaun Chapital
Robert Schuerman
Cora Bogard, Edward Bogard
Elisabeth E Frye, O. F. Frye
Marcine A Robinson, Patrick Robinson
Denise Lee Ward
Alma L. Martin, John Martin
Janice A. Banks, David King
Jason T. Craig, Libby Dust
Janet M Lawson, Jimmy L Lawson
Leon Stewart
Terry Stark, Anita Morris
Louis B. Summers
Leslie Webster, Phillip S Webster
Charles Kenneth Henry
Wauskieshia Hunt
James E. Washam Jr., Glenda F. Washam
Calandra T. Wilson, Joseph Wilson III
Leonard E. Shannon
Gary E. Powell, Johnnie M. Lilly
Vanessa Braxton
Hung V. Bui
Ervin Woodfork, Cletea Woodfork
Remonda F. Watson, Marcus C. Watson
Keith Lowe, Dorothy A. Johnson, Dorothy M. Johnson

T. C. Haynes
Wiley Sherman Snyder
Tara Veandria Oliver, Kendrick Kenell Oliver
Debra D. Denny
Judy Blackburn aka Judy Blackburn Paudert
Delaina G. Roberts, Malcolm L. Roberts
Lisa McCrainey aka Lisa L. McCrainey
Sherry Hall Thompson
Lisa White
Jerrita Boyland, Sherman Boyland
Thelma Avert Cowan, Joshua Cowan
Kimberly Wright Fenner, Kendall Fenner
Gail S. Blocker AKA Gail Sanders
Charles Spencer, Sr.
Monika C Kieffer
Courtney Selmon
Kay C. Gordon
Summer L. Martinez, Jose Martinez
Bettie Truly
James Williams, Adrice Williams
Ella B. Jones
Lula Mae Hinton
Deborah Croft, Kenneth Croft
Shannon Lofties, Scott L. Lofties aka Scott Lofties
Patrick Johnson, Kesha C. Hawthorne Johnson aka Kesha Hawthorne
Garmer Currie, III
Murilo Peres
Donna L. Greenland
Laura J. Holley, Joseph E. Holley
James Gartrell, Jr.
Allen White, Jennifer Call
Melonie B. Kelley
Enrique L. Plunkett, Jewel Fason-plunkett
Kim Grandberry, Gregory Grandberry
Michael A. Hunter, Melanie M. Hunter
Vanessa L. Miller
Annette Webb
Maria A. Dower
Kandice Fernstrom
Toney R. Hughes
Corey Bennett, Vanessa Bennett
Shirley P. Franklin
Meegan Barrett Adair, Delvin Adair
Dell Crawford, Veronica K. Paige
Thomas Anthony Stupka
Avery White aka Avery Tyrone White
Carolyn D. Banks
Teresita Pinon
Parish L. Throckmorton, Kurt B. Throckmorton
Doris Taylor, Regina Powell
Laticha Williams
Tracy Davis, Kimmie P. Davis, Jr.
Charles A. Chapuis
Robert J. Liles, Barbara Liles
Irish Denise Elder
Allison Banks
Almeta Rogers, Devin Rogers
Carla Clay
Celia Guevara, Gilberto Guevara

Odell Sanders
Scott Vankirk
Rose A. Harris
Norma L. Roberts, Alexander M. Roberts
Tracey McCotter, Thomas McCotter
Mehdi Sadeghi Ghahroodl, Mahboubeh S. Taghavi
Kevin Ingram, Yolanda Ingram
Bernice Whitfield
Donald Ray Gayden aka Don Gayden
Amanda Smith, Curtis Earl Smith
Eli Sabir, Derotha Moten
Quannah L. Harris, Hanalei Y. Harris
Carolina Carvajal
Frank Lopez, Jr.
Carolina Carvajal
Phyllis Black
Mildred B. Smith, Debra S. Smith,
Michael R. Smith
Susanne Marie Gray, John Norman Gray
Zarah Hopper
Dorothy Mae Collins, Ruben Collins
Gregory G. Underwood
Joy J. Cunningham, Demetrius Albert
Cunningham
Clyde Manuel Bell
Valarie B. Prigg
Jeanette Johnson, Cordell L. Johnson Jr.
Kenda Campbell
Demetria L. Sharp
Stephanie V. Haake, Daniel R. Haake
Roy A. Pierce, Janiece T. Pierce
Augusta Baker
Gilbert Garcia, Rhonda Minor
Gail J. Austin, Lee Austin, Jr.
Robert C. Hoshall, Deborah D. Hoshall
Lee C. Bass, Jr., Betty Bass
Leonard McGee, Betty Ann McGee
Janet M. Williams, Dobby O. Williams
Debra D. Mayes, Robert E. Mayes, III
Victoria E. Robin
Lachell Boyd
Charlene A. Latimer, Robert L. Latimer
Rhonda F. Dion, Jeffrey W. Dion
Patrick J. Trainor, Elizabeth R. Trainor
Charlene Turner
Lasondra Jones
Brandie Chism
Mack G. Walker
John T. Akins
LaCarla Gray, Winston Gray
Barbara Roe, Roger Roe
Sharon Couch
Robert G. Poore
Timothy E. Briggs, Amy S. Lee
Lisa K. Burks, Douglas E. Burks
Nerlan E. Meade
Christine Kaufman
Tarrikia Cleaves
Kelly Murphy, Brandon L. Murphy
Hamid Mortazavi
Thomas S. Wilkinson
Anterial Mitchell
Shelby Sellers

Shelton Robert Parks
Lindsey L. Cox
Patrick Robinson
Lazaro Castaneda
Cynthia Kemp Parker, Carl Howard Parker
Mamadou Pame
Marcie L. Wright Matzke, Brian W. Matzke
Kelvin Lee Bates, Monica Onethia Bates
Sylvia Mason
David Guevara
Adunaser Umer, Muniray Yusuf Ahmed
Maxine W. Murrell, James O. Murrell
Vicki Williams, Stephen Paul Williams
Stephen McSpadden aka Stephen Kelly
McSpadden
Ruth Lofton, Daryl Lofton
Lisa K. Stewart, Glenn Stewart, Jr.
Lawrence Gaines
J. W. Roby
Errol L. Raspberry
Cynthia Lynn Collins
Donald R. Hutchinson
Deidre Catron
Ricki Perry Smart, Oscar N. Smartt, Jr.
Caroline Lyman, Karl B. Lyman
Carolyn D. Mooney
Johnny Lawson, Jean G. Amos-Lawson
Latanua K. Rudd
Percrystal Swift
Brenda H. Jones
Floyd Williams
Maggie Ward, Irving Ward
Warren Graham, Carolyn Graham
Archie Guest
Patrick Robinson
Doris Edwards
Mary Lee Wells
Rebecca E. Ventrini, Stella Ventrini
James Joulwan
Charlene B. Dearing, William A. Dearing
Tamara Denise McDonald, Melvin Ray McDonald
Noel C. Brown
Tiffanie White, Jose Joiner
Wanda J. Vaccaro
Claudia K. Pew
Daryl K. Isabel
Thelma Conway, Edwin Conway
Latanya Stephens, Alvin D. Stephens
Gregory L. Morris
Brenda McGowan
Era M. Wilson
Teresa G. Jones, Robert L. Jones
Ruthie Wilson
Jessica Walker aka Jessica D. Walker,
Matthew Walker aka Matthew Paul Walker
Carlos Cabrera, Ana Avila
Mary E. Padron
Troy A. Vandyke, Jr., Jennifer Vandyke
William L. Barnett
Curtis Arrington

Petra Zuno Ramirez, Cristobal Lomeli,
Miguel Zuno
Timothy S. Strickland
Juan Sanchez
St. Roland Jeancharles
Chrishawn Tyler
Tamula Sinkfield
Carene M. Weide, Randy H. Evans
Terri L. Rowland, James B. Rowland
Sherrita F. Foster
Debra E. Gaddy, James N. Gaddy
Marvin Gilliam aka Marvin M. Gilliam
Michelle L. Metz, John C. Metz
Diann Jones, Cassie Z. Smith, Vernola Buchanan
Chandre B. Smyth
Samuel Bonner, Felicia Bonner
Clarice McPherson
Wilma Blaylock
Ali Leonard, Asta Leonard
Gregory Hyche
Gladys Elaine Young
Sammie Vester
Joe Frank Hill
Sarah Brown, Albert L. Brown
Virginia R. Solano, David L. Solano,
Virginia R. Solano
Marilyn Barker, James A. Barker
Celia Paulino, Mark Paulino, Brian Paulino
James Hall
Reginald E. Williams
Dorothy Topps
Lee Jones, Virginia Jones
Charles R. Barrom
Maxine Harrison, Lenard Wayne Harrison
Dion Tarrell Fisher
Cynthia Cote, Silas Carpenter
Mario Auvert, Kira Auvert, Edgardo V. Auvert
Kimberly Rodgers, Elgin Vandell Rodgers
Sahar Abbas, Basem J. Al-sultan
Calvin Jones
Tracy Y. Brittmon, James P. Brittmon
Rise D. Rivera aka Rise D. Gibson
Jayceette Boger, Michael D. Boger, Jr.
Jana Norrell
Nicola Chapman, Paul Chapman
Sharonda Sufaye Hampton
Marcus Springer, Melanie Springer
Katherine Earnest, Waymon Earnest, Jr.
Kari D. Williams
Jamie D. Reece, Laura F. Reece
Angus Macdonald
Myrtle Hall
James E. Crowder, Heather M. Crowder
Barbara Clothier
John C. Mercer, Edna R. Mercer
Kwane Johnson
Shelton Robert Parks
Margaret A. Kirkland, Roy E. Kirkland
Lawrence Cartwright
Jadranka Perisic, Zoran Perisic
Paul Harris

Clara M Green, Larry L Green
Mary A. George
Magda Garcia a/k/a Magda Beatriz Garcia,
Luis O. Ardon
Leon Boddie
Patty Williams
Latin Mathes, Mario Mathes
William R. Durden
Katherine W. Enochs , Christopher Enochs
Michele D. Young
Dale Green
Kimberly Daughty, Kevin Daughty
Shirley J Hawkins
Catrina R. Wiseman
Jeannine D. Jefferson
Carlos J. Herrera
Johnnie Mae Jeffries
Darryll A. Alexander
Tyrone Smith
Raymond Eddings, Jeanette E. Eddings
Chandre B. Smyth
Toni H. Hoag, Eldon M. Hoag, Jr.
Mileydi Ricardo
Antonio L. Herman
Annie J. Wilhite aka Annie Wilhite
Jodi M. Russell
Fred D. Roberts, Jr.
Tamika Wheeler aka Tamika M. Beal
Clayette Yvette Dorse
Torrin M. Watkins, Tammy S. Jones
Debra Pryor, Kenneth Pryor
Ashley Reid Douglas, Jonathan Alan
Douglas
Gina Kasa aka Gina McClenton
Columbus Nevells, Ernestine Nevells
Leonard D. Abrams
Helen P. Baucom
Frank Buford
Eliza Boucher, Lloyd Boucher
Cliffer Tarnard Blackmon
Venus Strickland, Kenneth Aaron
Strickland, Jr.
Anita Cook, Ellis Cook
Fannie K. Bredow, Natalie S. Diamond
Shannon White
Katrena Brinkley Trice, Uleches L. Trice
Jonathan G. Hardin aka Jonathan Hardin
Joyce Nicholson, Jessie Nicholson
Beverly J. Barber
Ronald Harris, Selica Ingram
Verbia L. Gibson
Odde Williamson aka Odde O.
Williamson, Jr.
Philip Hendren
Barbara Roe, Roger Roe
Karen Y Wright
Michael D. Robinson
Christina M. Shaw, Jason Shaw
Kay C. Gordon
Randall Felts
Leslie Johnson Ingram, Dale T. Ingram
Kay Johnson, Dale S. Johnson
Sheryl M. Wells
Myron Strickland

Ida V. Macon, Terry L. Macon
Debra D. Stout, Charles Edward Stout
Ruby Louise Thomas, Frank Thomas,
Mattie B. Wright, Leroy Ward
Josephine S. Powell
Gary L. Little, Tarji A. Little
Mary Bradshaw, Thelma Jean Giaminetti
Sabrina Jackson, Frank T. Jackson
Linda R. Cunningham
Linda D. Henderson, Virgil D. Henderson
Daniel R. Taylor, Waltricia Blair
Marylin Johnson Meeks, John Meeks
Sandra K. Williams, Dan Williams
Crystal Ford
Darrel Gibson
Ruth M. Bogard
Carol Vernita Gibbs
Kelvin Wiseman
Dung Duong, Hoa C. Lam
Maria Hernandez, Noe Alvarado
William M. George, Rachel J. George
Keli Y. Loveland, David R. Loveland
Tracey N. Ford
Amy P. Bland, Joseph V. Bland
Rhonda Thomas
Carolyn J. Brown
Corry Jackson
Angela Richmond
Charles Frencher, Valery Frencher
Terry Chamness, Terry Chamness
Jacqueline Denise Odomes
Pam Benson, Rickey L. Benson
Roy Marcel Repelin, Olga Victoria
Repelin
Lisa L. Sharp, William C. Sharp, Patricia
G. Signer
Crystal Lynn Woody aka Crystal Woody
Edelmira Gooden, Brunell Gooden
Ronald L. House
Shelley L. Rodgers aka Shelley Volkman
Dianne G. Hawkins
Elaine Cohen
Rickey Sturdivant
Almeta Rogers, Devin Rogers
Letitia Lemons
Ronald V. Pope
Gerry Finney, Rachel Rodriguez Finney
Alma Torres, Miguel Torres
Frances Cooper
Anita Romrell, Ron Romrell
Joshua A. Frase
LaToya Malone, Wendale B. Malone
Margaret L. Williams, Gordon E Williams
Heather M. Brown, George L. Brown
Roger K. Williams, Sr.
Amber D Yobak, John Lee Yobak
Lois Davis
Sheon McLeod, Simone R. Shields
Ahmad Bruce
Quandra Nichols, Randy Nichols
Carmon J. Booker
Steven M Butler, Nicole M Butler
Devin D. Love
Rebecca Goodwin

Donna M. Chipman, James W. Chipman
Anthony Yates, Stephanie Yates
Melissa A. Ruparatne, Yohan S. Ruparatne
Clyde Manuel Bell
Zarah Hopper
Louise Reed
Channon Washington, Eric Washington
Dorothy Mae Collins, Ruben Collins
Lamonte Harlin, Sr.
Tonya Yvette Taylor
Maria Andrade, Anselmo Andrade
Carlin McGown, Adrian McGown, Amy
Fisher, Ghyrane A. Fisher
Jarvis Gooden
Pamela Gillum, Barrow Gillum
Carolyn S. Covington
Michelle D. Perry, Ray R. Perry
Joyce A. Stewart
Rosie Crawford
Luanne G. Hearn
Mark P. Griffin
Latasha Hart
Emma Tutton, James Luster Tutton
Nephateria Moorehead, Kindal Moorehead
Diane M. Baumgartner, James R.
Baumgartner
Delreco Sumler
Darrell W. Branch
William Earl Phillips
Kimberly Wright Fenner, Kendall Fenner
Kenneth A. Woods
Mary Corkren
Wendy Bellou, Andre Bellou
Bettie J. Fisher
Earnest B. Crutcher, Jr.
Tracy Smith
David King
Sharon Griffiin, Marcus D Griffin
Francisco J. Amador, Reyna Amador
Eugene Pratcher
Carmelita F Pacheco
Rhonda L. Holliday
Ana Fajardo
Keddren Payne, Monica Payne
Wendell Bonner
Daniel Hernandez, Griselda Hernandez
Latoya Ester, Anthony Dewayne Ester
Sherri C. Pettigrew, Antonio R. Dean
Bevanne Bowers
Anita Finch aka Anita L. Mull
Anner J. Echols, Charles E. Echols
W. E. Phillips
James Downing, Martha Downing
Deborah J. Cochran, Glenn Elvin Cochran
Didi L. Watts, Peter Watts, Jr.
Twoine Sesley
Joy J Cunningham, Demetrius Albert
Cunningham
Deborah M. Claxton
David Ricks
Tracy Davis, Kimmie P. Davis, Jr.
Calvin E. Hence
Cassandra Bryant
Noreena Chance, Emanuel Thomas

Virginia V. Moss, William C Moss Jr
Eli Sabir, Derotha Moten
John Dovel
Andrew Neil Howsden
Valerie Peeples, Vernard Peeples
Donna Michelle Flynt, David Scott Flynt
Nivea Gonzales
Bradley Chafin, Allan Chafin
Vanessa Wilkes, George Wilkes
Brandi Turner
Floyd Williams
Margaret A. Blankenship
Robin Shields
Edna M. Jeter aka Edna Jeter, William H. Jeter
Patricia Basey, David Basey
Lynnetta K. Pierce
Tamika Nelson, Renwick Bryant
Jenna Faye Jones
Lisa K. Burks, Douglas E. Burks
Natalie R Adamson, Joseph Adamson
Miriam Shaw, Henry Shaw
Cremolia Louise Mathews, Ronald Potts
Jorge Juarez Vega
Debra A. Myhand, Andre L. Myhand
Patricia Reaves
Lester C. Hubbard, Regina H. Hubbard
Desiree D. Gaspert, Darrick L. Gaspert
Latoria R. Finley
Christine Kaufman
Helowease S. Blocker, Prentice C. Coppinge
Jessica Walker aka Jessica D. Walker,
Matthew Walker aka Matthew Paul Walker
Walter Anderson
Ervin Woodfork, Cletea Woodfork
Monica Martin
Gerald W. McRae, Mary J McRae
Christel V. Glass
Tena E. Coleman
Dorothy Jean Lynn aka Dorothy Lynn,
James Lynn
Leighsa A. McCommon aka Leighsa
Anderson McCommon, Robert Anderson
McCommon
Robert W. Jackson
Gregory G. Underwood
Laverne W. Nelson
Kenneth Turner
Charlene B. Dearing, William Dearing
Thomas Tice
Terry Stark, Anita Morris
Leon Stewart
Adam Cox, Lorrie Cox
Rickey Sturdivant
Jennifer Willoughby, Christopher
Willoughby
Sheila Regina Harrell, Donald Ray Harrell
Lula Pryor
Michele Lynn Davis, Robert L. Davis
Leslie Webster, Phillip S Webster
Jason M. Hovendick
Charles Kenneth Henry

Larry Robinson
Darlene Vu, Ginsues Vu
Clyde David Ruble
Gary L Erving
William Earl Phillips
Berta Wheeler
Louis B. Summers
Michael Taylor, Sr.
Cedric Dwayne Cook, Constance Cook
Brandon J. Daley
Marvin Hammond, Kimberly L. Hammond
Alonzo Sullivan
Courtney Selmon
Johnny Lawson, Jean G. Amos-Lawson
Roseta H Harris
Katherine Littlewood
Fallene M. Woods, Curtis L. Woods
Sherry Betton
Louise Parker
Mary Brooks, Bobby E. Brooks
Christobal Gonzales
Peter Ronald Larkin
Steven Payton, Joannettee Payton
Donna K. Franklin, Hubert Dale Franklin
John Alan Field
Laura Annunziata, Brian Annunziata
Mark A. Harrison
Victoria P. Tipton
Shekita L. Brown
Sheri P. Dorsey
Gail S. Blocker AKA Gail Sanders
Donald D. Swain, Sr.
Brandie Chism
Meegan Barrett Adair, Delvin Adair
Ulysses Chaffin, Amy Marie Albright
AKA Amy Marie Chaffin
Lucretia Danner
Marsena G. Parham, Andrae J. Parham
Maria M. Longoria, Marcelino Longoria
Sammie McClanahan
Paul Harris
Robin Regester
Carrie L. Robinson a/k/a Carrie R. Jones
a/k/a Carrie L. Jones, Larry C. Jones
Sidney W. Collier, Oscar Collier
Marjorie Marshall, Dennis J. Marshall
Tara R. Stephenson, Eugene Stephenson,
III
Ossie Boyd
Carlos Cabrera, Ana Avila
Michelle L. Metz, John C. Metz
Darlene Presley, Lathan J. Presley
Marlinee Iverson NKA Marlinee Clark,
Eric Iverson
Cathy M. Ross, Gregory L. Ross
Edwina S. Cummings
Howard D. Watts Jr., Donald Wolfe
Esther Tankersley, Michael J. Tankersley
Avery White aka Avery Tyrone White
Denise Lee Ward
Debra A. Long
Rodrick Morris, Suzanne Morris
Sandra F Rasch, William A. Rasch, Jr.
Lila Williams

Gladys F. Crutcher, Kelvin Crutcher
Alma L. Martin, John Martin
Ashley Mooney
Rose Harris
Carla D. McKinley, Marlon F. McKinley
Era M. Wilson
Leigh Ann Riedel, Lawrence J. Riedel
William Earl Phillips
Scott Sever, Barbara A. Sever
Amanda C. Lee, Johnny R. Chenault
Michael J. Dugan, Oscie Dugan
Rebecca Lewis, Jeremy Lewis
Leslie A. Hershberger, Robert L.
Hershberger, John R. Hershberger
Gloria F. Jones
Kimberly S. Scott, Jerry F. Scott
Richard Taylor, Linda Madison Taylor
Vonnie Hill aka Vonnie C. Greer, Johnny
T. Hill
Katrina A. Riley
Nancy K. Miller, Mark E. Miller
Allison Banks
Bonnie B. Maloney, Joseph Mark Maloney
Kevin Dwayne Slate, Carman D. Slate
Calvin Wright
Michael Young aka Michael Harper
Young
Melissa Baines, Randy Baines
Shay Kimble, Nia Kimble aka Nia M.
Kimble
S. S. Christian aka Sarojani Christian,
Solomon K. Christian
Willie L. Brooks Sr.
Vera C. Wooten
Samuel McClenton
Genevieve S. Giannini, Don Giannini aka
Don M. Giannini
George T. Simpson
Mario R. Becerril, Maria Isabel Santos aka
Maria Isabel Becerril
Ashli M. Brown
Cynthia Graham, Wayne Graham, Cynthia
N. Graham, Wayne Graham
Judy G. Tullos, Temp Tullos, Jr.
Kathryn R. Mobley, Joshua Grey Mobley
Starry Knox, Sandra Jones
Michael W. Brewer
Misty Neese, David Neese
Kandice Fernstrom
Cornell Trotter
Chandra Bowens, Ronnie Ray Bowens
Barbara Roe, Roger Roe
Barby Kratt
Latricha Williams
Horace Griffin, Annie Griffin
Dollisha Shore, Jeremy Tyrone Shore
Rose Pinkney Simmons
Amy R. Hammonds, Steven B. Hammonds
Robert Oliver Phillips, Susan B Vincent
aka Susan Boone Vincent
Amy Turner
Devin Derrell Carroll
Diana Jones, James Jones, Jr.
Regina A. Goodwin

Roddrick D. Collier
Mary C. Ealy, Gary Ealy
Dawn Davis, Robert Perry
Neola Danielle Bice, Zachary Eldon Bice
Dion Wallace, Tijuana Lewis aka Tijuana
Wallace
Ioma L. McVay
Audrey F. Mathes
Barbara Malone, Harvey Malone
Cora Bogard, Edward Bogard
Arthur Williams
Patricia M. Hobson, Howard Scott Terry
Marcus Rufus Foreman
Nerlan E. Meade
George C. Lipscomb
Jessica Harris Reyna, Bryan Reyna
Wanda J. Vaccaro
Mary Grace L. Tidwell, Odell Tidwell, Jr.
Amy R. Thomas, Bobby E. Thomas
Linda Boyd
Kristin B. Weber
Patricia A. Peoples
Patricia A. Larry, Katie M. Price
Kenneth Johnson, Felicia Johnson
Patricia W. McCaleb, Parker L. McCaleb
Cynthia Uhlhorn, William Uhlhorn aka
William V. Uhlhorn
Melissa C. Hoover
Eva Sombathy, Timothy A. Sombathy
Christine A. Rowe aka Christine E. Rowe,
Floyd D. Rowe, III
Allan Phillips
Maria Hernandez, Noe Alvarado
Lester R. Toliver, Joyce Toliver
Tammy R. Stevens, Boyce K. Stevens Jr.
Peter Boyd, Detroit Boyd
Anthony D. Keller
Debra D. Stout, Charles Edward Stout
Warren A. Dotson, Warren A. Dotson
Hiam Saad, Jihad M. Karakira
Travis Scott, Karen L. Washington aka
Karen L. Scott
Carita H. Reaves
Eugene Pratcher
Dennis M. Farley, Tineke Farley
Robert Brad Kline
Lashawn Carter, Austin H. Carter
Natasha Orlantha Stewart
Sherma F. Regan, Richard D. Regan
Kimberly K. Barrom, Richard L. Barrom
Vince Abston
Beverly Conner, Douglas E. Conner
Melanie Williams, Marcel Williams
Jamie Murphy, Shameka Murphy
Sammie Vester
Celia Paulino, Mark Paulino, Brian
Paulino
Ferris Hooshmand, Terrie Hooshmand
William Harris, Carla O. Harris
Shirley Rhynes
Sheveta Hoof
Jacquelin A. Catrun
Bennie Gailey, Jr., Judith E. Gailey
Quannah L. Harris, Hanalei Y. Harris

Tony Alexander
William C Howard aka William Clifton
Howard, Jr.
Marilyn Barker, James A. Barker
Virginia R Solano, David L. Solano,
Virginia R. Solano
Anthony P. Bell, Alisa J. Bell
James Hall
Shirley J Hawkins
Cynthia Cote, Silas Carpenter
Reginald E. Williams
Calvin Jones
Robert Joiner
Robert M. Turner
Lawrence Jay Fields
Esmeralda Hernandez Bolanos, Jose
Trinidad Amezquita
Sally Lane Wright
Arnette Allen
Nikita Nichols, Alandre Nichols
Sharon McGee
Linda N. Brumley
Michelle P. Gibbons aka Michelle
Gibbons, Jacob Gibbons
William Sasfrass
JoAnne Peake, James C. Peake
Marales Mobley
Christine S. Matseas, William B. Matseas
Dennis Wayne Nicholson, Mary B.
Nicholson
Wm E. Phillips aka William E. Phillips
Gladys Elaine Young
Yasmine Issa Kharwish, Mohammed R.
Kharwish
Ruth Day, Jerry Day
Johnny Harper, Jr.
Magda Garcia a/k/a Magda Beatriz Garcia,
Luis O. Ardon
Barbara Roe, Roger Roe
Walter Anderson
Juanita Jackson, Keath Jackson
Anthony Chapman, Amy S. Chapman
Alfonzie Briggs Jr., Ruby Winters Briggs
aka Ruby J. Briggs
Tonnette Henderson, Kevin Henderson
Michael D. Jeffers
Mary Wenzler, Tom Wenzler
Dung Duong, Hoa C. Lam