



**MONTGOMERY COUNTY**

**T E N N E S S E E**

ASSESSOR OF PROPERTY

# How To Complete the Paper Tangible Personal Property Tax Filing

[Note: A Frequently Asked Questions (FAQs) section is located at the end of this guide.]

# All businesses that operate in Tennessee are subject to Tangible Personal Property Tax, regardless of revenue.

(Tennessee Code Annotated Title 67 - Chapter 5 - Part 9)

## What is Tangible Personal Property ?

Tangible Personal Property is the equipment and assets used (or held for use) in your business as of January 1. This includes, but is not limited to, furniture, fixtures, vehicles, hand and power tools, machinery, computers, cell phones, raw materials, and supplies

- Items that are expensed or fully depreciated on your accounting records but still in use should be reported.
- Items you lease or rent from another company to use in the business are considered tangible personal property and should be reported.
- Inventory and merchandise held for sale or finished goods in the hands of the manufacturer are not considered tangible personal property and should not be reported.

# How do I report my Tangible Personal Property?

- ▶ The Assessor's Office will mail each business a Tangible Personal Property Schedule every year. If you do not receive one, you may download a blank form from our website <https://mcgtn.org/assessor/tangible-personal-property> . Not receiving a schedule does not relieve your responsibility of filing.
  
- ▶ Tangible Personal Property Schedules are mailed out in January and due back to the Assessor's Office by March 1 every year.
  - Schedules post marked or received 1 March and earlier will be accepted as timely filed. Timely filed schedules may be amended thru 1 September of the following year and are entitled to the appraisal ratio for that tax year, if applicable.
  - Schedules post marked or received 2 March thru the adjournment of the County Board of Equalization may not be amended and are not entitled to the appraisal ratio for that tax year if applicable.
  - Schedules post marked or received after the County Board of Equalization has adjourned must be accompanied by a notarized Request for Relief from Forced Appraisal form. They may not be amended, are not entitled to the appraisal ratio for that tax year if applicable, and will have appraised value increased by 25% as penalty.
  - 1 March 2025 falls on Saturday. Schedules received in person, on line, or via mail post marked on or before Monday 3 March 2025 will be accepted as timely filed.
  
- ▶ **SCHEDULES ARE NOT ACCEPTED VIA EMAIL.** If you are filing a paper schedule it must be returned to the Assessor's office either by mail or in person at 350 Pageant Ln Ste. 101-C Clarksville, TN 37040.

IN ACCORDANCE WITH T.C.A. 67-5-903, THIS SCHEDULE MUST BE COMPLETED, SIGNED ON THE REVERSE SIDE, AND FILED WITH THE ASSESSOR OF PROPERTY ON OR BEFORE MARCH 1. FAILURE TO DO SO WILL RESULT IN A FORCED ASSESSMENT, AND YOU WILL BE SUBJECT TO A PENALTY AS PROVIDED BY STATE LAW.

Table with 6 columns: CO# (Control Map), GROUP, PARCEL, PI, SI

BUS NAME: JOHNS MOWING  
ADDRESS: 123 MAIN ST, CLARKSVILLE, TN 37040

PART I GENERAL DATA (MAKE CHANGES AS NEEDED)  
PROPERTY ADDRESS: 123 MAIN ST  
REAL ESTATE OWNER: JOHN DOE  
BUSINESS OWNER(S): JOHN DOE  
CONTACT PERSON: [Blank]  
CONTACT PHONE: 931-555-1234  
BUSINESS LICENSE #: [Blank]  
YEAR BUS. STARTED: [Blank]  
TYPE OF BUSINESS: LAWN-LANDSCAPE SMALL

ASSESSOR'S USE ONLY  
TOTAL THIS SIDE: SCHEDULE OR AM  
TOTAL REVERSE SIDE: TYPE AU AP  
TOTAL ATTACHMENTS: ASMT TYPE  
TOTAL APPRAISAL: [Blank]  
ASSESSMENT RATIO: x 30  
ASSESSMENT: SCHEDULE  
CITY: FURNISHED  
SSD1: [Blank]  
SSD2: SCHEDULE  
PROP TYPE: RETURNED  
ACCOUNT STATUS: [Blank]  
YR LAST APR: DESK REVIEW  
DEPR YEAR: DATE  
ASSET LIST YR: BY  
UNITS: TYPE  
NUMBER: AUDIT DATE  
APPRAISED \$ PER UNIT: BY  
DISTRICT: SMALL  
ACCOUNT

DIVA: [Blank]  
BUSINESS LOCATED (please check one)  
 OUTSIDE CITY  
 INSIDE CITY (indicate city below)  
CITY: CLARKSVILLE

IF YOU WERE OUT OF BUSINESS IN THIS COUNTY ON JANUARY 1, PLEASE NOTIFY THE ASSESSOR OF PROPERTY OF THE DATE OUT OF BUSINESS IN ORDER TO AVOID A FORCED ASSESSMENT.

PART II OWNED PERSONAL PROPERTY - STANDARD VALUE  
Report all personal property owned by you and used or held for use in your business or profession as of January 1, including items fully depreciated on your accounting records. Do not report inventories of merchandise held for sale or exchange or finished goods in the hands of the manufacturer. Personal property leased or rented and used in your business must be reported in PART III of this schedule and not in this section. Property on which you wish to report a nonstandard value must be reported in PART IV of this schedule and not in this section. Qualified pollution control equipment must be reported in PART V of this schedule.  
A separate schedule should be filed for each business location.  
List the total acquisition cost new for each group below by year the property was new (typically the year made) in the REVISED COST column. For property purchased as used, if the cost new or year the property was new is not known and cannot reasonably be determined, you may report the actual acquisition cost to you for the year you acquired the property. IF COST ON FILE is printed on the schedule, you need only report new cost totals in the REVISED COST column resulting from acquisition or disposition of property.  
ALTERNATIVE REPORTING FOR SMALL ACCOUNTS - If you believe the depreciated value of your property is (1) \$2,000 or less or (2) \$10,000 or less but more than \$2,000 you may select the corresponding Small Account Certification (reverse side) as an alternative to reporting detailed costs below. Either certification is subject to audit.

REVERSE SIDE OF THIS FORM MUST BE COMPLETED IF APPLICABLE

Table with 10 groups (GROUP 1-10) for reporting personal property. Each group has columns for YEAR, COST ON FILE, REVISED COST, and DEPR. Includes totals for each group.

RETURN THIS SCHEDULE AND ANY ACCOMPANYING DATA TO:

LEASED VALUE ON FILE

LAST APPRAISAL  
LAST ASSESSMENT  
LAST EQUALIZED ASSESSMENT

ONLINE ID:

SIGN THIS SCHEDULE ON THE REVERSE SIDE

CT-0025-9557  
REV. JULY 2024

The business information will be printed on the front of the schedule.

If this is your first year in business the boxes at the bottom of the page will be blank. There will be a zero in the total box for each group and the last appraisal/last assessment lines at the bottom right.

If you have filed before, the value of the items you previously reported will be in the corresponding year boxes for each group. The appraisal and assessment values from last year will be on the bottom right.

If there are zeros in the group boxes and values in the last appraisal and last assessment, you received a forced assessment last year.

**PART III. LEASED PERSONAL PROPERTY** - Report all items leased or rented by you for the conduct of your business as of January 1. If additional space is needed, attach a separate sheet using the same format. Regardless of any contract between the lessor and lessee as to who shall pay the taxes, leased personal property is to be assessed to the lessee.

DEPT	ITEM DESCRIPTION MAKE AND MODEL NUMBER SERIAL NUMBER	YEAR MADE	LEASE TERM YEAR MADE	MONTHLY RENT	LEASE TYPE Operating Capital Other	LESSOR'S LEASE NUMBER	LESSOR NAME & ADDRESS

**PART IV. OWNED PERSONAL PROPERTY - NONSTANDARD VALUE** - Report property on which you wish to report a value different from standard depreciated cost where such value more closely reflects fair market value. Include evidence to support the request for a non-standard value, such as a recent appraisal or a value from an authoritative price or valuation guide. Such evidence will be considered in any determination of a nonstandard value. If additional space is needed, attach a separate sheet using the same format.

DEPT	ITEM DESCRIPTION	YEAR MADE	ACQUISITION COST	DEPRE FACTOR	VALUE AS OF JANUARY 1	ASSESSOR USE ONLY DEPRE	VALUE

**PART V. POLLUTION CONTROL** - Report pollution control equipment qualified under T.C.A. §7-5-604 (enclose copy of certificate).

ACQUISITION COST	YEAR MADE	CERTIFICATE YEAR

NOTES


**SMALL ACCOUNTS CERTIFICATION (OPTIONAL)** I understand either certification below subject to penalties for perjury, and I may be subject to statutory penalty and cost if this certification is proven false.

- (\$2,000 - I certify that the total depreciated value of my property (all groups) is \$2,000 or less.
- (\$9,000 - I certify that the total depreciated value of my property (all groups) is \$10,000 or less but more than \$2,000.

I certify that the information herein, including any accompanying schedules or data, is true, correct and complete, to the best of my knowledge and belief.

PRINT NAME \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_  
SIGNED \_\_\_\_\_ TITLE \_\_\_\_\_ DATE \_\_\_\_\_

- On the back, you will need to list any items you lease for use in the business in Part III.

- There are two small account options for 2025. On the back of the schedule and the front of the yellow form check the option that best describes the total depreciated value of the assets used in your business. An asset list or depreciation schedule is not required. However, small accounts are subject to audit, meaning the assessor's office can ask you to provide a list showing purchase date and purchase price of all equipment to verify the business qualifies for one of the two small account certifications.

- At the bottom print your name and sign, provide your email address, title, and date.

# On the front of the yellow form choose one of the four options

## IF THIS IS YOUR FIRST TIME FILING AND THE BUSINESS WAS UP AND RUNNING ON 1 JANUARY 2025

Check the submit an asset list or depreciation schedule box

OR

Check one of the small account certification boxes. (read about the new small account certifications in the FAQ section)

## IF YOU HAVE TAKEN OUT A BUSINESS LICENSE BUT NOT STARTED OPERATIONS

Check the Request to Remain tentative for 2025 box ( This means you will not pay Tangible Personal Property Tax for 2025. You may only request tentative status one year. Please provide an expected start date.)

## IF THE BUSINESS CLOSED DURING 2024.

Check the last box and provide the closure date.

### PLEASE SELECT ONE OPTION BELOW:

I am submitting an asset list or depreciation schedule including all leased, fully depreciated, and expensed equipment used or held for use in my business. (use the space on the back of this form, your own list, or a depreciation schedule)

I certify that the total depreciated value of my tangible personal property falls under one of the SMALL ACCOUNT CERTIFICATIONS. Please check the appropriate small account certification box below and on the back of the schedule form. An asset list or depreciation schedule is not required, but small accounts are subject to audit.

\_\_\_\_ \$2,000 I certify that the total depreciated value of my property (all groups) is \$2,000 or less.

\_\_\_\_ \$10,000 I certify that the total depreciated value of my property (all groups) is \$10,000 or less but more than \$2000.

I have obtained a business license but have not started operation. I request to remain tentative for Tax Year 2025. (You may only request tentative status for one year) Expected start date \_\_\_\_\_

My business closed during 2024. Closing date was \_\_\_\_\_  
You will need to close your business with the Tennessee Department of Revenue 1-800-342-1003

# On the front of the yellow form choose one of the four options

## IF YOU FILED LAST YEAR

Check the box stating you are submitting additions to or removals from the asset list on file.

OR

Check the no changes box

OR

Existing businesses that qualify may also choose one of the two small account certifications. (read about the new small account certifications in the FAQ section)

## IF THE BUSINESS CLOSED DURING 2024.

Check the last box and provide the closure date. If the business closed before 2024 please contact the Assessor's office, as more information may be needed to close the account.



January 1, 2025

Per State of Tennessee guidelines, all businesses must complete a Tangible Personal Property Schedule annually. Failure to submit the required documents to the Assessor Of Property by March 1, 2025 will result in a forced assessment and penalties as provided by state law (T.C.A. 67-5-903 (c)). Tangible Personal Property is all the equipment use or held for use in your business. (vehicles, trailers, hand and power tools, machinery, cell phones, computers, furniture, fixtures, supplies, etc.) All assets and equipment must be reported even if leased, fully depreciated, or expensed on income taxes.

### PLEASE SELECT ONE OPTION BELOW:

- I have an asset list or depreciation schedule already on file with the Assessor's Office and am only submitting a list of additions and removals made during 2024. (use the reverse side of this form)
- I did not add or remove any equipment during 2024. There are no changes to the asset list or depreciation schedule I have on file with the Assessor's office.
- I certify that the total depreciated value of my tangible personal property falls under one of the SMALL ACCOUNT CERTIFICATIONS. Please check the appropriate SMALL ACCOUNT CERTIFICATION box below AND on the back of the schedule form. An asset list or depreciation schedule is not required, but small accounts are subject to audit.
  - \_\_\_\_\_ \$2,000 I certify that the total depreciated value of my property (all groups) is \$2,000 or less.
  - \_\_\_\_\_ \$10,000 I certify that the total depreciated value of my property (all groups) is \$10,000 or less but more than \$2000.
- My business closed during 2024. Closing date was \_\_\_\_\_  
You will need to close your business with the Tennessee Department of Revenue 1-800-342-1003

Business Name \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

### TANGIBLE PERSONAL PROPERTY FILINGS ARE NOT ACCEPTED VIA EMAIL.

**YOU MUST FILE USING THE ONLINE PORTAL OR COMPLETE THE PAPER FORMS AND MAIL TO OR DROP OFF AT THE ASSESSORS OFFICE.**

Visit the Assessor of Property Website for additional information and instructions for completing these forms:

[www.mcgtn.org/assessor/tangible-personal-property](http://www.mcgtn.org/assessor/tangible-personal-property)

For businesses starting with a number thru letter J:

Contact: Darla Murphy 931-572-1113, ext. 1 Email: [djmurphy@mcgtn.net](mailto:djmurphy@mcgtn.net)

For businesses starting with letters K thru Z:

Contact: Carmen Edwards 931-572-1113, ext. 2 Email: [cmedwards@mcgtn.net](mailto:cmedwards@mcgtn.net)





# SAMPLE ASSET LIST

ITEM TYPE AND DESCRIPTION	YEAR PURCHASED	PURCHASED AMOUNT
John Deere Zero Turn Mower	2024	12,900
Flatbed Trailer	2021	3,000
Weedeater	2022	499
Blower	2022	279
Chain Saw	2020	499
Hand Tools	2018	200
Rake, Shovel,Pruner	2018	75
Plastic Gas Cans X 3	2021	45
Cell Phone	2023	1300
<b>VEHICLES</b>		
2018 Silverado	2022	38,000
<b>COST OF ONE MONTHS SUPPLIES</b>		65
	<b>TOTAL</b>	<b>37,562</b>

The Assessor's Office Tangible Personal Property Staff will enter the information from the asset list into the depreciation table, based on the group each item belongs in and purchase year.

ITEM TYPE AND DESCRIPTION	YEAR PURCHASED	PURCHASED AMOUNT
John Deere Zero Turn Mower (Grp 1)	2024	13,900
Flatbed Trailer (Grp 1)	2021	3,000
Weed-eater (Grp 2)	2022	499
Blower (Grp 2)	2022	279
Chain Saw (Grp 2)	2020	499
Hand Tools (Grp 2)	2018	200
Garden Tools (rakes, shovels) (Grp 2)	2018	75
Plastic Gas Cans X 3 (Grp 1)	2022	45
Cell Phone (Grp 2)	2023	1300
<b>LIST ALL VEHICLES</b>		
2018 Silverado (Grp 9)	2022	38,000
<b>COST OF ONE MONTHS SUPPLIES AS OF 1/1/2024</b> (Grp 8)		65
<b>TOTAL</b>		57,862

GROUP 1 - FURNITURE, FIXTURES, GENERAL EQUIPMENT, AND ALL OTHER PROPERTY NOT LISTED IN ANOTHER GROUP				GROUP 4 - AIRCRAFT, BOATS, AND TOWERS				GROUP 6 - BILLBOARDS, TANKS, AND PIPELINES			
YEAR	COST ON FILE	REVISED COST	DEPR	YEAR	COST ON FILE	REVISED COST	DEPR	YEAR	COST ON FILE	REVISED COST	DEPR
2024	13,900		.88	2024			.92	2024			.94
2023			.75	2023			.85	2023			.88
2022	45		.63	2022			.77	2022			.81
2021	3,000		.50	2021			.69	2021			.75
2020			.38	2020			.62	2020			.69
2019			.25	2019			.54	2019			.63
PRIOR			.20	2018			.46	2018			.56
TOTAL	16,945			2017			.38	2017			.50
GROUP 2 - COMPUTERS, COPIERS, PERIPHERALS, AND TOOLS				2016			.31	2016			.44
YEAR	COST ON FILE	REVISED COST	DEPR	2015			.23	2015			.38
2024			.67	PRIOR			.20	2014			.31
2023	1,300		.33	TOTAL				2013			.25
PRIOR	1,552		.20	GROUP 5 - MANUFACTURING MACHINERY				PRIOR			.20
TOTAL	2,852			YEAR	COST ON FILE	REVISED COST	DEPR	TOTAL			
GROUP 3 - MOLDS, DIES, AND JIGS				2024			.88	GROUP 9 - VEHICLES			
YEAR	COST ON FILE	REVISED COST	DEPR	2023			.75	YEAR	COST ON FILE	REVISED COST	DEPR
2024			.75	2022			.63	2024			.80
2023			.50	2021			.50	2023			.60
2022			.25	2020			.38	2022	38,000		.40
PRIOR			.20	2019			.25	PRIOR			.20
TOTAL				PRIOR			.20	TOTAL			
GROUP 7 - SCRAP PROPERTY				GROUP 8 - RAW MATERIALS AND SUPPLIES				GROUP 10 - CONSTRUCTION IN PROCESS			
YEAR	COST ON FILE	REVISED COST	DEPR	YEAR	COST ON FILE	REVISED COST	DEPR	YEAR	COST ON FILE	REVISED COST	DEPR
ALL			.02	ALL		65	1.00	ALL			.15

Once all the items are in the correct group and year, the depreciated value is figured for each item and totaled. The total is your **APPRAISED VALUE**.

The appraised value is multiplied by 30% (the assessment level for Tangible Personal Property) to get the **ASSESSED VALUE**.

The City of Clarksville & Montgomery County tax rates are applied to the assessed value to calculate the **TANGIBLE PERSONAL PROPERTY TAX DUE**.

GROUP 1 - FURNITURE, FIXTURES, GENERAL EQUIPMENT, AND ALL OTHER PROPERTY NOT LISTED IN ANOTHER GROUP			
YEAR	COST ON FILE	REVISED COST	DEPR
2024	13,900		.88
2023			.75
2022	45		.63
2021	3,000		.50
2020			.38
2019			.25
PRIOR			.20
TOTAL	16,945		

$$13,900 \times .88 = 12,232$$

$$45 \times .63 = 28$$

$$3000 \times .50 = 1,500$$

GROUP 2 - COMPUTERS, COPIERS, PERIPHERALS, AND TOOLS			
YEAR	COST ON FILE	REVISED COST	DEPR
2024			.67
2023	1,300		.33
PRIOR	1,552		.20
TOTAL	2,852		

$$1,300 \times .33 = 429$$

$$1,552 \times .20 = 310$$

GROUP 8 - RAW MATERIALS AND SUPPLIES			
YEAR	COST ON FILE	REVISED COST	DEPR
ALL		65	1.00

$$65 \times 1.00 = 65$$

GROUP 9 - VEHICLES			
YEAR	COST ON FILE	REVISED COST	DEPR
2024			.80
2023			.60
2022	38,000		.40
PRIOR			.20
TOTAL			

$$38,000 \times .40 = 15,200$$

Appraised Value= **\$29,764**

X

30% Assessment Level

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Assessed Value = **\$ 8,929**

Tax Rates as of 1 July 2024

Montgomery Co 2.10%

Clarksville City .88%

County Taxes due

**\$8,929** x .0210= \$ 188 (ROUNDED)

City Taxes due

**\$8,929** x .0088= \$ 79 (ROUNDED)

# What if I do not have any changes?

The schedule should be turned in every year to the Assessor's Office to receive the yearly depreciation and avoid any applicable penalties. If you did not add or remove any equipment during 2024 sign and date the back of the schedule form and write NO CHANGES in the notes box. You may also check the no change box on the front of the asset form.

PART V. POLLUTION CONTROL - Report pollution control equipment qualified under T.C.A. 67-5-604 (enclose copy of certificate).		
ACQUISITION COST	YEAR MADE	CERTIFICATE YEAR

NOTES
<b>NO CHANGES</b>

**SMALL ACCOUNTS CERTIFICATION (OPTIONAL)** I understand either certification below is subject to penalties for perjury, and I may be subject to statutory penalty and cost if this certification is proven false.

**\$2,000** - I certify that the total depreciated value of my property (all groups) is \$2,000 or less.

**\$10,000** - I certify that the total depreciated value of my property (all groups) is \$10,000 or less but more than \$2,000.

I certify that the information herein, including any accompanying schedules or data, is true, correct and complete, to the best of my knowledge and belief.

PRINT NAME \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

SIGNED \_\_\_\_\_ TITLE \_\_\_\_\_ DATE \_\_\_\_\_

Page 2

I have an asset list or depreciation schedule already on file with the Assessor's Office and am only submitting a list of additions and removals made during 2024. (use the reverse side of this form)

I did not add or remove any equipment during 2024. There are no changes to the asset list or depreciation schedule I have on file with the Assessor's office.

# What if I do not file a schedule?

If no schedule is filed, you will be forced assessed. This means if you have filed a schedule previously, this year's assessment will be based on the previously filed amounts with no depreciation deducted. If you have never filed you will be assessed at the average amount that was reported by similar businesses.

# What if I provided an asset list last year? Do I need to list all the same items again?

No, look on **last years asset list** and see if you added or got rid of any equipment during 2024. If you did, list only the additions and removals on **this years asset list**.



ITEM TYPE AND DESCRIPTION	YEAR PURCHASED	PURCHASED AMOUNT
John Deere Zero Turn Mower	2021	10,900
Flatbed Trailer	2021	3,000
Weedeater	2022	499
Blower	2022	279
Chain Saw	2020	499
Hand Tools	2018	200
Rake, Shovel,Pruner	2018	75
Plastic Gas Cans X 3	2021	45
Cell Phone	2021	1000
<b>LIST ALL VEHICLES</b>		
2015 Silverado	2018	21,000
<b>COST OF ONE MONTHS SUPPLIES AS OF 1/1/2024</b>		<b>65</b>
<b>TOTAL</b>		<b>37,562</b>



Use space below to list assets that were **ADDED** to your business during 2024

Item type and description	Year purchased	Purchased amount
Weedeater	2024	679
Backpack blower	2024	599
<b>VEHICLES:</b>		
<b>Cost of one months supplies:</b>		
<b>Total purchase cost:</b>		

Use space below to list assets that were **REMOVED** from to your business during 2024

Item type and description	Year purchased	Purchased amount
Weedeater	2022	499
Blower	2022	279

# WHAT IF I ONLY HAVE A SMALL AMOUNT OF ASSETS AND EQUIPMENT?

There are two small account options for 2025. On the back of the schedule and the front of the yellow form check the option that best describes the total depreciated value of the assets used in your business. An asset list or depreciation schedule is not required. However, small accounts are subject to audit, meaning the assessor's office can ask you to provide a list showing purchase date and purchase price of all equipment to verify the business qualifies for one of the small account certifications.

**SMALL ACCOUNTS CERTIFICATION (OPTIONAL)** I understand either certification below is subject to penalties for perjury, and I may be subject to statutory penalty and cost if this certification is proven false.

**\$2,000** - I certify that the total depreciated value of my property (all groups) is \$2,000 or less.

**\$10,000** - I certify that the total depreciated value of my property (all groups) is \$10,000 or less but more than \$2,000.

I certify that the total depreciated value of my tangible personal property falls under one of the SMALL ACCOUNT CERTIFICATIONS. Please check the appropriate SMALL ACCOUNT CERTIFICATION box below AND on the back of the schedule form. An asset list or depreciation schedule is not required, but small accounts are subject to audit.

       **\$2,000** I certify that the total depreciated value of my property (all groups) is \$2,000 or less.

       **\$10,000** I certify that the total depreciated value of my property (all groups) is \$10,000 or less but more than \$2000.



Don't hesitate to contact us if you have questions.  
We are here to help !

Businesses beginning with numbers - letter J

Darla Murphy

- ▶ [djmurphy@mcgtn.net](mailto:djmurphy@mcgtn.net)
- ▶ 931-572-1113 ext. 1

Businesses beginning with letters K-Z

Carmen Edwards

- ▶ [cmedwards@mcgtn.net](mailto:cmedwards@mcgtn.net)
- ▶ 931-572-1113 ext. 2