Community news

Robertson's Chapel

Bucktown and Mt. Hermon communities

Wayne and Janet Casteel
926-2611

Here it is Monday night and Janet just handed me the tablet. She hasn't written a word, so I guess it's up to me this week.

Hope everyone had a good Christmas. We had a pretty good one. We were both well. We enjoyed the Christmas program by the youth at church Sunday morning, then lunch followed by a 'dirty Santa' gift exchange which was a lot of fun. Then we went to Olive Hill Baptist on Sunday night for their program and more food.

We went down to Rita and Tony's on Christmas Day (and another big meal). We had a good trip. How about those snow flurries on Christmas morning? That was enough for me for the winter. I feel for those folks like Butch and Jeannie in Loves Park, Ill. They have already had snowfall measuring in feet this winter.

Mildred Blount had a nice birthday party at Robertson Chapel Youth Center on the day after Christmas.

Ruby Perry, Kayron and Kathryn enjoyed Christmas in east Tennessee with Linda and family. Gayle LaForce spent Christmas with her daughter and family in Olive Hill. She is going to Memphis to spend New Year's with her other daughter and her family.

Our neighbor, Earlene Phillips, was at her daughter Barbara's home near Franklin, Tenn.

I met Joe Meadows driving Bud Carr's pickup this evening. Hello to you folks, especially to Mrs. Lorraine. I sure do miss seeing you and Bud sitting there in church on Sunday mornings.

Hello to the ladies in the office at TDOT in Bethel Springs, Lee Ann and Sherry. Janet never did get the elves to come up on her computer. Ya'll enjoy the rest of the week. Ranger Doug will be back next week.

We send our sympathy and prayers to the families who lost loved ones. The Vanhooses and Stricklins lost family members I knew personally.

I want to wish everyone a happy New Year. Watch those resolutions. Sometimes they are hard to keep. That's it until next week.

(held over from last week)

Merry Christmas and a Happy New Year to all! I love the music and singing. It has been a part of my life since I was just a little girl. In Chicago as part of the glee club, I sang the chorus of "0 Holy Night," and played the bells of "Silver Bells." I so remember those happy and carefree cold days of my childhood. Even all the snow, ice skating, sledding and making snow families and having snowball fights.

It was a busy week this past week. Tuesday, Benita and Caleb Hudgens ate supper with me and Wayne. Then we went to North Elementary to see "North Pole Idol." To Connie Harrison and the fifth grade class, the program was very good. We really enj oyed it. This will be Caleb's last year at North Elementary, they are growing up quick.

Wednesday found me at the home of Connie Wolfe. Her home was decorated beautifully. The food and desserts were delicious and the fellow- ship and study of Esther was great. Thank you Jessica in leading us in the study.

We had the Christmas program Sunday morning at church. Donna King put much time and effort in leading the children and everyone appreciated the effort. It was great. Garret and Nathan, we missed you. Hope you are feeling much better. Jay Wolfe, we really missed you too and pray that you are much better.

We thank and welcome all of the visitors who came. Come on back and visit Robertson Chapel again. You are always welcome.

Saturday, Dec. 26, we will be gathering to celebrate Ms. Mildred Blount's 80 birthday. Although it's not actually her birthday many from her family will be here. She is requesting no gifts. Her birthday is in January. God bless you Mildred, we wish you many more.

Many will be going elsewhere during the Christmas season. Please be careui if you're driving and make it back safe.

Trina Lindsay, Colton and Clara left to visit with her mom, Maria Huckabee and Emily Lindsay, her sister in Ark. She plans to be home by Christmas Eve.

Since Tony had almost the whole month of November off so he could go deer hunting he has to work Christmas Eve and Christmas day. So, Rita wants to celebrate Christmas Saturday in Hartselle, AL.

Olive Hill Baptist Church had their children's program Sunday night. Wayne and I, Anna and Trevor Kiddy attended. There were lots of grandparents there. But we didn't get to see you, Frankie. Evelyn Bowling and Myrtle Dowdy, it was great to see you. There were a lot of new faces to me there as well. The program was so good. God bless you.

Butch and Jeanny, I see up there in Illinois you are getting more snow. Stay warm and have a Merry Christmas.

To all the readers of the Courier, you are the ones who keep the paper coming. Keep on reading. We want to thank you and wish you all a very Merry Christmas. Remember with out Christ there is no Christmas.

Expressions of

Gratitude

The family of Robert E. Irwin extends our sincere gratitude for all the prayers and every act of kindness shown to us during the illness and passing of our love one.

We do not know the names of everyone that brought food for the repass. But thanks to all. Thanks for all your calls, cards, flowers, prayers and every act of kindness shown to us during our time of bereavement. Special thanks to St. Mark and Arthur Cunningham, pastor; Prentiss Burdine, minister; Edward Perry, elder; Jabbok choir and members; and Stephenson Shaw Funeral Directors. Thanks also to anyone that we have missed.

7 DAY
Weather Forecast
www.courieranywhere.com

NOTICE TO CREDITORS

ESTATE OF BECKY ANNETTE DAVIS

Notice is hereby given that on the 15th day of December, 2009, Letters Testamentary (or of administration as the case may be) in respect to the above estate were issued to the undersigned by the Clerk & Master of the Probate Division of the Chancery Court for Hardin County, Tennessee. All persons, resident and non-resident, having claims, matured or unmatured against the estate are required to file the same in triplicate with the Clerk and Master within the earlier of four(4) months from the date of the first publication (or of the posting, as the case may be) of this notice or twelve (12) months from the decedent's date of death; otherwise their claim will be forever barred.

This 15th day of December, 2009.
Tina Boyd, Executor or Administrator
Daniel L. Smith, Attorney for the Estate
MARTHA S. SMITH, Clerk & Master (12312tp)

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 September 6, 2006, and the Deed of Trust of even date securing the same, recorded September 14, 2006, at Book 420, Page 759 in Office of the Register of Deeds for Hardin County, Tennessee, executed by Donna A. Germain and Rejean A. Germain, conveying certain property therein described to PRLAP, Inc. as Trustee for Bank of America, N.A.; and the undersigned, Shellie Wallace of Wilson & Associates, P.L.L.C., having been appointed Successor Trustee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Shellie Wallace 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 will, on January 25, 2010 on or about 2:00 P.M., at the Hardin County Courthouse, Savannah, Tennessee, offer for sale certain property hereinafter described to the highest bidder FOR CASH, free from the statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in the Deed of Trust, said property being real estate situated in Hardin County, Tennessee, and being more particularly described as follows:

Being Lot 4 in Shiloh Shores, a plat or plan of said subdivision being of record in said Register's Office in Plat Cabinet 7, Page 66, to which reference is here made to said Plat for a more complete and accurate description, which is incorporated herein by this reference as fully set forth herein.

The property herein conveyed is subject to Declarations of Protective Covenants, Conditions and Restrictions, which appear of record in Record Book 408, Page 670, in the Register's Office for Hardin County, Tennessee, and as shown on the map of record in plat cabinet 7, page 66.

The property described herein is subject to any general overflow of the Tennessee River (Kentucky Lake)

The property described herein is subject to the nature, extent or lack of riparian rights or the riparian rights of riparian owners and the public in and to the use of the waters of the Tennessee River (Kentucky Lake)

ALSO KNOWN AS: Lot 4 Shiloh Shores, Savannah, Tennessee 38372

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: Donna A. Germain; Rejean A. Germain

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. W&A No. 726-173375

DATED December 22, 2009.
WILSON & ASSOCIATES, P.L.L.C., Successor Trustee
By: Shellie Wallace
FOR SALE INFORMATION, VISIT WWW.MYFIR.COM
and WWW.REALTYTRAC.COM (12313tc)

PUBLIC NOTICE
SAVANNAH CITY COMMISSION
RESCHEDULED MEETINGS

The Savannah City Commission January meetings have been rescheduled for the following dates:
Study Session - Monday, January 11, 2010
at 6 p.m. at City Hall
Regular Monthly Meeting - Thursday, January 14, 2010
at 7 p.m. at City Hall
The public is invited to attend.

BID NOTICE

The City of Savannah will be accepting bids on a roof replacement project for City Hall. Roofing bids will be for a "turnkey" project of changing from an asphalt shingle roof to a standing seam roof. Best successful bidder will be capable of providing engineering certification of appropriate materials and installation. City Hall will be open for onsite assessments and blueprints of the current roof structure will be available for inspection during regular business hours. General specification options of color, gauges, seam heights, etc., will be available at City Hall during normal business hours as well as on the City Website at *cityofsavannah.org.* **Bids will be accepted through January 8th at 10:00 A.M. The City of Savannah reserves the right to reject any and all bids and to negotiate with any successful bidder.**

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by that certain Deed of Trust executed on January 31, 2006, by Philip G Caldwell to Gregg Murphy, Trustee, as same appears of record in the Register's Office of Hardin County, Tennessee, under Book 398, Page 225, ("Deed of Trust"); and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP; and WHEREAS, BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP, the current owner and holder of said Deed of Trust, (the "Owner and Holder"), appointed the undersigned, Nationwide Trustee Services, Inc., as Substitute Trustee by instrument filed for record in the Register's Office of Hardin County, Tennessee, 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 Owner and Holder, and that the undersigned, Nationwide Trustee Services, Inc., Substitute Trustee, or his duly appointed attorneys or agents, by virtue of the power and authority vested in him, will on Thursday, January 21, 2010, commencing at 10:00 AM at the North Door of the Hardin County Courthouse, Savannah, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Hardin County, Tennessee, to wit:

PARCEL NO. 1: Beginning at a stake, the same being the northeast corner of the Unice Thompson land, and the southwest corner of the land herein conveyed; thence north 105 feet to a stake; thence west 210 feet to a stake; thence south 105 feet to a stake; thence east 210 feet to the beginning.

PARCEL NO. 2: Beginning on a stake on the West margin of a gravel road, running North from the Saltillo-Savannah Road, same being Leether Snider's NE corner and the SE corner of the tract of land herein conveyed; running thence West with Snider's lot 210 feet to a stkae, Snider's N.W. corner; thence North 105 feet to a stake; thence East 210 feet to a stake on the west margin of said gravel road; thence South with the West margin of said gravel road 105 feet to the point of beginning and contining by estimation one-half (1/2) of one acre, more or less. Being the same property conveyed to Philip G. Caldwell, Thomas Renna and Robyn Renna by deed of Mary Gail Snider Bridges and Judith Ann Snider Wyatt dated January 31, 2006 and recorded in Record Book 398, page 223 in the Register's Office of Hardin County, Tennessee.

Loan No.: 0001132853
PROPERTY ADDRESS: 180 Shady Lane, Saltillo, TN 38370
CURRENT OWNER(S): Philip G Caldwell

The sale of the above-described property shall be subject to all matters shown on any recorded plan; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and any matter that an accurate survey of the premises might disclose.

SUBORDINATE LIENHOLDERS: N/A
OTHER INTERESTED PARTIES: N/A

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 IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Nationwide Trustee Services, Inc., Substitute Trustee
c/o LDWatts Nationwide Trustee Services, Inc.
1587 Northeast Expressway Atlanta, GA 30329
(770) 234-9181 (ext.)
File No.: 432.0938108TN Web Site: www.msplaw.com (12313tc)

NOTICE

The Hardin County School System is soliciting proposals from qualified vendors for internal connections in two new elementary schools in progress. RFP's can be obtained from Matt Colburn on Nancy Smith at 731-925-3986. Sealed bids will be accepted at the office of the Hardin County Board of Education, until 12:00 noon, Monday, January 25, 2010. The Hardin County Board of Education reserves the right to accept or reject any or all bids.

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, 2006, and the Deed of Trust of even date securing the same, recorded August 1, 2006, at Book 416, Page 321 in Office of the Register of Deeds for Hardin County, Tennessee, executed by Urmilla Sonny, conveying certain property therein described to TRSTE II, Inc. as Trustee for Mortgage Electroni Registration Systems Inc., as a separate corporation that is acting solely as nominee for Wachovia Mortgage Corporation and Wachovia Mortgage Corporation's successors and assigns; and the undersigned, Shellie Wallace of Wilson & Associates, P.L.L.C., having been appointed Successor Trustee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Shellie Wallace 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 will, on January 11, 2010 on or about 2:00 P.M., at the Hardin County Courthouse, Savannah, Tennessee, offer for sale certain property hereinafter described to the highest bidder FOR CASH, free from the statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in the Deed of Trust, said property being real estate situated in Hardin County, Tennessee, and being more particularly described as follows:

Being Lot 43 in Shiloh Shores, a plat or plan of said subdivision being of record in said Register's Office in Plat Cabinet 7, Page 66, to which reference is here made to said Plat for a more complete and accurate description, which is incorporated herein by this reference as fully set forth herein.

The property herein conveyed is subject to Declarations of Protective Covenants, Conditions and Restrictions, which appear of record in Record Book 408, Page 670, in the Register's Office for Hardin County, Tennessee, and as shown on the map of record in Plat Cabinet 7, Page 66.

The property described herein subject to any general overflow of the Tennessee River (Kentucky Lake).

The property described herein is subject to the nature, extent or lack of riparian rights or the riparian rights of riparian owners and the public in and to the use of the waters of the Tennessee River (Kentucky Lake).

ALSO KNOWN AS: Lot 43 Declan Lane, Savannah, Tennessee 38372

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: Urmilla Sonny

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. W&A No. 717-177396

DATED December 10, 2009.
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
By: Shellie Wallace
FOR SALE INFORMATION, VISIT WWW.MYFIR.COM
and WWW.REALTYTRAC.COM (121735c)

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 May 12, 2008, and the Deed of Trust of even date securing the same, recorded May 14, 2008, at Book 471, Page 288 in Office of the Register of Deeds for Hardin County, Tennessee, executed by Mary Lavonda Walker, conveying certain property therein described to Kathy Winstead as Trustee for JPMorgan Chase Bank, N.A.; and the undersigned, Shellie Wallace of Wilson & Associates, P.L.L.C., having been appointed Successor Trustee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Shellie Wallace 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 will, on January 25, 2010 on or about 2:00 P.M., at the Hardin County Courthouse, Savannah, Tennessee, offer for sale certain property hereinafter described to the highest bidder FOR CASH, free from the statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in the Deed of Trust, said property being real estate situated in Hardin County, Tennessee, and being more particularly described as follows:

Beginning at the northeast corner of the tract conveyed to Travis E. Bradford and wife, Elaine Bradford, by James Jones and Charlene Jones, by deed dated May 26, 1959, recorded in Deed Book Number 44, Page 179 in the Register's Office for said County, said point being in the south boundary line of the tract of land E. E. Hays, Jr. conveyed to Wallace Franks, runs thence west with said Franks' south boundary line 435.5 feet to a stake in the same, runs thence south 150 feet to a stake, runs thence east 435.5 feet to a stake in the east boundary line of the tract of which this is a part, runs thence north 150 feet to the beginning.

ALSO KNOWN AS: 275 Dogtown Drive, Savannah, Tennessee 38372

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: Mary Lavonda Walker

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. W&A No. 700-171092

DATED December 22, 2009.
WILSON & ASSOCIATES, P.L.L.C., Successor Trustee
By: Shellie Wallace
FOR SALE INFORMATION, VISIT WWW.MYFIR.COM
and WWW.REALTYTRAC.COM (12313tc)

NOTICE

Hardin County Highway Department will be closed December 21 - January 4, 2010 for vacation and holidays.

RHS HOME OF THE WEEK

1815 HWY 226
Savannah, Tennessee 38372
Minimum Bid: $18,599.00
(or best offer above minimum bid)

DESCRIPTION OF PROPERTY. 5 rooms, 2 bedrooms, 1 bath, central air with crawl space. This description is believed to be correct to our best understanding.

DATE & TIME OF SALE:
01/13/2010 AT 10:00
PLACE OF SALE:
North door at Hardin County Courthouse

FOR INFO CONTACT:
731-668-2091
For future foreclosure sales and inventory property access our website: www.resales.usda.gov