



photo by Lara Love

Saturday sledding

Stasha Whitt and her brother, James, enjoyed some sledding fun on Warren Hill on Saturday when the high temperature reached 50 degrees in Thermopolis.

Town council advised of increased insurance premiums

by Jurri Schenck
During the first Town Council meeting of the year, Fred Crosby, the town administrator, reported that the city's property and car insurance premiums with HUB and underwriter Travelers will increase by 9.5%. He noted that Travelers did not pay enough for the city's hail damage. The city's coverage will lapse on Thursday, January 9. Crosby asked Gary Bowers, an insurance consultant from HUB, to shop around for other insurance companies, but all carriers declined

to give a quote. In 2019 insurance deductibles were \$1,000 per city vehicle and now have increased to \$2,500. There were 25 vehicles damaged in this summer's hail storm. Crosby said they do not have much of a choice. Mayor Chimenti asked for a motion to accept the budget increase and for this carrier. Tracy Van Heule, clerk/treasurer also asked for a motion to add appropriate wording for budget adjustments. Crosby noted that the city has worked with HUB for 10-15 years

and is not opposed to looking elsewhere for coverage. He noted the County has different coverage with WARM, Wyoming Association of Risk Managers, and suggested investigating them. "It would be interesting to find out if they saw some increases too." Mayor Mike Chimenti asked if there was ever a discussion of creating an insurance pool with the county, city and school district. Crosby said no, he doesn't know how that would work. Chimenti asked if they would bring them all together with the same company

would that bring down the insurance premiums. Crosby said he doesn't think so because they would be insurance coverage for three different entities, but doesn't know for sure. Mayor Chimenti said that it is something they can look into. Additionally, Police Department, Chief Julie Mathews, said there are two new patrol vehicles currently in the production line. They should be done by the end of next week, which will take two weeks to ship them. Also, the Spillman patch was scheduled for January 8 but due to some computer

compatibility issues, they had to postpone and push it back for now. IT is working on the upgrades to get it where they need it to be. Regarding Budget Resolution 557, after the hail storm this summer they received insurance proceeds. That insurance money went to supplement and replace the police department's Tahoes. Motion made and seconded. Town engineer Anthony Barnett reported that all the final closeout paperwork of the Firehall roof repairs is complete. Pay estimate for release and retainage

is included in the list of bills and it's approved. And he requested approval of the pay estimate of the Bore Project which accounts for materials that are in storage. There is no date set yet for when they will be here, waiting for better weather to do the work.



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Public notices

FORECLOSURE SALE NOTICE

WHEREAS, default has occurred, the mortgagee is deceased under the terms of a promissory note (the "Note") dated November 20, 2019, executed and delivered by John Novakovich, a single man ("Mortgagor(s)") to Mortgage Electronic Registration Systems, Inc. as sole nominee for Genworth Financial Home Equity Access, Inc, its successors and assigns, and a real estate mortgage (the "Mortgage") of the same date securing the Note, which a Home Equity Conversion Mortgage (Reverse Mortgage) was executed and delivered by said Mortgagor(s), to said Mortgagee, and which Mortgage was recorded on December 4, 2014, at Instrument No. 0502764 in Book 154 at Page 778 in the records of the office of the County Clerk and ex-officio Register of Deeds in and for Hot Springs County, State of Wyoming; and

WHEREAS, the mortgage was assigned for value as follows:

To Reverse Mortgage Funding LLC, its successors and assigns on October 29, 2019, recorded on November 4, 2019, at Instrument No. 0537586 in Book 187, Page 436.

All in the records of the County Clerk and ex-officio Register of Deeds in and for Hot Springs County, Wyoming.

WHEREAS, the Mortgage contains a power of sale which by reason of said default, the Mort-

gagee declares to have become operative, and no suit or proceeding has been instituted at law to recover the debt secured by the Mortgage, or any part thereof, nor has any such suit or proceeding been instituted and the same discontinued; and

WHEREAS, written notice of intent to foreclose the Mortgage by advertisement and sale has been served upon the record owner and the party in possession of the mortgaged premises at least ten (10) days prior to the commencement of this publication, and the amount due upon the Mortgage on the date of first publication of this notice of sale being the total sum of \$92,778.44 which sum consists of the principal advances of \$56,725.30 plus interest accrued to the date of the first publication of this notice in the amount of \$26,426.81, plus MIP in the amount of \$8,370.31, plus other outstanding charges in the amount of \$1,256.02, plus attorneys' fees, costs expended, and accruing interest and late charges after the date of first publication of this notice of sale;

WHEREAS, the property being foreclosed upon may be subject to other liens and encumbrances that will not be extinguished at the sale. Any prospective purchaser should research the status of title before submitting a bid;

NOW, THEREFORE Reverse Mortgage Funding LLC, its successors and assigns, as the Mortgagee, will have the Mortgage foreclosed as by law provided by causing the mortgaged prop-

erty to be sold at public venue by the Sheriff or Deputy Sheriff in and for Hot Springs County, Wyoming to the highest bidder for cash at 11:00 o'clock in the forenoon on January 21, 2020 at the front door of the Hot Springs County Courthouse located at 415 Arapahoe Street, Thermopolis, Wyoming, Hot Springs County, for application on the above-described amounts secured by the Mortgage, said mortgaged property being described as follows, to-wit:

LOTS 1 AND 2, BLOCK 64, RYAN'S ADDITION TO THE TOWN OF THERMOPOLIS, HOT SPRINGS COUNTY, WYOMING

which has the address of 332 N. 8th Street, Thermopolis, Wyoming 82443

Together with all improvements thereon situate and all fixtures and appurtenances thereto.

Reverse Mortgage Funding LLC, its successors and assigns
By: Danette Baldacci
Crowley Fleck PLLP
P.O. Box 6550
Sheridan, WY 82801
1-844-280-7990

Pub. Dec. 26, Jan. 2, 9 & 16, 2020 No. 8715

Notice of application:
Retail Liquor License -- Transfer

Notice is hereby given that on the 27th day of December 2019, Elle's Restaurant and Bar LLC. filed an application to transfer a Retail Liquor License in the office of the Clerk of the Town of Thermopolis for the following building 109 South 6th Street and protests, if there be any, against the transfer of such license will be heard at the hour of 7:00 pm on the 21st day of January, 2020, in the Town Hall Council Chambers located at 420 Broadway, Thermopolis, WY.

Tracey Van Heule, Clerk/Treasurer

Pub. Jan. 2 & 9, 2019 No. 8718

Notice is hereby given that the Board of Trustees of Hot Springs County School District No. 1 will hold a special meeting in the Board Room, located at 415 Springveiw, Thermopolis, WY, at 5:30 p.m. on January 13, 202. The purpose of the special meeting will be a work session for the Board to build SMART Goals.

/s/ Jennifer Axtell
Chairman, Board of Trustees

Pub. Jan. 9, 2019 No. 8720