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## COREY REDMAN, BOYNE CITY

The Rambler sophomore poured in 21 points, grabbed seven boards and made three steals in his effort against Traverse City St. Francis.



# Sports

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Charlevoix County News

## Section B

Thursday, December 27, 2012

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# Gladiators use big third quarter to down Ramblers

## Corey Redman nets 21 in loss

By Chris Fiel

Traverse City St. Francis 75, Boyne City 62

BOYNE CITY – After a solid 16 minutes of evenly played basketball in the first half, Boyne City trailed Traverse City St. Francis 38-32 at the break. Following the intermission, the Gladiators went on a 20-7 third quarter run, giving them just enough breathing room to keep the Ramblers at bay as



Boyne City sophomore Michael Dohm (54) goes strong to the hoop against the St. Francis defense of Ian Spencer (4). (PHOTO BY CINDA SHUMAKER)



Boyne's Maceo Vroman (5) lays this shot over the outstretched arm of TCSF center Kody Kleinrichert (3). (PHOTO BY CINDA SHUMAKER)



Rambler point guard Bradley Fouchia (left) and a Gladiator defender go after a loose ball. (PHOTO BY CINDA SHUMAKER)

TCSF came away with a 75-62 Lake Michigan Conference win on December 18.

The Gladiators led 18-14 after one quarter of play, and were up 58-39 headed into the final eight minutes.

Each squad took turns making runs in the opening two quarters before St. Francis made their big run in the third that put the game just out of reach for the young Ramblers.

"They are a big physical team," Boyne coach Nick Redman said. "I watched them beat Brother Rice handedly on

Saturday (Dec. 15) so I was wondering how our young guys would compete, and I am proud of how we competed. We got off to a great start; it was back and forth the whole first half. They hit a three at buzzer to end the half. The 3rd quarter was the difference. We didn't execute well and had some mental mistakes."

Kody Kleinrichert led TCSF with 25 points, Byron Bullough had 16 points, while Damon Sheehy had 17 points for the Glads, 5-0 overall, 2-0 conference.

For Boyne City, Corey Redman finished with 21 points, seven rebounds and three steals; Maceo Vroman added 13 points, three steals; and Bradley Fouchia chipped in with 12 points, 3 steals.

"We played even thru three quarters," coach Redman noted. "We have to be mentally tough for 32 minutes to beat them."

Coach Redman also noted that Corey Redman and Fouchia played well in handling the St. Francis pressure and that Michael Dohm and

Nick Vellis battled tough inside the paint against the much bigger Gladiators.

"We did a lot of good things tonight," Redman added. "This was a great experience for our young guys to play against a big, physical team that keeps coming at you."

Boyne City is off until after the Holiday break where they host East Jordan on January 4 in another Lake Michigan Conference showdown.

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# Sports

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## BASKETBALL ROUNDUP

### Girls Basketball Results

Lady Lancers remain unbeaten in NLC

**Ellsworth 56  
Harbor Light 49**

ELLSWORTH – The Lancers improved to 3-0 in the Northern Lakes Conference with a 56-49 victory over Harbor Light Christian on December 17.

With the win, Ellsworth improves to 3-2 overall, 3-0 NLC.

Kari Steenwyk scored 19 points to lead the Lancers, while Tara Essenberg added 14; Kendra Warner finished with 11; and Crissa Karavas had 10 points.

Ellsworth is off until January 7, when they visit East Jordan.

### Lady Ramblers fall to Traverse City St. Francis

**St. Francis 62  
Boyer City 27**

TRAVERSE CITY – The Gladiators improved to 5-1 overall, 2-0 Lake Michigan Conference with a 62-27 victory over Boyne City on December 18.

Rainy McCune paced Boyne with 10 points.

St. Francis was led by Liza Erickson with 14 points and Lauren Buckel added 11.

Boyer City is back in action January 4, hosting East Jordan.

The Ramblers won the JV game 47-30 as Hannah Hoth finished with 12 points; Sidney McLeod, eight; and Keyrsten Girlinghouse and Brooke Fouchia each added seven points as the Boyer JV improved to 4-3 overall, 2-0 in conference.

### Boys Basketball Results

Red Devils drop close game to Rams

**Harbor Springs 67,  
East Jordan 63**

HARBOR SPRINGS – The Rams were able to hold off the up and coming Red Devils 67-63 for a Lake Michigan Conference win on December 18.

East Jordan, 2-2 overall, 0-2 conference, got 15 points apiece from junior Noah Bacchus and freshman Jordan Weber to pace the Red Devils. All of Bacchus' points came after intermission.

Harbor put four players in double figures led by 21 points from Spencer Kloss, while Peter Lauer scored 16 points, and Neal Zoerhof and Justin Roberts each added 11.

East Jordan travels to Boyne City on January 4 in a Lake Michigan Conference contest.

Lancers still seeking first victory

**Mancelona 68,  
Ellsworth 26**

MANCELONA – The Ironmen used a strong second half to hold off Ellsworth in a non-conference matchup, 68-26 on December 18.

Ellsworth got nine points from Nathaniel Veldboom and Winter Romeyn chipped in with eight.

Mancelona was led by Brandon Dingman with 31 points and Brandon Scott added 14.

The Lancers, 0-3 overall are off until January 8, when they travel to Mackinaw City for a Northern Lakes Conference game.

## SNOWMOBILING

# Snowmobilers to see signage changes

Trail signage system on state trails features five new sign types and elimination of 10 sign types

LANSING — The Michigan Department of Natural Resources reminds snowmobilers of changes to the snowmobile trail signage system on state trails, including the addition of five new sign types and the elimination of 10 sign types used in past years.

The changes were implemented based on recommendations submitted by a DNR citizens' advisory workgroup, comprised of motorized trail users, trail maintenance organizations, members of the DNR's Snowmobile Advisory Workgroup and the Michigan Snowmobile Association. Technical support for the workgroup was provided by recreation and law enforcement staff from the DNR and the U.S. Forest Service.

"The changes to the motorized trail signage program are the result of a collaborative process with stakeholder groups and should be a real improvement for trail users," said Ron Olson, chief of the DNR's Parks and Recreation Division. "The sign reductions will result in less clutter along the trails and provide for more consistency statewide."

The workgroup's recommended changes are designed to improve safety on Michigan's 6,400 miles of designated snowmobile trails and provide consistent guidance to the 68 nonprofit organizations that partner with the DNR to maintain the trail system.

"Several of the other snowmobile states, and Ontario, have reduced their trail signs and have seen a reduction in accidents. Our objective is to provide a safe, family-oriented trail system for snowmobiling in Michigan," said Bill Manson, executive director of the Michigan Snowmobile Association.

The following signs have been eliminated and will be removed from state snowmobile trails:

- \* Bridge Ahead
- \* Chevron
- \* Deer Crossing
- \* Drift Area
- \* Narrow Bridge
- \* Narrow Trail
- \* Trail Crossing
- \* Truck Traffic
- \* Two Way Trail
- \* Winding Trail

New signs added to state snowmobile



Snowmobilers will see trail signage changes on state trails starting this winter.

trails in 2012 include:

- \* Combination Horizontal Alignment/Intersection (left and right)
- Bright yellow signs with directional arrows give notice of changes in horizontal trail alignment of less than 90 degrees where an intersection occurs within or immediately adjacent to a turn
- \* Private Drives Ahead
- Warn trail users where driveways cross a snowmobile trail
- \* One-Direction Large Arrow (left and right)
- Large yellow, reflective signs (10 x 12 inches) with a black arrow and border give notice of changes in horizontal trail alignment of 90 degrees or more
- \* Next (number of) Miles
- A supplemental sign that may be used below "Private Drives Ahead" sign to indicate how long the stretch of private drives runs
- \* Trail Closed to Wheeled Motor Vehicles Ahead
- Used on state or federal land prior to

the point where a designated state snowmobile trail enters private property where the use of wheeled motorized vehicles is prohibited

The DNR will continue to mark 90-degree turns with "sharp turn" warning signs supplemented with a new directional arrow.

For illustrations of the signs that will be used to mark Michigan's snowmobile trails and more information about snowmobiling in Michigan, including trail maps with downloadable GPS coordinates, visit [www.michigan.gov/snowmobiling](http://www.michigan.gov/snowmobiling).

The Michigan Department of Natural Resources is committed to the conservation, protection, management, use and enjoyment of the state's natural and cultural resources for current and future generations. For more information, go to [www.michigan.gov/dnr](http://www.michigan.gov/dnr).

## UPCOMING GAMES AND EVENTS

### JANUARY 3

#### JV BOYS

- Boyne City at East Jordan, 7:30pm
- Charlevoix at Elk Rapids, 7:30pm

#### JV GIRLS

- Boyne City at East Jordan, 6pm
- Charlevoix at Elk Rapids, 6pm

### JANUARY 4

#### BOYS BASKETBALL

- East Jordan at Boyne City, 7:30pm
- Elk Rapids at Charlevoix, 7:30pm

#### GIRLS BASKETBALL

- East Jordan at Boyne City, 6pm
- Elk Rapids at Charlevoix, 6pm

### JANUARY 5

#### WRESTLING

- Boyne City at Petoskey Invitational, 9am

## WRESTLING

# Rambler Wrestlers pick up pair of team wins

By Chris Fiel

The Ramblers picked up a pair of team wins as they defeated Kalkaska 40-18, and Lake City 36-24 on December 19.

Against Kalkaska, R.J. LaDere (135) pinned Danielle Kneer in 1:33; Zach LaDere (140) defeated Rob Pope 9-0; Carter Wilmot (145) won by void; Waylon Henning (152) won by void; Conner Mills pinned Leanne Kneer in 1:16; Francis Rosales (189) pinned Austin Santos in 2:15; and Zach Wandrie (215) won by void.

Against Lake City, R.J. LaDere (135) pinned Joey Platt in 1:17; Carter

Wilmot (140) pinned Tommy Platt in 1:06; Zach LaDere(145) pinned Jacob Clous in 1:41; Conner Mills (160) pinned Christian Eling in 1:09; Will Calo (215) pinned Calton Reser in 1:46; and Brady Calo (285) pinned Allen Highfield in 1:16.

"It was cool to come away with two team wins and nice to see Francis get his first varsity win," Rambler coach Don Nohel said.

Boyer City returns to action on January 5 when they go to the Petoskey Invitational.

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NOTICE  
(NEXT 3 PAGES)**



**NOTICE OF SHOW CAUSE HEARING AND JUDICIAL FORECLOSURE HEARING  
NON-PAYMENT OF PROPERTY TAXES**

On March 1, 2012 real estate with **unpaid 2010 and/or prior years property taxes** was forfeited to the Charlevoix County Treasurer pursuant to the General Property Tax Act, Public Act 206 of 1893, as amended.

**The Charlevoix County Treasurer is acting as the Foreclosing Governmental Unit** in proceedings to **foreclose** on this property for **unpaid property taxes**.

There are **two hearings** scheduled to finalize the foreclosure process. This publication is intended to provide additional notice to parties of interest in these parcels as to the nature, time, and location of these hearings.

A SHOW CAUSE HEARING is scheduled for 1:00pm - 4:00pm, January 16, 2013, at at the Treasurer's Office, 301 State Street, Charlevoix, MI 49720.

Any person with an interest in the property forfeited to the County Treasurer may appear at the show cause hearing and show cause why absolute title to that property should not vest in the Foreclosing Governmental Unit.

A JUDICIAL FORECLOSURE HEARING is scheduled for 1:30pm, February 22, 2013, at 33rd Circuit Court, 301 State Street, Charlevoix, MI .

At this hearing the Foreclosing Governmental Unit shall ask that the court enter a judgment foreclosing the property as requested in the petition for foreclosure. A person claiming an interest in a parcel of property set forth in the petition for foreclosure, who desires to contest that petition, must file written objections with the clerk of the circuit court and serve those objections on the Charlevoix County Treasurer, the Foreclosing Governmental Unit. The docket number of the petition is 12-0053-24-CZ.

**If you are a person with an interest in property being foreclosed:**

You have the **right to redeem** this parcel from the foreclosure process by **payment** of all forfeited unpaid taxes, interest, penalties, and fees prior to the expiration of the redemption period. **You should contact the Charlevoix County Treasurer for the amount required to redeem.**

You may lose your interest in the property as a result of the foreclosure proceeding.

The title to the property shall vest absolutely in the Foreclosing Governmental Unit unless all forfeited unpaid delinquent taxes, interest, penalties, and fees are paid by April 1, 2013.

All existing interests in oil or gas in this property shall be extinguished except the following:

i. The interests of a lessee or an assignee of an interest of a lessee under an oil or gas lease in effect as to that property or any part of that property if the lease was recorded in the office of the register of deeds in the county in which the property is located before the date of filing the petition for judicial foreclosure.

ii. Interests preserved as provided in section 1(3) of 1963 PA 42, MCL 554.291.

**PLEASE NOTE:**

**The following list represents parties that appear to have title, lien, or other apparent rights** to the parcels being foreclosed by the Foreclosing Governmental Unit.

**This notice is required to be given by law**, even if the party no longer claims or desires an interest if it appears they hold any **undischarged, apparent, or potential** title or lien right to the property.

**Listing of a party does NOT necessarily indicate that they are the owner** of a parcel, or that they are liable for the property taxes.

**This list is NOT an offering of property for sale.** These parcels are **NOT** being sold, auctioned, or otherwise made available by virtue of this notice.

There is **no procedure** for purchasing these parcels from the Foreclosing Governmental Unit at this point in the foreclosure proceedings. Those parcels that are foreclosed and not redeemed **may** become available at **public auction** in or after July of 2013. **These parcels remain the property of their current owner** until redemption rights have expired. **No party should make any attempt to inspect or enter upon these parcels** assuming them to be for sale until the final list of foreclosed parcels is determined and offered at auction in summer, 2013. **Most of these parcels will be redeemed from foreclosure. Entering upon them or contacting current property owners may constitute trespassing or undesired solicitation and may subject the offender to criminal prosecution.** The street address of the parcels listed is based on local records and is not guaranteed to be the actual location of the property.

The **amount due** listed indicates the balance which was due **as of forfeiture on March 1, 2012**. The **current amount** required to redeem **must be obtained from the Charlevoix County Treasurer**, as additional penalties, fees, and interest have accrued since forfeiture.

NAME	PARCEL ID	AMOUNT	NAME	PARCEL ID	AMOUNT
417 BOYNE AVENUE LLC	05134500100	\$51503.50	BEAVER ISLAND WOODS INC	01359001600	\$241.25
ADGATE, CARY G	00800900310	\$2570.92	BEAVER ISLAND WOODS INC	01359001700	\$241.25
ADGATE, CARY G	00800900330	\$449.38	BEAVER ISLAND WOODS INC	01359001800	\$241.25
ADGATE, CARY G	01001802600	\$4767.96	BEAVER ISLAND WOODS INC	01359002200	\$241.25
ADGATE, CARY G	01501101200	\$1593.89	BEAVER ISLAND WOODS INC	01359002300	\$241.25
ADGATE, CARY G	05137804200	\$334.81	BEAVER ISLAND WOODS INC	01359002500	\$252.05
ADGATE, CARY G	05146923330	\$2503.82	BEAVER ISLAND WOODS INC	01359002600	\$252.05
ADGATE, JODY	01501101200	\$1593.89	BEAVER ISLAND WOODS INC	01359002700	\$252.05
ADGATE, JODY L	00800900310	\$2570.92	BEAVER ISLAND WOODS INC	01359002900	\$252.05
ADGATE, JODY L	00800900330	\$449.38	BEHLING, JEANETTE M	01501501900	\$994.67
ADGATE, JODY L	01001802600	\$4767.96	BEHLING, MARK	01501501900	\$994.67
ADVANTAGE ASSETS II INC	05367700400	\$2173.24	BELL, BARBARA S	05227007525	\$4449.52
ADVANTAGE ASSETS II INC	05367700800	\$1244.07	BELL, KENNETH	05227007525	\$4449.52
ALBION FINANCIAL INC	00667700600	\$28785.47	BENEFICIAL MICHIGAN INC	05302310600	\$1091.89
ALLEN, MICHAEL J	01351500600	\$1645.95	BIELEC, JOAN L	00801700800	\$1799.07
ALLEN, MICHAEL J	01351500800	\$1645.95	BIELEC, TONY P	00801700800	\$1799.07
AMERICAN GENERAL FINANCIAL SERVICES			BLOOMFIELD FINANCIAL GROUP	01501501900	\$994.67
	00201500540	\$832.82	BONNELL, DAVID L	01072105400	\$685.72
AMMAN, CAROLYN F	00802900140	\$1067.16	BONNELL, DAVID L	01072105500	\$2270.54
AMY, STANETTE	01200102900	\$280.54	BONNELL, KATHLEEN R	01072105400	\$685.72
ANDERSEN (TRUST), RICHARD C	00757001500	\$952.40	BONNELL, KATHLEEN R	01072105500	\$2270.54
ANDERSEN, RICHARD C	00757001500	\$952.40	BOONE, CLAYTON JR	00101000615	\$1124.07
ANTHONY, BRIAN	01503100800	\$706.07	BRADLEY, CHRISTOPHER M	01003600200	\$1305.65
ANTHONY, DIANE	01503100800	\$706.07	BRADLEY, CHRISTOPHER M	01003600300	\$1165.28
APPLEWOODS LLC	01201700620	\$1105.91	BREIDENSTEIN, WALTER	01060113800	\$1159.22
APPLEWOODS LLC	01201700700	\$837.96	BREIDENSTEIN, WALTER	01060113900	\$1335.10
APPLEWOODS LLC	01201900120	\$493.89	BREIDENSTEIN, WALTER	01060114000	\$486.39
APPLEWOODS LLC	01202000130	\$640.62	BUITENDORP, DAVID	05147222830	\$1604.25
APPLEWOODS LLC	01202000220	\$508.82	BURKE, ROBIN LYN	05137700700	\$4116.25
ATLANTIC CREDIT & FINANCE INC			BURKE, ROBIN LYN	05137700810	\$508.57
	05301400900	\$2062.46	CARY, GREGORY T	01223401100	\$2444.30
ATLANTIC CREDIT & FINANCE INC			CARY, GREGORY T	01370520600	\$723.79
	05302311950	\$3887.51	CARY, GREGORY T	01370520700	\$794.38
ATLANTIC CREDIT & FINANCE INC			CARY, LYNN ANNE	01223401100	\$2444.30
	05367700400	\$2173.24	CARY, LYNN ANNE	01370520600	\$723.79
ATLANTIC CREDIT & FINANCE INC			CARY, LYNN ANNE	01370520700	\$794.38
	05367700800	\$1244.07	CCA ENTERPRISES LLC	01515000600	\$4216.68
BAIER, DANIELLE R	05302206800	\$2695.05	CEDAR LANE LLC	00667500600	\$28785.47
BAIER, MICHAEL R	05302206800	\$2695.05	CERNY, CLINT J	00239001100	\$3263.69
BAKER, JUDITH M	00112102100	\$1237.12	CERNY, CLINT J	00239003700	\$3263.69
BANK OF AMERICA NA	05238400500	\$123909.43	CERNY, MRS CLINT J	00239001100	\$3263.69
BARNETT, DOTTIE H	01401901115	\$1056.67	CERNY, MRS CLINT J	00239003700	\$3263.69
BAVERS, JAY	05367700400	\$2173.24	CERVI, FABIO	00200801300	\$2752.13
BAVERS, LOWELL	05367700800	\$1244.07	CESARO, JANUICE	05302311950	\$3887.51
BAVERS, SHELLIE D	05301400900	\$2062.46	CHARLEVOIX EMMET HOUSING COALITION		
BAVERS, SHELLIE D	05367700400	\$2173.24		00112102100	\$1237.12
BAVERS, SHELLIE D	05367700800	\$1244.07	CHARLEVOIX FEDERAL CREDIT UNION		
BAVERS, SHELLY D	05302311950	\$3887.51		05385000710	\$1873.39
BAY WINDS FEDERAL CREDIT UNION			CHARLEVOIX STATE BANK	00403302160	\$19372.31
	01402000135	\$1595.69	CHARLEVOIX STATE BANK	00462004400	\$24546.80
BAY WINDS FEDERAL CREDIT UNION			CHARLEVOIX STATE BANK	00756023110	\$1391.19
	01503600310	\$1392.57	CHARLEVOIX STATE BANK	00900206120	\$9796.69
BAY WINDS FEDERAL CREDIT UNION			CHARLEVOIX STATE BANK	01223200340	\$4954.45
	05302206800	\$2695.05	CHARLEVOIX STATE BANK	01223400120	\$1897.80
BEAVER ISLAND WOODS INC	01359000100	\$241.25	CHARLEVOIX STATE BANK	01223401100	\$2444.30
BEAVER ISLAND WOODS INC	01359000200	\$241.25	CHARLEVOIX STATE BANK	01322202600	\$2557.24
BEAVER ISLAND WOODS INC	01359000300	\$241.25	CHARLEVOIX STATE BANK	01322700175	\$1088.17
BEAVER ISLAND WOODS INC	01359000400	\$241.25	CHARLEVOIX STATE BANK	01359000100	\$241.25
BEAVER ISLAND WOODS INC	01359000500	\$241.25	CHARLEVOIX STATE BANK	01359000200	\$241.25
BEAVER ISLAND WOODS INC	01359000700	\$241.25	CHARLEVOIX STATE BANK	01359000300	\$241.25
BEAVER ISLAND WOODS INC	01359000800	\$241.25	CHARLEVOIX STATE BANK	01359000400	\$241.25
BEAVER ISLAND WOODS INC	01359000900	\$241.25	CHARLEVOIX STATE BANK	01359000500	\$241.25
BEAVER ISLAND WOODS INC	01359001000	\$241.25	CHARLEVOIX STATE BANK	01359000700	\$241.25
BEAVER ISLAND WOODS INC	01359001100	\$241.25	CHARLEVOIX STATE BANK	01359000800	\$241.25
BEAVER ISLAND WOODS INC	01359001200	\$241.25	CHARLEVOIX STATE BANK	01359000900	\$241.25
BEAVER ISLAND WOODS INC	01359001500	\$241.25	CHARLEVOIX STATE BANK	01359001000	\$241.25



CHARLEVOIX STATE BANK	01359001100	\$241.25	GREEN TREE FINANCIAL SERVICING CORP	00902101215	\$3375.24
CHARLEVOIX STATE BANK	01359001200	\$241.25		05302408000	\$1407.47
CHARLEVOIX STATE BANK	01359001500	\$241.25	GRIFFIN, ROGER J	05212307500	\$5339.98
CHARLEVOIX STATE BANK	01359001600	\$241.25	HANSON, VIVIAN ANN	05214007600	\$2324.09
CHARLEVOIX STATE BANK	01359001700	\$241.25	HANSON, VIVIAN ANN	01212601200	\$568.76
CHARLEVOIX STATE BANK	01359001800	\$241.25	HELLER, GEORGE	01212601200	\$568.76
CHARLEVOIX STATE BANK	01359002200	\$241.25	HELLER, LINDA	05105010900	\$4486.03
CHARLEVOIX STATE BANK	01359002300	\$241.25	HIGDON, WILLIARD J III	01103000300	\$8174.56
CHARLEVOIX STATE BANK	01359002500	\$252.05	HILL (ESTATE), CLARENCE E	00901501600	\$1476.49
CHARLEVOIX STATE BANK	01359002600	\$252.05	HINDLE, BILL	00901501600	\$1476.49
CHARLEVOIX STATE BANK	01359002700	\$252.05	HINDLE, JUDITH	01402000135	\$1595.69
CHARLEVOIX STATE BANK	01359002900	\$252.05	HINTON, LORETTA	01402000135	\$1595.69
CHARLEVOIX STATE BANK	01370520600	\$723.79	HINTON, WILLIAM	05227007050	\$3519.22
CHARLEVOIX STATE BANK	01370520700	\$794.38	HOLECHECK, BECKY R	05227007050	\$3519.22
CHARLEVOIX STATE BANK	05227007050	\$3519.22	HOLECHECK, RANDALL L	01351500600	\$1645.95
CHASE MANHATTAN MORTGAGE	05302310600	\$1091.89	HOLLOW, LOUIS J	01351500800	\$1645.95
CHILDS, SHELLEY L	01257500300	\$1087.38	HOLLOW, LOUIS J	00667500600	\$28785.47
CIPOLLONE, JAMES	00900403000	\$231.04	HOMER WILLIAMS LOG WORKS	05238400500	\$123909.43
CIPOLLONE, THOMAS	00900403000	\$231.04	HUGHES, RONALD L	05238400500	\$123909.43
CITIFINANCIAL	00711100910	\$2550.27	HUGHES, TERRY L	00200602525	\$3606.56
CITIFINANCIAL INC	00711100920	\$1549.14	HUNTINGTON NATIONAL BANK	00200701115	\$3382.37
CITIFINANCIAL INC	00711100930	\$424.09	HUNTINGTON NATIONAL BANK	00201102100	\$1223.93
CITIFINANCIAL INC	00901300615	\$701.53	HUNTINGTON NATIONAL BANK	05341600200	\$1980.19
CITIFINANCIAL INC	01402400220	\$1121.52	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	01003102130	\$1859.73
CITIZENS BANK	01201701100	\$535.22		00436000610	\$4124.75
CITIZENS BANK	04120700510	\$1756.06	INTERNAL REVENUE SERVICE	00800900310	\$2570.92
CITIZENS BANK	05126506010	\$757.85	INTERNAL REVENUE SERVICE	00800900310	\$449.38
CITIZENS BANK	05134203920	\$1803.26	INTERNAL REVENUE SERVICE	00803100135	\$2805.76
CITIZENS BANK	05134203950	\$296.43	INTERNAL REVENUE SERVICE	01001802600	\$4767.96
CITIZENS BANK	05367700400	\$2173.24	INTERNAL REVENUE SERVICE	01375201800	\$2948.28
CITIZENS BANK	05367700800	\$1244.07	INTERNAL REVENUE SERVICE	01501101200	\$1593.89
CJB PROPERTIES II LLC	05144510000	\$6814.25	INTERNAL REVENUE SERVICE	05137804200	\$334.81
COMERICA BANK	00100501400	\$11923.12	INTERNAL REVENUE SERVICE	05146923330	\$2503.82
COON, BRIAN R	01003102130	\$1859.73	INTERNAL REVENUE SERVICE	05302408000	\$1407.47
CORCORAN, MICHAEL J	00462004400	\$24546.80	J & A INVESTMENTS INC	01500100210	\$4592.59
CORCORAN, THERESA S	00462004400	\$24546.80	KAMRADT, JANICE	05357500500	\$1602.52
COUNTRYWIDE BANK FSB	05227007525	\$4449.52	KAMRADT, MARK	05357500500	\$1602.52
COY, JUDITH	00711100920	\$1549.14	KAMRADT, MATTHEW	05357500500	\$1602.52
COY, JUDITH	00711100930	\$424.09	KAMRADT, MICHAEL ROBERT	05357500500	\$1602.52
COY, JUDITH A	00711100910	\$2550.27	KARNES, BRIDGET A	01210700415	\$2518.68
COY, KENNETH J	00711100930	\$424.09	KARNES, BRIDGET A	01322203545	\$979.10
COY, MARILYN	00711100930	\$424.09	KARNES, EVAN B II	01210700415	\$2518.68
COY, MRS KENNETH J	00711100930	\$424.09	KARNES, EVAN B II	01322203545	\$979.10
CRAIG (TRUST), CHELSEA	01370738300	\$505.17	KARNES, EVAN B II	01322204010	\$4624.87
CRAIG, CHRIS	01370738300	\$505.17	KARNES, EVAN B II	01322207715	\$294.05
CRAIG, SCOTT	01370738300	\$505.17	KARNES, EVAN B II	01322700175	\$1088.17
CRAIN, COLLEEN	00100800220	\$733.72	KARNES, EVAN B II	01322800600	\$1872.63
CROZIER, HARVEY E III	00200701115	\$3382.37	KARNES, EVAN B II	01357605200	\$3170.52
CROZIER, HARVEY E III	00201803200	\$2532.31	KARNES, EVAN B II	01357605300	\$4473.94
CRUIKSHANK, DAN T	01211400320	\$646.68	KARNES, EVAN B II	01359000100	\$241.25
CRUIKSHANK, DANIELLE G	01211400320	\$646.68	KARNES, EVAN B II	01359000200	\$241.25
DAMSTRA, GARY A	01223400120	\$1897.80	KARNES, EVAN B II	01359000300	\$241.25
DAMSTRA, GARY A	01322202600	\$2557.24	KARNES, EVAN B II	01359000400	\$241.25
DAMSTRA, MARILYN S	01223400120	\$1897.80	KARNES, EVAN B II	01359000500	\$241.25
DAMSTRA, MARILYN S	01322202600	\$2557.24	KARNES, EVAN B II	01359000700	\$241.25
DAVIS, KARI L	00756023110	\$1391.19	KARNES, EVAN B II	01359000800	\$241.25
DAVIS, SEAN W	00756023110	\$1391.19	KARNES, EVAN B II	01359000900	\$241.25
DCW ENTERPRISES	01402100550	\$2315.07	KARNES, EVAN B II	01359001000	\$241.25
DCW ENTERPRISES INC	05302404730	\$1441.24	KARNES, EVAN B II	01359001100	\$241.25
DENISON, MICHAEL A	05115008400	\$647.30	KARNES, EVAN B II	01359001200	\$241.25
DENISON, NICHOLAS L	05115008400	\$647.30	KARNES, EVAN B II	01359001500	\$241.25
DETHLOFF, DIANA M	00802602330	\$534.10	KARNES, EVAN B II	01359001600	\$241.25
DETHLOFF, SCOTT D	00802602330	\$534.10	KARNES, EVAN B II	01359001700	\$241.25
DEVER, MARCELLA JO	00803100155	\$2805.76	KARNES, EVAN B II	01359001800	\$241.25
DEVER, THOMAS E	00803100155	\$2805.76	KARNES, EVAN B II	01359002200	\$241.25
DEYOUNG, ANGELA	00712600230	\$1452.39	KARNES, EVAN B II	01359002300	\$241.25
DEYOUNG, SHAWN	00712600230	\$1452.39	KARNES, EVAN B II	01359002500	\$252.05
DIXON, MAURICE G	00901300615	\$701.53	KARNES, EVAN B II	01359002600	\$252.05
DIXON, ROSEMARY	00901300615	\$701.53	KARNES, EVAN B II	01359002700	\$252.05
DOYLE, JOHN J	01201102100	\$220.65	KARNES, EVAN B II	01359002900	\$252.05
DRAKE, RANDALL JAMES	05342302300	\$1809.50	KARNES, MARY	01322800600	\$1872.63
DRAKE, SHAWN C	05342302300	\$1809.50	KARNES, MRS EVAN B	01322207715	\$294.05
DRYER, MARY	00665001600	\$2812.90	KARNES, MRS EVAN B II	01322700175	\$1088.17
DRYER, MARY	00665001900	\$480.24	KARNES, MRS EVAN B II	01359000100	\$241.25
EQUITY TRUST COMPANY	00667500600	\$28785.47	KARNES, MRS EVAN B II	01359000200	\$241.25
FARLEY, GAIL A	05134203920	\$1803.26	KARNES, MRS EVAN B II	01359000300	\$241.25
FARLEY, GAIL A	05134203950	\$296.43	KARNES, MRS EVAN B II	01359000400	\$241.25
FARLEY, GENE A	05134203920	\$1803.26	KARNES, MRS EVAN B II	01359000500	\$241.25
FARLEY, GENE A	05134203950	\$296.43	KARNES, MRS EVAN B II	01359000700	\$241.25
FAUGHT, GARY E	00301000345	\$1570.99	KARNES, MRS EVAN B II	01359000800	\$241.25
FAUGHT, KATHLEEN A	00301000345	\$1570.99	KARNES, MRS EVAN B II	01359000900	\$241.25
FEATHERLY, KENNETH M	00436000610	\$4124.75	KARNES, MRS EVAN B II	01359001000	\$241.25
FEATHERLY, VELETA K	00436000610	\$4124.75	KARNES, MRS EVAN B II	01359001100	\$241.25
FIFTH THIRD BANK	00601903400	\$3822.35	KARNES, MRS EVAN B II	01359001200	\$241.25
FIFTH THIRD BANK	01500100210	\$4592.59	KARNES, MRS EVAN B II	01359001500	\$241.25
FIFTH THIRD BANK	01515000600	\$4216.68	KARNES, MRS EVAN B II	01359001600	\$241.25
FIFTH THIRD BANK	05115008400	\$647.30	KARNES, MRS EVAN B II	01359001700	\$241.25
FIFTH THIRD BANK	05132000110	\$17512.89	KARNES, MRS EVAN B II	01359001800	\$241.25
FIFTH THIRD BANK	05134500100	\$51503.50	KARNES, MRS EVAN B II	01359002200	\$241.25
FIFTH THIRD BANK	05144510000	\$6814.25	KARNES, MRS EVAN B II	01359002300	\$241.25
FIRST NATIONAL BANK OF GAYLORD	05137700700	\$4116.25	KARNES, MRS EVAN B II	01359002500	\$252.05
FIRST RESOLUTION INVESTMENT CORP	01503500350	\$963.58	KARNES, MRS EVAN B II	01359002600	\$252.05
FOSTER BOAT WORKS ASSOCIATION	05242002400	\$3476.47	KARNES, MRS EVAN B II	01359002700	\$252.05
FOURTEEN CORPORATION	05102601830	\$6979.60	KARNES, MRS EVAN B II	01359002900	\$252.05
FREEMAN, RICHARD	01401100420	\$1816.55	KARNES, PAUL	01210700415	\$2518.68
FRENCH, GREGORY P	00201500540	\$832.82	KARNES, PAUL	01322203545	\$979.10
GARDNER, MECHELLE	01003100500	\$1077.28	KARNES, PAUL	01322204010	\$4624.87
GATLIFF, PERRY R	01265000800	\$406.31	KARNES, PAUL B	01357605200	\$3170.52
GATLIFF, PERRY R	01370743000	\$286.48	KENNETH R ARNDT & ASSOCIATES	05134500100	\$51503.50
GEITMAN, BERTHA J	00802501600	\$531.15	KENNEY, APRIL A	04120700510	\$1756.06
GENSON, WALTER R JR	01401901115	\$1056.67	KENNEY, RONALD B	04120700510	\$1756.06
GERRIE, JACK C	00502501310	\$988.08	KONDRAT, SHELLEY	00201102100	\$1223.93
GERRIE, JUDITH A	00502501310	\$988.08	KRAEMER, CHRISTOPHER E	05385000710	\$1873.39
GILLESPIE, JEANNIE	01322201010	\$1680.10	KRAEMER, KRISTINE L	05385000710	\$1873.39
GILLESPIE, JEANNIE	01322206500	\$2716.12	KRAMER, KEITH	05117600600	\$2977.58
GILLESPIE, JOHN	01322201010	\$1680.10	KRISTOFFER, ERIKA M	01503600310	\$1392.57
GILLESPIE, JOHN	01322206500	\$2716.12	KUTYLA, KENNETH	00210001410	\$386.32
GOATLEY, PETER	01072105400	\$685.72	LAFEBERE, MICHAEL L	05110503000	\$315.39
GOATLEY, PETER	01072105500	\$2270.54	LAFRENIERE, GERALD N	01370871400	\$261.02
GOATLEY, SUZANNE	01072105400	\$685.72	LAFRENIERE, TAMMY A	01402400220	\$1121.52
GOATLEY, SUZANNE	01072105500	\$2270.54	LEGATO, GARY E	01322201740	\$2684.85
GOEBEL, ESTHER R	01403200200	\$1271.16	LESLIE, JEANNINE M	01322201920	\$1496.35
GOEBEL, JAMES H	01403200200	\$1271.16	LESLIE, JEANNINE M	00601903030	\$10914.84
GONZALEZ, HEIDI	00200602385	\$2791.94	LIBERTY HOUSE LLC	01370210600	\$451.96
GONZALEZ, SANTIAGO	00200602385	\$2791.94	LINDEN, ROBERT KIMBALL	00237601200	\$985.48
GORDON, JOHN G	01200101200	\$220.65	LIPSKI, CHRISTOPHER	LITTLE TRAVERSE CONSERVANCY TRUST	
GORDON, JOHN G	01200103700	\$272.61	LITTLE TRAVERSE CONSERVANCY TRUST	00712801100	\$2355.19
GORDON, JOHN G	01201200400	\$234.39	LITTLE TRAVERSE CONSERVANCY TRUST	00713300920	\$514.80
GORDON, JOHN G	01201701300	\$273.36	LOBENHERZ, RICHARD E	00601903030	\$10914.84
GRANT WATER X CORPORATION	00803600100	\$1638.59	MADARY, BONNIE M	00210001410	\$386.32
GRANT WATER X CORPORATION	00803600400	\$1638.59	MAIN STREET ACQUISITION CORP	01402400220	\$1121.52
GRANT WATER X CORPORATION	00803600600	\$1106.44	MAKINO, KATHY	05132000110	\$17512.89
GRAVES, LINDA	01201600800	\$2037.14	MAKINO, RONALD J	05132000110	\$17512.89
GRAVES, LINDA	01212100210	\$5544.49	MALKOWICZ, SALLY	00901501600	\$1476.49
GRAVES, LINDA T	01210401000	\$1102.96	MALKOWICZ, VICTOR	00901501600	\$1476.49
GRAVES, LINDA T	01210401000	\$1102.96	MARQUETTE GENERAL HOSPITAL	01201600800	\$2037.14
GRAVES, LINDA T	01212000620	\$1538.37	MARQUETTE GENERAL HOSPITAL	01210401000	\$1102.96
GRAVES, ROBERT	01201600800	\$2037.14	MARQUETTE GENERAL HOSPITAL	01210401600	\$2004.36
GRAVES, ROBERT	01212100210	\$5544.49	MARQUETTE GENERAL HOSPITAL	01212000620	\$1538.37
GRAVES, ROBERT R	01210401000	\$1102.96	MARQUETTE GENERAL HOSPITAL	01212100210	\$5544.49
GRAVES, ROBERT R	01210401600	\$2004.36	MAUDRIE, KATHLEEN M	01357500400	\$3269.22
GRAVES, ROBERT R	01212000620	\$1538.37	MC LANE, JACKIE L	00200602525	\$3606.56
GREAT SENECA FINANCIAL CORP	00715300400	\$1125.13	MCWATTERS, MRS RONNIE L	01401100420	\$1816.55



MCWATTERS, RONNIE L	01401100420	\$1816.55	SBD INVESTMENTS INC	00667500600	\$28785.47
MELAVEY, EDWARD NEIL	01375201800	\$2948.28	SBD REAL ESTATE LLC	00403302160	\$19372.31
MINWENDAM FOUNDATION	00803600100	\$1638.59	SBD REAL ESTATE LLC	00900206120	\$9796.69
MINWENDAM FOUNDATION	00803600300	\$2420.87	SCHREIBER, EVA M	00247010500	\$1132.94
MINWENDAM FOUNDATION	00803600400	\$1638.59	SCHULTE, NADINE M	01003600200	\$1305.65
MINWENDAM FOUNDATION	00803600600	\$1106.44	SCHULTE, NADINE M	01003600300	\$1165.28
MOBLO, ROBERT	01402100550	\$2315.07	SEKLAR (TRUST), WILLIAM D	05241006900	\$881.06
MOBLO, ROBERT	05302404730	\$1441.24	SEKLAR, WILLIAM D	05241006900	\$881.06
MOHR, KEITH	00601903400	\$3822.35	SHIPS WATCH LLC	05214500500	\$1040.58
MOODY, CONNIE L	05102601830	\$6979.60	SHIPS WATCH LLC	05214500600	\$1040.58
MOODY, MARTIN W	05102601830	\$6979.60	SHIPS WATCH LLC	05214500700	\$1040.58
MOORE, KRISTINE	00237601300	\$985.48	SHIPS WATCH LLC	05214500800	\$1040.58
MOORE, TED	00237601200	\$985.48	SINEWAY, DOUGLAS M SR	05301300235	\$2597.32
MOORE, TED	00237601300	\$985.48	SINEWAY, SHERRY	05301300235	\$2597.32
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	00667500600	\$28785.47	SISSON, JAMES	01503500350	\$963.58
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	05227007525	\$4449.52	SMITH, MICHEAL K	05242002400	\$3476.47
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	05301300235	\$2597.32	SMITH, PENNY	00802501600	\$531.15
MOUNT, SHANE R	05127000215	\$940.24	SMITH, SANDRA R	05242002400	\$3476.47
MUETHEL, LORA	05105010900	\$4486.03	SNYDER, CLYDE	05137700700	\$4116.25
NATIONAL BANKING ASSOCIATION	00201102100	\$1223.93	SNYDER, CLYDE	05137700810	\$508.57
NATIONAL CITY BANK	05242002400	\$3476.47	SNYDER, CRAIG	05137700700	\$4116.25
NATIONAL CITY MORTGAGE CO	05302404730	\$1441.24	SNYDER, CRAIG	05137700810	\$508.57
NBD BANK	05144510000	\$6814.25	SNYDER, MRS CRAIG	05137700700	\$4116.25
NEMECEK TRUST, IRENE	05341600200	\$1980.19	SNYDER, MRS CRAIG	05137700810	\$508.57
NEMECEK, IRENE	05341600200	\$1980.19	SNYDER, SUZANNE	05137700700	\$4116.25
NEMECEK, LEO	05341600200	\$1980.19	SNYDER, SUZANNE	05137700810	\$508.57
NEW CENTURY MORTGAGE CORP	05342302300	\$1809.50	SPRINGBROOK HILLS ASSOCIATION	01060006000	\$400.84
NEWMAN, JEFFREY CARL	01003600200	\$1305.65	STARK, DIANA	01402100550	\$2315.07
NEWMAN, JEFFREY CARL	01003600300	\$1165.28	STARK, DIANA	05302404730	\$1441.24
NEWMAN, YVETTE D	01003600200	\$1305.65	STATE OF MICHIGAN TREASURY	00200602525	\$3606.56
NEWMAN, YVETTE D	01003600300	\$1165.28	STATE OF MICHIGAN TREASURY	00403302160	\$19372.31
NORMAN AND JUDITH BRUMM & CO	00436000610	\$4124.75	STATE OF MICHIGAN TREASURY	00502500200	\$5567.74
NORTH STAR CAPITAL ACQUISITION LLC	00201500540	\$832.82	STATE OF MICHIGAN TREASURY	00900206120	\$9796.69
NORTHERN MICHIGAN HOSPITALS	00715300400	\$1125.13	STATE OF MICHIGAN TREASURY	01201600800	\$2037.14
NORTHWEST MARINE YACHT BASIN ASSOCIATION	05241006900	\$881.06	STATE OF MICHIGAN TREASURY	01210401000	\$1102.96
NORTHWEST MORTGAGE INC LOAN SERVICING	05117600600	\$2977.58	STATE OF MICHIGAN TREASURY	01210401600	\$2004.36
NOWKA, MICHELLE	05134500100	\$51503.50	STATE OF MICHIGAN TREASURY	01212000620	\$1538.37
OGLE, GINA	00201500540	\$832.82	STATE OF MICHIGAN TREASURY	01212100210	\$5544.49
OLD KENT BANK	01515000600	\$4216.68	STATE OF MICHIGAN TREASURY	01322201010	\$1680.10
ONEILL, TERRY E	01500602210	\$1009.08	STATE OF MICHIGAN TREASURY	01322206500	\$2716.12
ONOFRIO, DAPHENE	01370759300	\$324.21	SUMMERHILL PROPERTIES LLC	00757001500	\$952.40
ONOFRIO, JULIO	01370759300	\$324.21	SUPERIOR REAL ESTATE	00802801800	\$296.23
OUDEKIRK (TRUST), LUCILLE E	00403502120	\$616.59	TARVUDD, ANTERO	00757001500	\$952.40
OUDEKIRK (TRUST), LUCILLE E	00403502400	\$1348.34	THAV, ANDREW J	05227007525	\$4449.52
OUDEKIRK (TRUST), LUCILLE E	00611704000	\$3334.41	THAV, TERRI	05227007525	\$4449.52
OUDEKIRK (TRUST), LUCILLE E	00611704100	\$1411.84	UMLOR, ELLEN A	00712801100	\$2355.19
OUDEKIRK (TRUST), ROBERT L SR	00403502120	\$616.59	UMLOR, ELLEN A	00713300920	\$514.80
OUDEKIRK (TRUST), ROBERT L SR	00403502400	\$1348.34	UMLOR, GREGORY S	00713300920	\$514.80
OUDEKIRK (TRUST), ROBERT L SR	00611704000	\$3334.41	UMLOR, LESTER P JR	00712801100	\$2355.19
OUDEKIRK (TRUST), ROBERT L SR	00611704100	\$1411.84	UMLOR, LESTER PETER	00712801100	\$2355.19
PARAMOUNT BANK	00239001100	\$3263.69	UMLOR, LESTER PETER	00713300920	\$514.80
PARAMOUNT BANK	00239003700	\$3263.69	UMLOR, LESTER PETER JR	00713300920	\$514.80
PAULIAN, B JILL	00145002700	\$405.34	UNIFUND CCR PARTNERS	01503600310	\$1392.57
PAULIAN, TIMOTHY	00145002700	\$405.34	US BANK NATIONAL ASSOCIATION ND	05302310600	\$1091.89
PEAINE TOWNSHIP	01210401000	\$1102.96	US BANK NATIONAL ASSOCIATION ND	01072105400	\$685.72
PEAINE TOWNSHIP	01210401600	\$2004.36	US BANK NATIONAL ASSOCIATION ND	01072105500	\$2270.54
PEOPLE OF THE STATE OF MICHIGAN	01003102130	\$1859.73	US BANK NATIONAL ASSOCIATION ND	00715300400	\$1125.13
PEOPLES STATE BANK OF MUNISING	01210401000	\$1102.96	US BANK NATIONAL ASSOCIATION ND	00100501400	\$11923.12
PEOPLES STATE BANK OF MUNISING	01210401600	\$2004.36	VANWART, SHELLY G	05302402800	\$802.39
PEOPLES STATE BANK OF MUNISING	01212000620	\$1538.37	VINCENT GROUP LLC	01322201740	\$2684.85
PERPICH, MICHELE	01515000600	\$4216.68	WALKER, STEWART W	01322201920	\$1496.35
PERPICH, THOMAS	01515000600	\$4216.68	WANTY (TRUST), RUTH C	01322201740	\$2684.85
PETRAK, DANIELLE G	01211400320	\$646.68	WANTY (TRUST), RUTH C	01322201920	\$1496.35
PETROIT, KARLA	00711100920	\$1549.14	WANTY, RUTH C	01370522600	\$411.99
PETROIT, KARLA	00711100930	\$424.09	WATLING, ALMA A	01370522600	\$411.99
PETROIT, KARLA J	00711100910	\$2550.27	WATLING, FRANCIS S	00665001600	\$2812.90
PFEIFLE, PAMELA A	01375201800	\$2948.28	WELLS FARGO BANK NA	00665001900	\$480.24
PHILLIPS, PETER ALLEN	05212307500	\$5339.98	WELLS FARGO BANK NA	00665001600	\$2812.90
PHILLIPS, PETER ALLEN	05214007600	\$2324.09	WELLS FARGO NA	01230100820	\$3124.24
PHILLIPS, RICHARD A	05212307500	\$5339.98	WERTMAN, GLENN L	01375201800	\$2948.28
PHILLIPS, RICHARD A	05214007600	\$2324.09	WILKS, KENNETH W	01111200215	\$1058.50
PIEHL, ANGELA K	01003600200	\$1305.65	WILKS, RUTH E	01111200215	\$1058.50
PIEHL, ANGELA K	01003600300	\$1165.28	WISER, JULIE M	05302310600	\$1091.89
PIEHL, VICTOR WADE	01003600200	\$1305.65	WISER, VICTOR WILLIS	05302310600	\$1091.89
PIEHL, VICTOR WADE	01003600300	\$1165.28	WOJAN (TRUST), CONSTANCE A	01223200340	\$4954.45
PORT OF ST JAMES ASSOCIATION	01370759300	\$324.21	WOJAN (TRUST), CONSTANCE A	01372000100	\$1300.06
POTTER, BRIAN F	00902101215	\$3375.24	WOJAN, CONSTANCE A	01201701100	\$535.22
POWERS, LEE K	00757001500	\$952.40	WOJAN, CONSTANCE A	01223200340	\$4954.45
PROPERTY ACCOUNTING SERVICES	05238400500	\$123909.43	WOJAN, CONSTANCE A	01372000100	\$1300.06
QUICKEN LOANS INC	05227007525	\$4449.52	WOJAN, EDWARD B	01201700620	\$1105.91
RAJKOVICH, EMILEA L	01003102130	\$1859.73	WOJAN, EDWARD B	01201700700	\$837.96
RASCH, JEFFREY	01060006000	\$400.84	WOJAN, EDWARD B	01201701100	\$535.22
REIBEL, EARL A	01503100800	\$706.07	WOJAN, EDWARD B	01201900120	\$493.89
REIBEL, MARY M	01503100800	\$706.07	WOJAN, EDWARD B	01202000130	\$640.62
REPUBLIC BANK	00436000610	\$4124.75	WOJAN, EDWARD B	01202000220	\$508.82
REPUBLIC BANK	00712600230	\$1452.39	WOJAN, EDWARD B	01201700620	\$1105.91
ROEHRIG, BART D	05301300120	\$3935.06	WOJAN, MRS EDWARD B	01201700700	\$837.96
			WOJAN, MRS EDWARD B	01201701100	\$535.22
			WOJAN, MRS EDWARD B	01201900120	\$493.89
			WOJAN, MRS EDWARD B	01202000130	\$640.62
			WOJAN, MRS EDWARD B	01202000220	\$508.82
			WOJAN, RYAN W	01201700620	\$1105.91
			WORDEN, JEFFREY	01201700700	\$837.96
			WORDEN, MRS JEFFREY	01201701100	\$535.22
			WRIGHT, DONALD C	01201900120	\$493.89
			WRIGHT, TERRY A	01202000130	\$640.62
			ZELENOCK, BOB	01201701100	\$535.22
			ZETTEL, BRYAN J	05117600600	\$2977.58
			ZETTEL, MRS BRYAN J	05117600600	\$2977.58

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2002 Dodge Durango SXT. 4x4, 8 cyl, air, cruise, power, tow pkg. Payments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 2 3 1 - 3 4 7 - 6 0 8 0 . www.petoskeyautogroup.com

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2002 Ford Explorer. 4x4. Leather, 3rd row seat, tow pkg. Payments as low as \$249 a month. Drive Now Auto Sales, 2215 US Highway 31 N Petoskey, MI 49770. Phone 231-347-3200

2002 Ford Ranger. 4x4, Ext. cab, soft tonneau cover, tow pkg. Payments as low as \$199 a month. Drive Now Auto Sales, 2215 US Highway 31 N Petoskey, MI 49770. Phone 231-347-3200

2002 Jeep Liberty. 4x4. Cruise, air, sunroof. Payments as low as \$249 a month. Drive Now Auto Sales, 2215 US Highway 31 N Petoskey, MI 49770. Phone 231-347-3200

2003 Ford Explorer XLS. 4x4, 6 cyl, tow pkg. Payments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 2 3 1 - 3 4 7 - 6 0 8 0 . www.petoskeyautogroup.com

2003 Ford Explorer XLS. 4x4, 6 cyl, tow pkg. Payments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 2 3 1 - 3 4 7 - 6 0 8 0 . www.petoskeyautogroup.com

2003 Jeep Liberty Sport. 4x4, low miles. Payments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

2003 Jeep Liberty Sport. 4x4, low miles. Payments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080.

Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

2004 Jeep Liberty. 4x4, 6 cyl, power sunroof, power everything. Payments as low as \$225 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 2 3 1 - 3 4 7 - 6 0 8 0 . www.petoskeyautogroup.com

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2004 Jeep Liberty. 4x4, air, cruise. Payments as low as \$225 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 2 3 1 - 3 4 7 - 6 0 8 0 . www.petoskeyautogroup.com

2008 Chevy Silverado 1500 LTZ 4x4. Beautiful! 1 Owner! Loaded! Heated ebony leather, 18 Alloy Wheels, Z-71 Off Road Pkg., Fog Lamps, Remote start, Chrome running board & more! \$19,949. Dave Kring

Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2011 Kia Sorento LX 4x4. 1 owner in Java Brown, 27 MPG Hwy! Many Safety Features, Blue tooth, Satellite Radio, CD, Fog lamps, best of all has 58k miles. \$18,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

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## Real Estate Corner

### Question & Answers About Selling Real Estate

# Things Not to Do Before Purchasing a Home



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**No Major Purchase of Any Kind**  
Don't Buy a Car or any major purchase that would create debt of any kind. This includes furniture, appliances, electronic equipment, jewelry, vacations, expensive weddings, etc.

**Don't Move Money Around**  
When a lender reviews your loan package for approval, one of the things they are concerned about is the source of funds for your

down payment and closing costs. Most likely, you will be asked to provide statements for the last two or three months on any of your liquid assets. This includes checking accounts, savings accounts, money market funds, certificates of deposit, stock statements, mutual funds, and even your company 401K and retirement accounts.

If you have been moving money between accounts during that time, there may be large deposits and with-

drawals in some of them. The mortgage underwriter (the person who actually approves your loan) will probably require a complete paper trail of all the withdrawals and deposits. You may be required to produce cancelled checks, deposit receipts, and other seemingly inconsequential data, which could get quite tedious.

Perhaps you become exasperated at your lender, but they are only doing their job correctly. To ensure quality

control and eliminate potential fraud, it is a requirement on most loans to completely document the source of all funds. Moving your money around, even if you are consolidating your funds to make it easier, could make it more difficult for the lender to properly document.

So leave your money where it is until you talk to a loan officer. In addition, this would be a bad time to change banks.

## Featured Property

# Rambling ranch home on one-acre site in the heart of Boyne City



By Jim Akans

It may feel like the essence of living way out in the country, but this rambling ranch home is actually situated on four large city lots right in the heart of Boyne City. Talk about the best of all worlds, this is a real estate listing that has it all.

This spacious three bedroom floor plan offers approximately 1,675 square feet of "stretch out

and enjoy" living space. And if that isn't enough room to roam inside, the extensive property also features a detached 26 x 44 foot garage that includes a workshop plus a 14 x 26 foot loft area that can serve as a recreation room, media center, "man-cave," home office...the possibilities are virtually endless.

Yet there is more. Stroll towards the back of the enormous property and discover yet more

storage space with a 40 x 70 pole barn.

Among the amenities in this home are central air conditioning, a full compliment of appliances that includes range/oven, dishwasher, refrigerator, washer and dryer, and there is an open deck plus a patio for enjoying a little outdoor "R and R."

Located at 1109 Charlevoix Street in Boyne City, this home and property definitely make a

complete country home in the city package, and it is listed at just \$169,900. For a more information or to arrange a tour, call Marty Moody or Chris Christensen at Lynda's Real Estate Service in Boyne City at 231-582-9555 or email at Marty@lyndasrealestate-service.com or Chris@lyndasrealestate-service.com



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ments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

2004 Chevy Malibu. Gas Saver! 32 MPG Hwy! Great Safety equipment. Power Adjustable Pedals, CD, power seats, Tilt & telescopic wheel and more. A great buy! \$5,990. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2006 Hyundai Sonata. 6 cyl, leather, loaded, 27 MPG. Payments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

2007 Chevy Malibu MAXX LTZ. Loaded with all you'd want & a 1 owner! Great Mileage: 29 MPG Hwy! Heated leather, sunroof, 2 sunroofs, Climate control chrome wheels & more! \$9,449. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2008 Subaru Outback 2.5i AWD. Low Miles, great safety features, heated tan cloth, deep tread tires on alloys, CD, gets great mileage, fog lamps, Roof Rack and a great buy! \$17,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2010 Chevy Impala LT. Loaded, flex-fuel, 29 MPG. Great car. Payments as low as \$229 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

2010 Ford Focus SE. Only 45K, loaded, 29 MPG. Very nice. Payments as low as \$225 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

2010 Toyota Corolla LE. Looking for great mileage and a great deal? You found it! Marked down to go! Low miles, great tires, and many features. Stop today and take it for a spin! \$13,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2011 Toyota Corolla. Air, cruise, more. Very Nice! Payments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

2011 Toyota Corolla. Air, cruise, more. Very Nice! Payments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

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**GREAT ROOMS** is now wholesaling mattresses to the public. Prices begin at \$119. 148 W. Main St. Downtown Gaylord, corner of Main and N. Court St. www.greatroomsgaylord.com. Call 989-748-4849

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**FREE FIREARM Appraisals.** Terry's Gun Shop. Consignments welcome, Rose City, MI 48654. Old Winchesters wanted. 989-709-1944.

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## Heavy Equipment

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# Automotive Review



**2013 Ford Explorer Sport: The first-ever high-performance Explorer model features a 350-horsepower 3.5-liter EcoBoost V6, structural chassis enhancements for improved dynamics, and sporty design cues.** PHOTO COPYRIGHT FORD MOTOR COMPANY

## 2013 Ford Explorer Sport, a fully capable SUV certified to deliver class-leading fuel economy

Ford's 2013 Explorer Sport will stand in a class of one when it goes on sale next month with an EPA-certified 22 mpg highway rating, the only seven-passenger, high-performance SUV on the market to do so. New for the 2013 model year, Ford Explorer Sport arrives, packing a 365-horsepower EcoBoost® engine, high-fashion interior design and class-leading fuel economy.

"Explorer Sport hits a sweet-spot combination of power, usable torque, 4WD capability, with class-leading fuel efficiency," said Bill Gubing, chief engineer for Explorer, Taurus and Police Interceptor vehicles. "The Explorer Sport EcoBoost engine matches Taurus SHO for output and the Terrain Management System has been specifically calibrated to optimize increased power – regardless of the road or conditions."

Explorer Sport mixes high-performance SUV power with fuel economy of up to 16 mpg in city driving and 22 mpg on the highway.

"Explorer Sport is an uncompromised high-performance SUV," said Gubing. "From making changes to the chassis and suspension, uniquely calibrating the Terrain Management System for added power, we're delivering an SUV that delivers great dynamics and performance – while towing up to 5,000 pounds."

The Explorer Sport features a paddle-shifted six-speed Select-Shift Automatic™ transmission with a unique 3.16 to 1 final drive ratio to provide the balance of responsive acceleration and economical low-rpm cruising for better highway fuel efficiency.

Ford engineers also added chassis tunnel reinforcements and a solid-mounted electric power-assisted steering (EPAS) rack with improved pedal feel and response for drivers, both on-road and off. This model comes standard with larger brakes for improved pedal feel, stronger resistance to fade and better performance while



**2013 Ford Explorer Sport: The new Explorer Sport features unique interior design cues and leather faced seats with contrast stitching, inspired by fashion accessories such as Prada handbags.** PHOTO COPYRIGHT FORD MOTOR COMPANY

towing.

Explorer Sport also has received special Terrain Management System settings for optimizing increased power and torque in on-road touring and under sandy, snowy, rutted mud and hill descent conditions. These changes enable a luxurious ride for driving enthusiasts, without the harshness or thirst for fuel of performance-intended competitors. Development engineers validated snow settings in Michigan's Upper Peninsula and returned to Borrego Springs, Calif. to fine-tune sand settings. Sport-specific calibration optimizes increased EcoBoost power and consistent torque to specific conditions such as deep sand or snow, at the setting of a console-mounted knob.

The 2013 Sport builds on Explorer's muscular, sculpted form with subtle cues to differentiate it from other models in the lineup. Available in four exterior colors – Ruby Red Metallic Clearcoat, White Platinum Metallic Tri-Coat, Tuxedo Black Metallic and Ingot Silver Metallic – Explorer Sport has unique 20-inch painted and machined wheels, features blacked-out headlamp and tail-

lamp treatments, black roof rack rails, sideview mirror skull caps and a liftgate appliqué. The Explorer Sport's special grille is a low-gloss Sterling Gray mesh, with contrasting ebony high-gloss bars.

Inside, the high-end feel continues. Charcoal Black leather-trimmed seating is available with and without contrasting Sienna inserts. The interior design contrast was inspired by fashion, mirroring two-tones that are currently seen in leather accessories and apparel from design houses Balenciaga and Prada. Stitching is emphasized to lend a handcrafted appearance while highlighting Explorer Sport's sculptured seats. Explorer Sport also has unique steering wheel stitching, a technical look to instrument and door panel appliques, unique Sport-logo floor mats and illuminated scuff plates.

As the top of the Explorer line, Sport offers a robust array of standard and optional customer-focused technologies that make driving more comfortable, convenient and connected.

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sume to: The City of East Jordan, Attn: Cheltzi Wilson, City Clerk, PO Box 499, East Jordan, MI 49727 or submit to wilson@eastjordancity.org. To view a detailed job description, visit www.eastjordancity.org. Applications will be accepted until December 21, 2012 at 5:00 p.m. No postmarks or late applications will be accepted. The City of East Jordan anticipates a start date of early January. The City of East Jordan is an equal opportunity employer.

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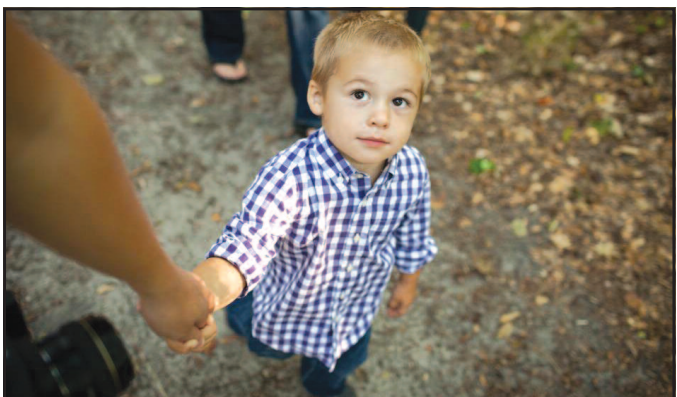
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All meetings are held in City Hall unless otherwise noted

- City Commission Meetings: 1st & 3rd Tuesday of Month at 7:00 p.m. Planning Commission: 2nd Thursday of Month at 5:30 p.m. Board of Appeals: 4th Monday of Month at 5:15 p.m. Housing Commission: 2nd Tuesday of Month at 4:00 p.m. at Lakeview Manor Board of Review: March 11th & 12th, July 16th and December 10th DDA Board: 1st Monday of Month at 5:30 p.m. Parks & Recreation Committee: Meets on an as needed basis

The City of East Jordan will provide necessary and reasonable auxiliary aids and services, such as signers for the hearing impaired and audio tapes of printed materials being considered at a public meeting or hearing upon 10 days notice to the City of East Jordan. Individuals with disabilities requiring auxiliary aids or services should contact the City of East Jordan by writing or calling:

Cheltzi M. Wilson, City Clerk P.O. Box 499, East Jordan, MI 49727, (231) 536-3381

NOTICE: The next meeting of the East Jordan City Commission will be held at 7:00 PM on Wednesday, January 2 at East Jordan City Hall.

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