

CLASSIFIED

NOTICE OF INTENT TO MINE Pursuant to Application Number 866-0354, Renewal-2

In accordance with the provisions of KRS 350.055, notice is hereby given that B & W Resources, Inc., 300 Liperote Way, London, Kentucky 40741, has applied for a renewal of a surface coal mining and reclamation operation consisting of approximately 415.0 acres and located approximately 2.7 miles northeast of Lower McIntosh in Leslie County. The operation is located approximately 0.5 miles South East of the Hal Rogers Parkway and Lower McIntosh road intersection and 0.0 mile from Big Peavine Branch.

The proposed Renewal area is located on the Hyden East U.S.G.S. 7.5 minute quadrangle map. The operation will utilize the contour and area methods of surface mining. The surface area disturbed by this operation is owned by Kentucky River Properties LLC, Mountain Mission Foundation, Wayne & Anna Mae Engle, Blue Jean Engle, Land Resources & Royalties LLC, Archie & Paul Sizemore, Eldon Paul Begley, William S. and Marsha Detherage, Bill and Virginia B.Luttrell and Edward L. Clemons Estate-Leon L. and Sandra Hollon, Rachele B. Freeman, Rebeckah Freeman Adcock. The renewal application has been filed

for public inspection at the Department for Natural Resources’ Middlesboro Regional Office, 1804 Cumberland Avenue, Middlesboro, Kentucky 40965. Written comments, objections or requests for a permit conference must be filed with the Director, Division of Mine Permits, 300 Sower Blvd., Frankfort, Kentucky 40601.

NOTICE OF BOND RELEASE

(1) In accordance with KRS 350.093, notice is hereby given that Detherage Minerals, Inc., 300 Liperote Way, London, KY 40741, has applied for a phase III bond release on increments 1, 3, 4, 5, and 7 of permit number 866-0330 which was last issued on 7/8/2024. The application covers an area of approximately 164.89 acres located approximately 1.70 miles East of Dryhill in Leslie County. (2) The operation is located approximately 0.11 miles south from Grassy Branch Road’s junction with the Hal Rogers Parkway and located 0.17 miles north of Aces Branch. The Latitude is 37o 13’ 51”N. The longitude is 83o 20’ 11”W. (3) The surety bond now in effect for increment 1 is in the amount of \$43,200 and approximately 15% of the original bond amount is included in the application for release. The surety bond now in effect for increment 3 are in the amount of \$77,600 and approximately 15% of the original bond amounts are included

in the application for release. The surety bond now in effect for increment 4 is in the amount of \$11,000 and approximately 15% of the original bond amount is included in the application for release. The surety bond now in effect for increment 5 is in the amount of \$37,600 and approximately 15% of the original bond amount is included in the application for release. (4) Reclamation work performed for a Phase III release includes: The permittee has successfully completed all surface coal mining and reclamation operations in accordance with the approved reclamation plan, such that the land is capable of supporting the postmining land use approved pursuant to 405 KAR 16:210 or 405 KAR 18:220; and has achieved compliance with the requirements

of KRS Chapter 350, 405 KAR Chapters 7 through 24, and the permit; and the applicable liability period under 405 KAR 10:020, Section 3(2) has expired. Reclamation was completed in October of 2015 on increments 1, 4, 5, and 7 and May of 2018 on increment 3. (5) This is the final advertisement of the application. Written comments, objections, and requests for a public hearing or informal conference must be filed with the Director, Division of Field Services, 300 Sower Boulevard, Frankfort, Kentucky 40601 by September 6, 2025.

(6) A public hearing on the application has been scheduled for September 9, 2025 at 9:00 AM at the Division of Mine Reclamation and Enforcement’s Middlesboro Regional Office, 1804 East Cumberland Avenue, Middlesboro, KY 40965. The hearing will be canceled if no request for a hearing or informal conference is received by September 6, 2025.

COMMONWEALTH OF KENTUCKY  
LESLIE CIRCUIT AND DISTRICT COURTS  
P.O. BOX 1750  
HYDEN, KY 41749  
PROBATE CASE NO. 25-P-000638  
NOTICE OF PROBATE  
IN RE: ESTATE OF Jackie Cornett  
ADDRESS 1451 Pleasant Valley Busy , KY 41723  
EXECUTOR: Geraldine Cornett  
ADDRESS: 1451 Pleasant Valley Busy , KY 41723  
ALL CREDITORS MUST FILE CLAIM, (6) SIX MONTHS FROM DATE OF APPOINTMENT.  
APPOINTMENT DATE: 7-15-24  
ATTORNEY OF RECORD:

8 Key Steps to Buying a Home

(StatePoint) Buying a home might be the most significant financial decision you ever make. By understanding these eight key steps in the process, you can move forward with confidence, clarity and long-term success:

1. Understand what you can afford. Understanding your finances may not be as fun as house hunting, but it’s necessary for determining how much you can afford. Most lenders suggest spending no more than 30% of your monthly income (before taxes are taken out) on mortgage payments, including principal, interest, taxes and insurance. Your credit, current interest rates and closing costs also impact what you can afford, so take these factors into consideration. Freddie Mac’s Homebuying Budget Calculator is a useful resource during this step in the process.
2. Explore down payment options. Today’s down payment options are expanding homeownership accessibility. For example, certain mortgage products allow you to put down as little as 3%. However, if you make a down payment of less than 20%, you may have to pay for private mortgage insurance until you reach 20% equity in your home. Knowing the possibilities for funding your down payment, beyond personal savings, is also helpful. These may include governmental assistance or gifts and loans from relatives. Use Freddie Mac’s Down Payment and PMI Calculators to see what’s possible.

3. Find your team. Having the right people by your side makes homebuying more enjoyable and less stressful. This team may include a housing counselor, real estate agent and lender. Who you select matters, so look for experienced, trusted professionals.

4. Find the right home. To find the right home, assess the property based on factors like its proximity to certain school districts, public transportation and your job. Then consider what type of home you want to live in. From single-family homes to condominiums, each has its advantages and disadvantages, and the right one for you will depend on your finances, lifestyle and stage of life. It’s easy to get overwhelmed by the possibilities, so consider creating a wish list to narrow down your choices. Include your must-haves and deal breakers, and reflect on how your needs may evolve.

5. Apply for a loan. Finding the right loan may make a big difference in your monthly payments and overall loan cost. Shop around and check out Freddie Mac’s Loan Comparison Calculator to determine which loan is best for

your housing goals. Then, work with your lender to apply for and complete the application process. The process takes roughly 45 days and will include providing proof of employment, banking statements and other documentation.

6. Make your offer. Through this phase, you’ll work closely with your real estate agent who will help determine a fair offer price while making sure you stay within range of what you can afford. They’ll also handle all contract negotiations with the seller’s agent.

7. Get an inspection and appraisal. Once your offer is final, your lender will order an appraisal. This is a necessary step in securing financing, and protects you and the bank by ensuring the home’s value matches the agreed upon sale price. Companies like Freddie Mac may offer appraisal waivers in certain instances, so be sure to ask your lender



if one is possible. For peace of mind, you may also wish to pay for a home inspection. If the inspector finds issues, you can work with the seller to determine if they need to pay for repairs. Or, if you have a home inspection contingency, you could renegotiate the sales price, require the seller make repairs or back out.

8. Close on your home. Closing, also called settlement, is a meeting where you sign final documents, pay closing costs, and ownership is officially transferred to you. To prepare, secure your closing funds. Freddie Mac’s Closing Costs Calculator can help you estimate how much you’ll pay at settlement. You should also do a for-

mal walkthrough of the property to check that it’s in the agreed upon condition and read all the closing documents — don’t be afraid to ask your attorney or closing agent questions. With educational resources like My Home by Freddie Mac, you can make informed, empowered decisions every step of the way. In fact, 7 out of 10 My Home users feel better prepared to buy a home. Visit <https://myhome.freddie-mac.com/buying> to access these tools and resources. Preparation is key to successful homeownership. Know the phases of the homebuying process, so you can begin your housing search educated and informed.

CROSSWORD

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STATEPOINT CROSSWORD THEME: IN THE KITCHEN

ACROSS

1. Basilica feature
5. Cameron, to friends
8. \_\_\_\_ and flow
11. One of the Bridges
12. Have the blues
13. Op-ed piece
15. Blondie’s hit “\_\_\_\_ Me”
16. Certain something
17. \*Granny Smith
18. \*Broth-making container
20. Big name in mapmaking
21. Inexperienced
22. \*Group of dishes or pots
23. Deprived of ovaries
26. Medusae
30. Got an Oscar, e.g.
31. Kind of license
34. Crescent
35. Description for twins
37. “\_\_\_\_ the season!”
38. Orthodox Judaism adherent
39. Class roster item
40. Between lights and action
42. Source of pork
43. \*Shredding devices
45. Bear-like

47. Florida key
  48. French farewell
  50. Physicist Niels \_\_\_\_
  52. \*Kitchen hand protector (2 words)
  55. Holey confection
  56. Track event
  57. \_\_\_\_ of the trade, sing.
  59. 1st letter of Hebrew alphabet
  60. Charlie Parker’s nickname
  61. Shrek or Fiona, e.g.
  62. Word of compliance
  63. Actor Stallone
  64. \*Spice \_\_\_\_ or pot \_\_\_\_
- DOWN
1. Beginning of the alphabet
  2. \*Often go with carrots
  3. \*NaCl
  4. Speech at a funeral
  5. \*Flute alternative
  6. \*Cook’s garb
  7. \*Veal or venison, e.g.
  8. Sport spectator’s TV acronym
  9. Like white-headed eagle
  10. “Farewell” to Birdie
  12. Manage (2 words)
  13. Like cornstalks
  14. \*Flat-edged utensil
  19. \*Flapjack alter-

- native
22. Blink of an eye, abbr.
23. Swing, \_\_\_\_, swung
24. Like Amundsen-Scott South Pole Station location
25. Carl Jung’s inner self
26. \*\_\_\_\_ en place
27. \*Sea-weed-wrapped dish
28. Opposite of cation
29. Swamp plant
32. Estimated arrival times, acr.
33. Timothy, to friends
36. \*Popular condiment
38. Sheik’s bevy
40. Alan Paton’s novel “\_\_\_\_, The Beloved Country”
41. Broken, e.g.
44. Third planet from the sun
46. Bachelor on “The Bachelorette,” e.g.
48. Be of use
49. Condemn
50. Bantu language
51. Change for a five
52. Globes and eyeballs, e.g.
53. “Animal House” garb
54. Rigid necklace
55. Calendar square
58. Albanian money

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