

01 PUBLIC NOTICES

-Invitation to Bid-
Bids will be received via mail to Montgomery County Board of Education, 3400 Indian Mound Drive, Mt. Sterling, KY 40353, to furnish the following items for Montgomery County Schools.
Bid No. 2025-04-03
Item Oil Disposal
Bid No. 2025-04-04
Item Diesel Fuel
All bids must be clearly marked as Montgomery County Schools Bid with the appropriate bid number and item concerned and received no later than 2:00 p.m., Friday, April 11, 2025.
The Board of Education reserves the right to waive defects and informalities in bids, and/or to reject any or all proposals as may be deemed to its interest, and to award by item, combination of items, or lot.
Bid forms and/or specifications are available at the Board of Education office by contacting Rick Culross, 859-497-8760 ext. 6002, richard.culross@montgomery.ky-schools.us or Brittany Wells, 859-497-8760 ext. 6007, brittany.wells@montgomery.ky-schools.us

AFFIDAVIT OF HEIRSHIP –
RICHARD L. GRAY ESTATE
Pamela Hall, daughter and Beneficial Heir of Richard L. Gray, deceased (d. May 31, 2002, Pike County, KY), claims all rights to the

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estate. No written will exists—estate passed per family custom.
Heirs: Pamela Hall, Dwayne Gray, Michelle Gray (children), and spouse Jeanetta Gray. All estate property—titles, assets, securities, etc.—assigned to the RICHARD L. GRAY Legacy Trust.
Executor: Hall, Pamela.

COMMONWEALTH OF KENTUCKY
MENIFEE CIRCUIT COURT
DIVISION I
ACTION NO. 24-CI-90071
ELECTRONICALLY FILED
MOVEMENT MORTGAGE, LLC, PLAINTIFF
vs. NOTICE OF COMMISSIONER'S SALE
CALVIN J. RATLIFF, ET AL, DEFENDANTS
By virtue of a Judgment and Order of Sale entered in Menifee Circuit Court on March 27, 2025, to raise the sum of \$68,774.48, plus interest, fees, and the costs of sale, I will expose for sale to the highest and best bidder at the Courthouse door, in Frenchburg, Menifee County, Kentucky, on Wednesday, April 30, 2025, at the hour of 11:00 a.m., the following described property:
Property Address: 193 Parsons Lane, Wellington, KY 40387
Parcel No. 071-00-00-003.74
Lot No. 74, Adams Acres Subdivision, as shown on a survey and plat of said subdivision of record in plat book 1, page 81, Menifee County Clerk's office, to which ref-

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erence is made for a more particular description and located of said lot.
Being the same property conveyed to Calvin J. Ratliff, and unmarried man, by deed dated 6/26/2020 and recorded 7/1/2020 in deed book 125, page 252, in the records of the Menifee County Clerk.
This property is sold subject to all real estate taxes, easements, and off-sales of record; and reference is hereby made to the office of the Menifee County Clerk.
The terms of the sale shall be ten (10%) percent cash or check at the time of sale and the balance on credit of thirty (30) days with privilege of the successful bidder to pay in full at the time of sale. The successful bidder requesting credit must execute a bond with approved surety bearing interest at the rate of 3.625% per annum from date of sale until paid, which bond shall have the full force and effect of a Judgment and should execution be issued thereon, no replevy shall be allowed. A lien shall exist and shall be retained by the Commissioner on the property sold as security for the purchase price.
/s/ Howard D. Stone
Hon. Howard Stone,
Master Commissioner
Menifee Circuit Court
Law Office of Howard D. Stone, PLLC
P.O. Box 712
Owingsville, Kentucky 40360
606-674-9233

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COMMONWEALTH OF KENTUCKY
MONTGOMERY CIRCUIT COURT
DIVISION II
ACTION NO. 23-CI-90163
Electronically Filed
CITIBANK, N.A., PLAINTIFF
v.
BRANDI L. DRAGOO, ET. AL., DEFENDANTS
NOTICE OF COMMISSIONER'S SALE
By virtue of a Judgment and Order of Sale entered in Montgomery Circuit Court on March 20, 2025, to raise the sum of \$121,368.50, interest, fees, and the costs of sale, I will expose for sale to the highest and best bidder at the Courthouse door, in Mt. Sterling, Montgomery County, Kentucky, on Saturday, April 26, 2025, at the hour of 12:00 p.m., the following described property:
Property Address: 529 Oakmont Drive, Mt. Sterling, KY 40353
P V A Map Number : 022-60-01-065.00
BEING THE SAME PROPERTY- Conveyed to Brandi L. Drago and Joshua A. Drago by that deed dated October 30, 2008 and recorded November 24, 2008 in Book 285, Page 210 of the records of the Clerk of Montgomery County, Kentucky.
This property is sold subject to all real estate taxes, easements, and off-sales of record; and reference is hereby made to the office of the Montgomery County Clerk. The terms of the sale shall be ten (10%) percent cash or check at the time of sale and the balance on credit of thirty (30) days with privilege of the successful bidder to pay in full at the time of sale. The successful bidder requesting credit must execute bond with approved surety bearing interest at the rate of (6.5%) per annum from date of sale until paid, which bond shall have the full force and effect of a Judgment and should execution be issued thereon, no replevy shall be allowed. A lien shall exist and shall be retained by the Commissioner on the property sold as security for the purchase price. Appraisal information and photos will be posted, when available, at www.facebook.com/mcmastercommissioner.
/s/Angela A. Patrick
Hon. Angela A. Patrick,
Master Commissioner
Montgomery County
Patrick & Leighton, PLLC
Attorneys at Law
25 West Main Street
Mt. Sterling, KY 40353
(859)498-2912 (859)498-7771 fax
mcmastercommissioner@gmail.com

COMMONWEALTH OF KENTUCKY
MONTGOMERY CIRCUIT COURT
DIVISION I
ACTION NO. 24-CI-90236
Electronically Filed
PENNYMAC LOAN SERVICING, LLC, PLAINTIFF
v.

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HEIDI JO DOWNEY SMITH, ET AL., DEFENDANTS
NOTICE OF COMMISSIONER'S SALE
By virtue of a Judgment and Order of Sale entered in Montgomery Circuit Court on March 28, 2025, to raise the sum of \$93,963.72, interest, fees, and the costs of sale, I will expose for sale to the highest and best bidder at the Courthouse door, in Mt. Sterling, Montgomery County, Kentucky, on Saturday, April 26, 2025, at the hour of 12:00 p.m., the following described property:
Property Address: 144 Derby Drive, Mt. Sterling, KY 40353
P V A Map Number : 031-70-01-013.00
BEING THE SAME PROPERTY- Conveyed to Heidi Jo Downey Smith, an unmarried woman by deed dated May 11, 2018 and recorded May 15, 2018 in Book 324, Page 304 filed in the Office of the Clerk of Montgomery County, Ky. This property is sold subject to all real estate taxes, easements, and off-sales of record; and reference is hereby made to the office of the Montgomery County Clerk. The terms of the sale shall be ten (10%) percent cash or check at the time of sale and the balance on credit of thirty (30) days with privilege of the successful bidder to pay in full at the time of sale. The successful bidder requesting credit must execute bond with approved surety bearing interest at the rate of (5%) per annum from date of sale until paid, which bond shall have the full force and effect of a Judgment and should execution be issued thereon, no replevy shall be allowed. A lien shall exist and shall be retained by the Commissioner on the property sold as security for the purchase price. Appraisal information and photos will be posted, when available, at www.facebook.com/mcmastercommissioner.
/s/Angela A. Patrick
Hon. Angela A. Patrick,
Master Commissioner
Montgomery County
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COMMONWEALTH OF KENTUCKY
MONTGOMERY CIRCUIT COURT
DIVISION I
ACTION NO. 24-CI-90015
Electronically Filed
HIPPOLYTE, LLC, PLAINTIFF
v.
TIM SNEDEGAR, ET AL., DEFENDANTS
NOTICE OF COMMISSIONER'S SALE
By virtue of a Judgment and Order of Sale entered in Montgomery Circuit Court on March 18, 2025, to raise the sum of \$7,314.04, interest, fees, and the costs of sale, I will expose for sale to the highest

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and best bidder at the Courthouse door, in Mt. Sterling, Montgomery County, Kentucky, on Saturday, April 26, 2025, at the hour of 12:00 p.m., the following described property:
Property Address: 109 Larkspur Drive, Mt. Sterling, KY 40353 PVA Map Number: 23M-40-11-037.00
BEING THE SAME PROPERTY- Conveyed to Tim Snedegar by deed dated July 8, 2009 and recorded in Dee Book 287, Page 493 of the Montgomery County Court Clerk's Office.
This property is sold subject to all real estate taxes, easements, and off-sales of record; and reference is hereby made to the office of the Montgomery County Clerk. The terms of the sale shall be ten (10%) percent cash or check at the time of sale and the balance on credit of thirty (30) days with privilege of the successful bidder to pay in full at the time of sale. The successful bidder requesting credit must execute bond with approved surety bearing interest at the rate of (6%) per annum from date of sale until paid, which bond shall have the full force and effect of a Judgment and should execution be issued thereon, no replevy shall be allowed. A lien shall exist and shall be retained by the Commissioner on the property sold as security for the purchase price. Appraisal information and photos will be posted, when available, at www.facebook.com/mcmastercommissioner.
/s/Angela A. Patrick
Hon. Angela A. Patrick,
Master Commissioner
Montgomery County
Patrick & Leighton, PLLC
Attorneys at Law
25 West Main Street
Mt. Sterling, KY 40353
(859)498-2912 (859)498-7771 fax
mcmastercommissioner@gmail.com

COMMONWEALTH OF KENTUCKY
MONTGOMERY CIRCUIT COURT
DIVISION I
ACTION NO. 24-CI-90185
Electronically Filed
FREEDOM MORTGAGE CORPORATION, PLAINTIFF
v.
SARA HOLLAND, AS ADMINISTRATRIX OF THE ESTATE OF LINDA L. MARTIN, ET AL., DEFENDANTS
NOTICE OF COMMISSIONER'S SALE
By virtue of a Judgment and Order of Sale entered in Montgomery Circuit Court on March 28, 2025, to raise the sum of \$178,237.32, interest, fees, and the costs of sale, I will expose for sale to the highest and best bidder at the Courthouse door, in Mt. Sterling, Montgomery County, Kentucky, on Saturday, April 26, 2025, at the hour of 12:00 p.m., the following described property:
Property Address: 3021 Old Owingsville Road
P V A Map Number :

COUNTY TAXPAYERS NOTICE

This notice is to advise that the last date to pay your 2024 Montgomery County Property Taxes to the Montgomery County Sheriff, will be through the close of business Tuesday, April 15, 2025. Property tax bills will become delinquent after this date.

All delinquent tax bills will then be transferred to the Montgomery County Clerk for collection. Once the bills have been transferred to the County Clerk, the bills will be subject to additional penalties, interest and fees, which will be added to the total due. Additionally, if the bills remain unpaid, they will be subject to purchase by a third party later in the summer of 2025. If this occurs, a substantial amount of additional fees and interest can be charged by the third party purchaser.

Morgan and Associates, LLC
Brenda K. Morgan, CPA

749 Broadway Street
P.O. Box 428
West Liberty, KY 41472

Phone: (606) 743-1884
Fax: (606) 743-1895
www.bkmorgancpa.com

INDEPENDENT AUDITOR'S REPORT

Honorable Mayor and City Commissioners
City of Jeffersonville, Kentucky

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the governmental activities, the business-type activities, and each major fund of the City of Jeffersonville, Kentucky, as of and for the year ended June 30, 2024, and the related notes to the financial statements, which collectively comprise the City of Jeffersonville, Kentucky's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities and each major fund of the City of Jeffersonville, Kentucky, as of June 30, 2024, and the respective changes in financial position, and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the City of Jeffersonville, Kentucky and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the City of Jeffersonville, Kentucky's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the City of Jeffersonville, Kentucky's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the City of Jeffersonville, Kentucky's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the budgetary comparison information, the schedules of the City's proportionate share of the net pension and OPEB liability, and the schedules of the City's pension and OPEB contributions, as listed on the table of contents, be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied

certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion

or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Management has omitted the management's discussion and analysis that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. Our opinion on the basic financial statements is not affected by this missing information.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated March 27, 2025, on our consideration of the City of Jeffersonville, Kentucky's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the City of Jeffersonville, Kentucky's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering City of Jeffersonville, Kentucky's internal control over financial reporting and compliance

Morgan and Associates, LLC

West Liberty, Kentucky
March 27, 2025

CITY OF JEFFERSONVILLE, KENTUCKY
BUDGETARY COMPARISON SCHEDULE
Required Supplemental Information – Modified Accrual Basis
For the Year Ending June 30, 2024

	GENERAL FUND			
	Original Budgeted Amounts	Final Budgeted Amounts	Actual Amounts, (Budgetary Basis)	Variance with Final Budget Positive (Negative)
REVENUES				
Insurance PremiumTax	\$ 110,000	\$ 110,000	\$ 111,930	\$ 1,930
Occupational Tax and Licenses	149,300	149,300	153,777	4,477
FranchiseTaxes	125,000	125,000	93,425	(31,575)
Intergovernmental Revenues	8,000	8,000	8,000	0
Other Income	6,100	6,100	1,082	(5,018)
Rent	20,350	20,350	15,035	(5,315)
Total Revenues	418,750	418,750	383,249	(35,501)
EXPENDITURES				
General Government	217,700	217,700	474,587	(256,887)
Parks	168,250	168,250	110,590	57,660
Streets	33,000	33,000	27,856	5,144
Total Expenditures	418,950	418,950	613,033	(194,083)
Excess (Deficiency) of Revenues over Expenditures Before Other Financing Sources (Uses) and Transfers	(200)	(200)	(229,784)	(229,584)
Other Financing Sources (Uses)				
Interest Income	200	200	21	(179)
Total Other Financial Sources (Uses)	200	200	21	(179)
Net Change in Fund Balances	0	0	(229,763)	(229,763)
Fund Balances, Beginning	551,798	551,798	664,799	113,001
Fund Balances, Ending	\$ 551,798	\$ 551,798	\$ 435,036	\$ (116,762)

CITY OF JEFFERSONVILLE, KENTUCKY SCHEDULE OF THE CITY'S PROPORTIONATE SHARE OF THE NET PENSION LIABILITY Required Supplemental Information June 30, 2024							
(Actuarial Valuation Report Year)	Non-Hazardous						
	2017	2018	2019	2020	2021	2022	2023
City's Proportion of the Net Pension Liability (Asset)	0.008%	0.009%	0.009%	0.009%	.008616%	.007391%	.007444%
City's Proportionate Share of the Net Pension Liability	\$ 467,485	\$ 517,737	\$ 617,923	\$ 709,621	\$ 549,338	\$ 534,296	\$ 477,645
City's Covered-Employee Payroll	\$ 194,607	\$ 197,504	\$ 218,329	\$ 229,425	\$ 206,932	\$ 213,247	\$ 274,565
City's Proportionate Share of the Net Pension Liability (Asset) as a Percentage of Its Covered-Employee Payroll	240.22%	262.14%	283.02%	309.30%	265.47%	250.55%	173.96%
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	53.32%	53.54%	50.45%	47.81%	57.33%	52.42%	57.48%
Note: This schedule will eventually cover the 10 most recent fiscal years; however, this is the information available as of the implementation of GASB 68.							

A copy of the complete audit report, including financial statements and supplemental information is on file at city hall and is available for public inspection during normal business hours. Any citizen may obtain from city hall a copy of the complete audit report, including financial statements and supplemental information for his or her personal use. Citizens requesting a personal copy of the city audit report will be charged for duplication costs at a rate that shall not exceed twenty-five cents (\$0.25) per page.