

PERMITS

FROM PAGE B6

Boulevard, Summit Construction, \$25,000,000, Plaza Park South Building 1, Sept. 30

*Fischer Homes of Louisville, 123 Honeysuckle Street, single family dwelling, \$467,555, Oct. 17

*Kimberly and Raymond McKenna, 115 Calumet Circle, carport, \$7,000, Oct. 9

*Welch Developers LLC, 184 Bethel Springs Drive, Fischer Homes Louisville, single family dwelling,

\$365,000, Oct. 14

*Ethan Cox, 147 Hoover Circle, lean 2 over existing pole barn, \$4,000, Oct. 17

*JCD Enterprises, 145 Heritage Way, Daniel Mudd, single family dwelling, \$310,000, Oct. 16

*Fischer Homes of Louisville, 146 Misty Green Court, single family dwelling, \$425,796, Oct. 22

*Bryan and Olivia Penland, 622 Golden Wing Road, Right of Way Construction LLC, patio covering, \$13,000, Oct. 20

*Taylor Hutchason, 494 Williamsburg Drive, deck, \$50,000, Oct. 14

*Stephen Carnahan, 279 Hope Street, single family dwelling, \$250,000, Oct. 28

*Kyle Link, 295 Hope Street, single family dwelling, \$250,000, Oct. 28

*Kaycee and Chad Woods, 1296 Bogard Lane, Mallard Construction, deck with roof, \$12,000, Oct. 28

*Joseph Bradshaw Living Trust, 149 Broken Arrow Court, 2 by 4 Custom Homes LLC, single family dwelling, \$765,000, Oct. 28

*Fischer Homes of Louisville, 139 Honeysuckle Street, single family dwelling, \$516,915, Oct. 31

*Top Six, 133 Lanai Drive,

four permits for residential duplex, \$300,000 each, Oct. 15

*Capstone Custom Homes, 119/127 Bullitt Creek Drive, two permits for duplex, \$110,000 each, Oct. 1

*Kenneth and Mable Stanley, 199 Big Clifty, accessory building, \$14,200, June 11

*Sanctuary at Mallard Lake, 543 Mud Hen Drive,

Fischer Homes of Louisville, single family dwelling, \$387,199, Oct. 10

*Sanctuary at Mallard Lane, 553 Mud Hen Drive, Fischer Homes of Louisville, single family dwelling, \$340,571, Oct. 10

*Andrew Underwood, 469 Centerview Drive, privacy fence, \$6,000, Oct. 2

*POE SHEP Inc., 1701

Saltwell Springs Circle, Bill Neafus Custom Pools, commercial pool, \$450,000, Oct. 10

*City of Shepherdsville, 620 Conestoga Parkway, skate park, \$700,000, Oct. 9

*Sanctuary at Mallard Lake, 563 Mud Hen Drive, Fischer Homes of Louisville, single family dwelling, \$335,001, Oct. 17

YOUR CUSTOMER JUST READ THIS AD.
ADVERTISE WITH US.

LEGAL NOTICE

The Louisville & Jefferson County Metropolitan Sewer District (MSD) hereby gives notice of its intent to modify its Bullitt County Schedule of Rates, Rentals and Charges. The schedule is available for inspection at MSD's Main Office located at 700 West Liberty Street, Louisville, KY 40203. It can also be found online at LouisvilleMSD.org/Rates. Written comments regarding this proposed rate change must be sent to MSD Board c/o Finance, 700 West Liberty Street, Louisville, KY 40203 or email to Finance@LouisvilleMSD.org by December 14, 2025.

LEGAL NOTICE

SOLID WASTE COLLECTION SPECIFICATIONS

Bids regarding the exclusive service for the collection of solid waste in the City of Taylorsville are requested. The contract for service is to begin January 1, 2026, according to the following stipulations:

- Collection is to be provided to all residents within the city limits of Taylorsville (the current customer base is approximately 664)
- Single-family dwellings, unit or single-family apartments units, and businesses
- Requiring residential collection is to be provided.
- Items and amounts of garbage to be collected must be detailed
- Ability to accommodate "suitable" personal containers shall be addressed.
- The day(s) of the week that collection is to occur must be specified.
- Service deviation for holidays must be specified.
- A proposal for the periodic collection of special items is required.
- Collection of 13 Public Garbage Cans is to be provided.
- Recycling proposals will be accepted for consideration.
- The proposal should be based on a per customer monthly rate.
- Billing and collection will be maintained by the city through the residents' water bill, with monthly payments made to the contractor.
- Certificates of insurance describing all insurance coverage must be provided.
- The terms of the contract shall be identified with an effective date of January 1, 2026.

Sealed bids will be received at the Taylorsville City Hall, 70 Taylorsville Road, Taylorsville, Kentucky 40071, until 12:00 p.m. local time, Tuesday, December 9, 2025. Bids will be publicly opened and read Tuesday, December 9, 2025 at 12 :00 p.m. at the City Hall Annex, 40 Taylorsville Road, Taylorsville, Kentucky 40071. Questions regarding the bid should be directed to Marcia Finley, City Clerk at (502)477-3235, ext. 106 or via email at mfinley@taylorsvillewater.org.

EQUAL EMPLOYMENT OPPORTUNITY

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on November 20, 2008, a certain Mortgage was Executed by Elsie B Stewart an unmarried woman as mortgagor in favor of Lend America, Inc. as mortgagee, and was recorded on January 6, 2009, in Book 1249, Page 0344 in the Office of the Register of Deeds of Bullitt County; Kentucky and

WHEREAS, the Mortgage was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the Mortgage is now owned by the Secretary, pursuant to an assignment dated February 19, 2020, and recorded on April 7, 2020, in Book D993, Page 448, in the Office of the Register of Deeds of Bullitt County, Kentucky,

WHEREAS, a default has been made in the covenants and conditions of the Mortgage in that payments were not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and

WHEREAS, the entire amount delinquent as of December 11, 2025 is \$141,656.47; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, attached hereto and recorded herewith, notice is hereby given that on December 11, 2025 at 11:00 AM local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN BULLITT COUNTY, KENTUCKY, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEING LOT NO. ONE HUNDRED SEVENTY ONE (171), MARYVILLE SUBDIVISION, SECTION O, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 3, PAGE 18, BULLITT COUNTY CLERK'S OFFICE.

TAX ID #: 043-N00-07-025

COMMONLY KNOWN AS: 289 Blossom Rd, Louisville, KY 40229

The sale will be held at the front door of the Bullitt County Judicial Center, 250 Frank E Simon Ave, City of Shepherdsville, State of Kentucky. The Secretary of Housing and Urban Development will bid \$145,292.27.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$14,529.23 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$14,529.23 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00 paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$141,656.47 as of December 11, 2025, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below. This notice is an attempt to collect a debt and any information obtained will be used for that purpose.

MILLSAP & SINGER, LLC
Foreclosure Commissioner
612 Spirit Drive
St. Louis, MO 63005
(636) 537-0110
File No: 216525.121125.456735 HCOM

NOTICE

Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. §1692c(b), no information concerning the collection of this debt may be given without the prior consent of the consumer given directly to the debt collector or the express permission of a court of competent jurisdiction. The debt collector is attempting to collect a debt and any information obtained will be used for that purpose. PUBLISH ON: 11/20/2025, 11/27/2025, and 12/04/2025

Holiday Deadlines



The Pioneer News will have early deadlines during the holiday season...

Nov. 27 issue... deadline at Noon on Nov. 21

Dec. 25 issue... deadline at Noon on Dec. 19

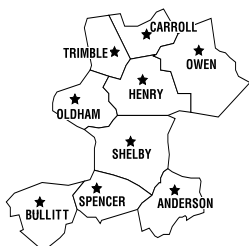
Jan. 1 issue... deadline at Noon on Dec. 22

Office will be closed on Nov. 27-28 and Dec. 25-26 and Jan. 1

For all your advertising needs, call 502-477-5055

THE PIONEER NEWS

REACHING OVER 65,700 READERS



KENTUCKIAN Advertising A

ONE ORDER • ONE BILL • ONE LOW PRICE

PLACE YOUR DISPLAY AD IN NINE FINE KENTUCKY NEWSPAPERS

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H. BARRY SMITH
REALTORS & AUCTIONEERS, LLC

ABSOLUTE REAL ESTATE AUCTION

HOUSE, 16+/- ACRES, BARNs, LIVING QUARTERS
DEVELOPMENT POTENTIAL, SCHULTZ ESTATE • SHELBY CO., KY
ONLINE BIDDING ONLY AT WWW.HBARRYSMITH.COM BIDDING STARTS TO END NOVEMBER 24TH AT 2PM

LOCATION: 795 SCHULTZ LANE, FISHERVILLE, KY 40023. TAKE TAYLORSVILLE ROAD FROM GENE SNYDER TO SCHULTZ LANE.

REAL ESTATE: THIS PROPERTY HAS SO MUCH CHARACTER; NOT ONLY IS IT IN A PRIME LOCATION, BUT IT HAS 16 +/- ACRES, A HOME THAT NEEDS WORK, BUT HAS AN ORIGINAL PORTION OF HISTORIC LOG CABIN CRAFTSMANSHIP. THE HOME HAS 4-5 BEDROOMS AND 1 FULL BATH AND OVERLOOKS THE SCENIC ACREAGE. THE BARNs ARE IN GOOD SHAPE, A FEW TOBACCO BARNs AND STORAGE BUILDINGS, ALONG WITH A LIVING QUARTERS. THE PROPERTY SITS CLOSE TO DEVELOPMENT AND WILL MAKE A GREAT INVESTMENT FOR THE HIGHEST BIDDER.



TERMS: A 10% BUYERS' PREMIUM WILL BE ADDED TO THE FINAL BID PRICE TO DETERMINE THE FINAL SALES PRICE. THE WINNING BIDDER SHALL PUT DOWN AS A DEPOSIT 10% OF THE TOTAL SALES PRICE (BID PRICE PLUS THE BUYER'S PREMIUM), AND THE BALANCE SHALL BE DUE WITHIN 30 DAYS FROM THE AUCTION DATE. THE REAL ESTATE IS SOLD AS IS WITH NO WARRANTIES EXPRESSED OR IMPLIED. THE REAL ESTATE WILL BE TRANSFERRED BY SPECIAL WARRANTY DEED.

PUBLIC PREVIEW: SUNDAY, NOVEMBER 23RD 12-2PM

WILLARD AUCTIONS
H. BARRY SMITH, REALTORS AND AUCTIONEERS
88 BRUNERSTOWN ROAD, SHELBYVILLE, KY
502-633-2746 888-631-2746

AUCTIONEERS: H. BARRY SMITH (CAI), JIMMY WILLARD (CAI), SHAWN WILLARD (CAI), JEFF RIGGLE (CAI), PATRICK HARGADON, TODD BARLOW, ROB WINLOCK, DEAN BURK, COURTNEY ROBERTS



WILLARD AUCTIONS