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**NOTICE OF DEFAULT AND FORECLOSURE SALE**

WHEREAS, on March 25, 2011, a certain Mortgage was Executed by Ronald Hopper and Mary Sue Hopper, husband and wife, as tenants by entireties (not as tenants in common) for and during their joint lives with remainder in fee simple to the survivor thereof, his or her heirs and assigns as mortgagor(s) in favor of One Reverse Mortgage, LLC as mortgagee, and was recorded on April 28, 2011, in Book M1393, Page 82 in the Office of the Register of Deeds of Madison 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 September 1, 2017, and recorded on September 8, 2017, in Book M1763, Page 625, in the Office of the Register of Deeds of Madison 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 July 1, 2025 is \$309,520.36; 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 July 1, 2025 at 12:00 PM 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:

**LAND SITUATED IN THE COUNTY OF MADISON IN THE STATE OF KY**  
**A PARCEL OF LAND IN BERA, MADISON COUNTY, KENTUCKY, BEING LOTS 59, 60, 61 AND 62 OF DIXIE PARK SUBDIVISION AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE CENTER OF THE INTERSECTION OF POWELL AVENUE AND GLADES STREET; THENCE, ALONG THE CENTERLINE OF GLADES STREET S 77 DEGREES 41 MINUTES 00 SECOND W FOR A DISTANCE OF 450.00 FEET; THENCE, N 12 DEGREES 19 MINUTES 00 SECOND W FOR A DISTANCE OF 25.00 FEET TO AN IRON PIN IN THE NORTH RIGHT OF WAY (R/W) GLADES STREET, THE BEGINNING CORNER OF THIS PARCEL; THENCE, ALONG THE R/W OF GLADES STREET S 77 DEGREES 41 MINUTES 00 SECOND W FOR A DISTANCE OF 100.00 FEET TO AN IRON PIN A CORNER TO A 15 FOOT ALLEY; THENCE, ALONG THE ALLEY N 07 DEGREES 07 MINUTES 00 SECOND W FOR A DISTANCE OF 155.70 FEET TO AN IRON PIN, CORNER TO ANOTHER 15 FOOT ALLEY; THENCE, ALONG THE ALLEY N 77 DEGREES 43 MINUTES 10 SECONDS E FOR A DISTANCE OF 85.90 FEET TO AN IRON PIN, CORNER TO C.O. HAYES; THENCE, ALONG HAYES' LINE S 12 DEGREES 19 MINUTES 00 SECOND E FOR A DISTANCE OF 155.00 FEET TO THE BEGINNING CORNER OF THIS PARCEL, AND CONTAINING 14,409.91 SQUARE FEET BY A SURVEY BY LARRY A. NEW AND ASSOCIATES, INC. ALL BEARINGS ARE UNADJUSTED MAGNETIC BEARINGS OBSERVED ON MAY 16, 1979. BEING THE SAME PROPERTY CONVEYED TO RONALD HOPPER AND MARY SUE HOPPER, HUSBAND AND WIFE, AS TENANTS BY ENTIRETIES (NOT AS TENANTS IN COMMON) FOR AND DURING THEIR JOINT LIVES WITH REMAINDER IN FEE SIMPLE TO THE SURVIVOR THEREOF, HIS OR HER HEIRS AND ASSIGNS, BY DEED DATED AUGUST 31, 1979 OF RECORD IN DEED BOOK 323, PAGE 313, IN THE COUNTY CLERK'S OFFICE.**  
Tax ID Number: B008-0023-0013  
COMMONLY KNOWN AS: 110 Glades St., Berea, KY 40403

The sale will be held at the front steps of the Madison County Courthouse, City of Richmond, State of Kentucky. The Secretary of Housing and Urban Development will bid \$313,255.56. 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 \$31,325.56 in the form of a certified check or cashier's check made payable to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$31,325.56 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 \$309,520.36 as of July 1, 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: 226033.070125.453978 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: 6/10/25, 6/17/25, 6/24/25

U.S. DEPARTMENT OF AGRICULTURE  
Rural Development

**Lock 11 Hydro Partners, LLC : Notice of Availability of an Environmental Assessment**

**AGENCY:** Rural Utilities Service, USDA

**ACTION:** Notice of Availability of an Environmental Assessment for public review

**SUMMARY:** The Rural Utilities Service (RUS) has issued an Environmental Assessment (EA) to meet its responsibilities under the National Environmental Policy Act (NEPA) and RUS's Environmental Policies and Procedures (7 CFR Part 1970) in relation to possible financial assistance for a proposed project by Lock 11 Hydro Partners, LLC. The proposal is for the construction of the College Hill (Lock and Dam 11) Hydroelectric Project (Project) in Estill County, Kentucky. Lock 11 Hydro Partners, LLC have applied to RUS to secure a direct loan to install turbines in the Kentucky River at Lock 11 to generate hydropower (see Figure 1).

The proposed Project would provide hydroelectric generation to meet part of the region's power requirements, resource diversity, and capacity needs. The proposed Project would have an installed capacity of 3.01 megawatts (MW) and generate approximately 13,556 MWh per year. The Project would provide low-cost power that could displace generation from non-renewable sources. Power produced will be put into a Clark Energy Rural Electric Cooperative distribution line, wheeled over to the East Kentucky Power Cooperative (EKPC) Union City substation, and then be put into the EKPC system.

**FOR FURTHER INFORMATION:** Questions and comments should be emailed to the Environmental and Historic Preservation Division, USDA Rural Development, Rural Utilities Service at: [RUSPublicComments@usda.gov](mailto:RUSPublicComments@usda.gov)

**SUPPLEMENTARY INFORMATION:** The proposed Project would be located at Lock and Dam Number 11 at river mile 201.0 on the Kentucky River. Lock and Dam Number 11 is owned by the Commonwealth of Kentucky and operated by the Kentucky River Authority for water supply (see Figure 2). The existing 208-foot-long fixed crest concrete dam has a 148-foot-long by 52-foot-wide lock chamber. The lock chamber of the structure is abandoned, and a concrete bulkhead has been placed in the lock chamber, below the upper miter gates, to prevent failure and loss of pool.

Lock 11 Hydro Partners would remove the concrete bulkhead and construct a 28.4-foot by 52-foot by 49.5-foot steel and reinforced concrete powerhouse in the abandoned lock chamber. Four 642-kW Voith 14.9 and two 222-kW Voith 8.95 StreamDiver turbine-generators would be installed into the lock chamber. These submersible units directly couple permanent magnet generators with turbines, eliminating the need for a gearbox and associated oil lubrication. A prefabricated-steel and reinforced 42-foot by 20-foot by 28-foot concrete control building would be installed atop a concrete foundation at the edge of the existing concrete esplanade and would be connected to the powerhouse via an underground cable trench. The control building would house the switchgear, controls, transformers, and the main circuit breaker for the plant. The control building would also serve as the interconnection point to the existing 12.47-kV, three-phase overhead distribution line.

ICF Jones & Stokes, Inc., an environmental consultant, prepared an EA for Lock 11 Hydro Partners that describes the proposed Project, assesses the proposed Project's environmental impacts, and summarizes applicable mitigation measures used to minimize environmental effects. RUS has conducted an independent evaluation of the EA and believes that it accurately assesses the impacts of the proposed Project. No significant impacts are expected as a result of Project construction or operation.

Written questions and comments should be emailed to RUS at the email address provided above. RUS will accept questions and comments on the environmental assessment for 14 days from the first date of publication of this notice. All comments must be provided electronically with no hard copy comments being accepted at this time.

Copies of the EA and supporting documentation will be available for public review on RUS's website at: <https://www.rd.usda.gov/resources/environmental-studies/assessment/college-hill-lock-and-dam-11-hydroelectric-project>

Any final action by RUS related to the proposed Project will be subject to, and contingent upon, compliance with all relevant Federal environmental laws and regulations and completion of environmental review procedures as prescribed by 7 CFR Part 1970, Environmental Policies and Procedures.

