

COMMONWEALTH OF KENTUCKY
26TH JUDICIAL CIRCUIT
HARLAN CIRCUIT COURT
CIVIL ACTION
NO. 21-CI-00096

JAMES RYAN CLEM;
BROOKE CLEM;
and
LINDA SAYLOR,
PLAINTIFFS,

VS.
COMMISSIONER’S SALE
KENNY CLEM;
AMY CLEM; and
MONTICELLO BANKING COMPANY,
(FORMER BANK OF HARLAN),
DEFENDANTS.

By virtue of DEFENDANT, MONTICELLO BANKING COMPANY’S SUMMARY JUDGMENT AND ORDER OF SALE, entered by Hon. Teresa Whitaker, Special Judge, Harlan Circuit Court, rendered on June 23, 2025, in the above cause for the principal sum of \$190,060.35 (one hundred ninety thousand sixty dollars and thirty five cents) plus accrued interest in the amount of \$132.78 as of May 19, 2025 plus interest thereafter at the rate of 8.5000% per annum or at a daily interest factor of \$44.26062 per day until date of Judgment and thereafter Judgment debt shall accrue interest at the legal rate and percentage thereafter until paid in full plus other charges in the amount of \$33.00, I shall proceed to offer for sale at the front door of the old Courthouse in Harlan, Kentucky, to the highest and best bidder at Public Auction on Tuesday, AUGUST 19, 2025 at the hour of 1:00 p.m. or thereabouts, upon the terms of cash on the date of sale or 10% down and the remainder on a credit of 30 days, and I will take from the purchaser a bond, with good and sufficient surety, for the purchase price, payable to myself, with interest at the rate of 8.5000% per annum from date of sale, said bond to have the force and effect of a judgment, and I shall retain a lien upon the property so sold for further security on the payment of the purchase price, and any purchaser may pay off his bond at any time before maturity, with interest accrued up to the date of payment, on the real estate located in Harlan County, Kentucky, which is more particularly described as follows:

Property Address:
981 Highway 1137
Cawood, Harlan County,
Kentucky 40815

908 Highway 1137
Cawood, Harlan County,
Kentucky 40815

In as much as the Court has found that the said real property is indivisible and cannot be divided without materially impairing its value, it will be sold as a whole. For the purchase price, the purchaser, with approved surety or securities, must execute bond, bearing legal interest from day of sale until paid, having the force and effect of a judgment. The purchaser shall be responsible for the 2025 ad valorem taxes. Bidders will be prepared to comply with these terms.

This the 23rd day of July, 2025.

HON. KELLIE D. WILSON
MASTER COMMISSIONER
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Harlan, Kentucky 40831
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TCN 8/6/25 - 2 of 3

COMMONWEALTH OF KENTUCKY
26TH JUDICIAL CIRCUIT
HARLAN CIRCUIT COURT
CIVIL ACTION
NO. 24-CI-00114

FEDERATION OF APPALACHIAN HOUSING ENTERPRISES INC.
PLAINTIFF,

VS.
COMMISSIONER’S SALE
DANIEL LEE CLOUD;
UNKNOWN SPOUSE OF DANIEL LEE CLOUD;
and HARLAN COUNTY,
KENTUCKY,
DEFENDANTS.

By virtue of a DEFAULT JUDGMENT IN REM and ORDER OF SALE, of the Harlan Circuit Court, rendered on July 10, 2025, in the above cause for the principal sum of \$48,736.35 (forty eight thousand seven hundred thirty six dollars and thirty five cents), together with interest in the amount of \$24.13; fees in the amount of \$322.10; release fees of \$300.00; additional fees in the amount of \$2,543.11 and attorney fees in the amount of \$3,382.54, until paid in full, I shall proceed to offer for sale at the front door of the old Courthouse in Harlan, Kentucky, to the highest and best bidder at Public Auction on Tuesday, AUGUST 19, 2025 at the hour of 1:00 p.m. or thereabouts, upon the terms of cash on the date of sale or 10% down and the remainder on a credit of 30 days, and I will take from the purchaser a bond, with good and sufficient surety, for the purchase price, payable to myself, with interest at the rate of 12% per annum from date of sale, said bond to have the force and effect of a judgment, and I shall retain a lien upon the property so sold for further security on the payment of the purchase price, and any purchaser may pay off his bond at any time before maturity, with interest accrued up to the date of payment, on the real estate located in Harlan County, Kentucky, which is more particularly described as follows:

Location:
2139 HIGHWAY 215,
KENVIR, KY A/K/A
2139 HIGHWAY 215,
EVARTS, KY
Ky Map ID:
148-40-00-188.05

In as much as the Court has found that the said real property is indivisible and cannot be divided without materially impairing its value, it will be sold as a whole. For the purchase price, the purchaser, with approved surety or securities, must execute bond, bearing legal interest from day of sale until paid, having the force and effect of a judgment. The Purchaser shall be required to assume and pay all taxes or assessments upon the subject property for the current year and subsequent years. Bidders will be prepared to comply with these terms.

This the 23rd day of July, 2025.

HON. KELLIE D. WILSON
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MONWEALTH OF KENTUCKY
26TH JUDICIAL CIRCUIT
HARLAN CIRCUIT COURT
CIVIL ACTION
NO. 24-CI-00366

US BANK AS C/F
MGD-KY, LLC,
PLAINTIFF,

VS.
COMMISSIONER’S SALE
CREECH PROPERTIES LLC;
ELIZABETH ESTEP;
UNKNOWN OCCUPANTS OF THE PREMISES;
BRANCH BANKING AND TRUST COMPANY
N/K/A TRUIST BANK;
RTLF-KY, LLC; AND
COMMONWEALTH OF KENTUCKY-
HARLAN COUNTY,
DEFENDANTS.

By virtue of a SUMMARY JUDGMENT, DEFAULT JUDGMENT AND ORDER OF SALE, of the Harlan Circuit Court, rendered on July 10, 2025, in the above cause for the principal sum of \$9,366.43 (nine thousand three hundred sixty six dollars and forty three cents) plus interest at the rate of 12% on the actual purchase price of the certificate of delinquency, until paid in full, I shall proceed to offer for sale at the front door of the old Courthouse in Harlan, Kentucky, to the highest and best bidder at Public Auction on Tuesday AUGUST 19, 2025 at the hour of 1:00 p.m. or thereabouts, upon the terms of cash on the date of sale or 10% down and the remainder on a credit of 30

days, and I will take from the purchaser a bond, with good and sufficient surety, for the purchase price, payable to myself, with interest at the rate of 12% per annum from date of sale, said bond to have the force and effect of a judgment, and I shall retain a lien upon the property so sold for further security on the payment of the purchase price, and any purchaser may pay off his bond at any time before maturity, with interest accrued up to the date of payment, on the real estate located in Harlan County, Kentucky, which is more particularly described as follows:

Property Address:
1004 EAST MAIN ST,
CUMBERLAND, KY
40823
Kentucky Map ID:
206-10-21-001.00

In as much as the Court has found that the said real property is indivisible and cannot be divided without materially impairing its value, it will be sold as a whole. For the purchase price, the purchaser, with approved surety or securities, must execute bond, bearing legal interest from day of sale until paid, having the force and effect of a judgment. Bidders will be prepared to comply with these terms.

This the 23rd day of July, 2025.

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COMMONWEALTH OF KENTUCKY
26TH JUDICIAL CIRCUIT
HARLAN CIRCUIT COURT
CIVIL ACTION
NO. 23-CI-00311

TRUIST BANK F/K/A
BRANCH
BANKING AND TRUST,
PLAINTIFF

VS.
US BANK C/F
MGD-KY, LLC,
COUNTER/CLAIMANT

VS.
COMMISSIONER’S SALE

BURL FEE, JR.;
UNKNOWN SPOUSE, IF ANY, OF BURL FEE, JR.;
B & D MINE SUPPLY, INC.;
UNKNOWN
OCCUPANT, IF ANY;
DEFENDANTS.

By virtue of a SUMMARY JUDGMENT, DEFAULT JUDGMENT AND ORDER OF SALE, of the Harlan Circuit Court, rendered on July 30, 2025, in the above cause for the principal sum of \$5,680.58 (five thousand six hundred eighty dollars and fifty eight cents) plus interest at the rate of 12% on the actual purchase price of the certificate of delinquency, until paid in full, I shall proceed to offer for sale at the front door of the old Courthouse in Harlan, Kentucky, to the highest and best bidder at Public Auction on Tuesday AUGUST 26, 2025 at the hour of 1:00 p.m. or thereabouts, upon the terms of cash on the date of sale or 10% down and the remainder on a credit of 30 days, and I

will take from the purchaser a bond, with good and sufficient surety, for the purchase price, payable to myself, with interest at the rate of 12% per annum from date of sale, said bond to have the force and effect of a judgment, and I shall retain a lien upon the property so sold for further security on the payment of the purchase price, and any purchaser may pay off his bond at any time before maturity, with interest accrued up to the date of payment, on the real estate located in Harlan County, Kentucky, which is more particularly described as follows:

Property Address:
3773 Highway 38
Harlan, KY 40831
Kentucky Map ID:
094-30-00-04.01

In as much as the Court has found that the said real property is indivisible and cannot be divided without materially impairing its value, it will be sold as a whole. For the purchase price, the purchaser, with approved surety or securities, must execute bond, bearing legal interest from day of sale until paid, having the force and effect of a judgment. Bidders will be prepared to comply with these terms.

This the 1st day of August, 2025.

HON. KELLIE D. WILSON
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Prevent Child Abuse
Kentucky

WHAT IS
SEXTORTION?



★ SB 73 ★
MAKES SEXTORTION A CRIME

This law ensures that students and parents are educated about the dangers of sextortion and know where to seek help.



KNOW THE SIGNS:



Unsolicited messages from strangers online.



Requests for private or explicit images.



Threats to share your images with others if you don't comply.

SEXTORTION IS

A **serious crime** where someone **threatens** to share your **private images** or information unless you send more, give them money, or do something you don't want to do.



WHAT YOU CAN DO:

- Don't respond to threatening messages.
- Save all communications and evidence.
- Tell a trusted adult, teacher, or school counselor.
- Report the incident to local law enforcement.

YOU'RE NOT ALONE.
help is available
TALK TO SOMEONE
YOU TRUST.

★ RESOURCES ★

National Suicide Prevention Lifeline: 988



PCAK Internet Safety
Training Videos



KY Internet Crimes Against
Children Task Force

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Prevent Child Abuse
Kentucky

