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Powell County Public Notice

NOTICE OF MASTER COMMISSIONER SALE

COMMONWEALTH OF KENTUCKY
POWELL CIRCUIT COURT
CIVIL ACTION NO. 23-CI-00127

FREEDOM MORTGAGE CORPORATION

PLAINTIFF

V.
PAULETTA N. CALMES and
UNITED STATES OF AMERICA, ACTING THROUGH THE
RURAL HOUSING SERVICE

DEFENDANTS

Pursuant to the Judgment And Order Of Sale of the Powell Circuit Court entered in Civil Action No. 23-CI-00127 on September 18, 2024, and to an Order to Reschedule Sale entered on December 17, 2025, the undersigned will offer for Sale in order to raise the sum of \$116,475.62 plus pre and post judgment interest, at public auction, the following described real property, to-wit:

Property Address: 276 10th Ave, Clay City, KY 40312

PVA Map/Parcel No. 15P-00-00-002.12

This sale is subject to all restrictions, conditions, covenants and all legal highways and easements. Said property is being sold to enforce a judgment lien herein, plus interests, costs, and expenses pursuant to Judgment.

THE SALE WILL BE CONDUCTED AT 3:00 P.M. on JANUARY 26, 2026, AT THE FRONT DOOR OF THE POWELL COUNTY COURTHOUSE, 525 WASHINGTON STREET, STANTON, KENTUCKY.

Said property shall be sold to the highest and best bidder upon the following terms:

1. At the time of sale the successful bidder shall either pay cash or make a deposit of at least ten (10%) percent of the purchase price with the balance on credit for thirty (30) days. In the event of default by the purchaser the ten percent (10%) deposit made by the purchaser shall be applied to any costs and/or expenses of this action. In the event the successful bidder elects to credit the balance, he or she will be required to post bond and furnish an acceptable surety or sureties thereon approved by the Master Commissioner. Said bond shall be for the unpaid purchase price and bear interest at the rate of 6% per annum from the date of sale until paid. Any purchaser or purchasers shall have the privilege of paying said bond before maturity by paying the principal thereof together with all accrued interest thereon. The bond shall have the force and effect of a judgment in order to secure the payment of the balance of the purchase price and said bond shall constitute a prior and superior lien on the property until paid. No bond or earnest money shall be required if the Plaintiffs hereto shall be the purchasers and the bid is less than their adjudged lien.

2. All delinquent and/or due and payable property taxes shall be paid from the proceeds of the sale. The purchaser shall be required to assume and pay all ad valorem taxes assessed by the City of Clay City, County of Powell and State of Kentucky for the year of the sale and all subsequent years. The property shall further be sold subject to any delinquent State, County and/or city real estate taxes sold pursuant to the provisions of KRS Chapter 134 to any private purchaser during the pendency of this action.

3. The property shall otherwise be sold free and clear of any right, title and interest of all parties to the action and of their liens and encumbrances thereon, and all existing liens recorded after the recording of the Plaintiff's Lis Pendens Notice, excepting and subject to however, easements, restrictions, stipulations and covenants of record in the Powell County Court Clerk's office, any right of redemption that may exist in favor of the defendants or United States of America, any facts which an inspection and accurate survey of the property may disclose and any assessments for public improvements levied against the property.

4. The right of possession of the real estate and any improvements thereon and the risk of loss of the improvements of the real estate shall pass to the purchaser upon payment of the purchase price, confirmation of the Report of Sale by the Powell Circuit Court and Delivery of the Master Commissioner's Deed to said purchaser or their representative.

5. The successful bidders may, from the date of sale until they obtain the right of possession, carry fire and extended coverage insurance on the improvements on such property in an amount no greater than any monies paid at the time of sale plus the unpaid balance of the purchase price, with a loss clause payable to the Master Commissioner of the Powell Circuit Court.

6. Upon default of the payment of the deposit or posting of bond by the purchaser, the Master Commissioner shall immediately re-sell the property upon the same terms and conditions set out herein.

FURTHER INFORMATION REGARDING THE PROPERTY AND/OR SALE THEREOF CAN BE FOUND IN THE POWELL CIRCUIT COURT CLERK'S OFFICE BY THE FILE NAME AND NUMBER LISTED ABOVE, THE POWELL COUNTY PROPERTY VALUATION ADMINISTRATOR'S OFFICE AND THE POWELL COUNTY COURT CLERK'S OFFICE. PROSPECTIVE BIDDERS ARE ADVISED AND ENCOURAGED TO REVIEW ANY AND ALL DOCUMENTS AVAILABLE AT THESE LOCATIONS FOR MORE DETAILS OF THE PROPERTY OR SALE, AS THE MASTER COMMISSIONER HAS NO ADDITIONAL INFORMATION AND DOES NOT WARRANT TITLE TO THE PROPERTY TO BE SOLD.

/s/ Kenneth R. Profitt

KENNETH R. PROFITT
MASTER COMMISSIONER
POWELL CIRCUIT COURT
1160 BIG ANDY RIDGE
ROGERS, KENTUCKY 41365
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Clay City Rentals



CLAY CITY WESTWOOD APARTMENTS

30 First Avenue, Clay City, KY 40312

Office: 606-663-2770

TDD: 711

- * Rent based on income
- * 1 & 2 Bedrooms
- * Amenities: Handicap, Refrigerator & Stove provided
- * Office Hours: Tue. & Thurs., 8am – 2pm
- * Currently accepting applicants*

Irvine Rentals



NORTHWOOD APARTMENTS

1100 Winchester Rd., Ste. 25, Irvine, KY 40336

Office: 606-723-2087

TDD: 711

- * Rent based on income
- * 1 Bedroom
- * Amenities: Handicap, Refrigerator & Stove provided
- * Office Hours: Mon. & Wed., 9am – 3pm
- * Currently accepting applicants*



IRVINE WEST APARTMENTS

126 Ridge Road, Box 25, Irvine, KY 40336

Office: 606-723-2514

TDD: 711

- * Rent based on income
- * 1 & 2 Bedrooms
- * Amenities: Handicap, Refrigerator & Stove provided
- * Office Hours: Tue. & Thurs., 9am – 3pm
- * Currently accepting applicants*

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