

PUBLIC NOTICES

PUBLIC NOTICE:
NOTICE OF PUBLIC MEETING
 A public meeting to review and discuss the Northern Kentucky Regional Plan for Aging Services for Fiscal Years 2027-2029 will take place on Monday February 2, 2026, at 1:30p.m. at the Northern Kentucky Area Development District (NKADD), 22 Spiral Drive, Florence, Kentucky 41042. Public comment is invited. Written comments may be sent to NKADD c/o Anne Wildman (anne.wildman@nkadd.org). A full copy of the area plan will be available on the NKADD website (www.nkadd.org) beginning January 26, 2026.

2-1c

PUBLIC NOTICE:
COMMISSIONER'S SALE
GALLATIN CIRCUIT COURT, CASE NO. 22-CI-00010
TOWD POINT MASTER FUNDING TRUST 2021-PM1 PLAINTIFF VERSUS)
MICHAEL L. MASON, et al DEFENDANTS
NOTICE OF SALE

By virtue of a judgment and order of sale of the Gallatin Circuit Court entered July 22, 2022, in the above case, I shall proceed to offer for sale on the SECOND FLOOR LOBBY OF THE GALLATIN COUNTY COURTHOUSE in Warsaw, Kentucky, to the highest bidder, at public auction on Thursday, January 29, 2026, at the hour of 1:30 p.m. or thereabouts, the following described property, to-wit:
 ADDRESS: 1421 KY Hwy 465, Sparta, KY 41086
 IDN: 015-44

Legal Description:
 The following described real estate, County of Gallatin and Commonwealth of Kentucky, to-wit:

Beginning in center of Boone Road a p.k. nail and Lot Line 8A and Lot Line 8B and real beginning of described Lot L-5 on plat; thence leaving Lot Line 8A and 8B and along center of Boone Road S 47-35-30 W, 58.85 feet to a p.k. nail; thence with center of Boone Road L-6 on plat S 47-33-58 W, 41.15 feet to a p.k. nail and Lot Line 8B and Lot Line 7 N 50-25-25 W, 30.00 feet to an iron pin; thence with same Lot Line N 50-25-25 W, 426.20 feet

to an iron pin; thence with another line of Lot No. 8A S 49-55-01 E, 425.65 feet to an iron pin; thence with same line S 49-55-01 E, 30.00 feet to a p.k. nail in center of Boone Road and beginning containing 1.058 acres less 30 feet right of way of Boone Road and being a net of 0.989 acres subject to legal right of ways and legal easements on records and/or in existence.
 Being the same property conveyed to Michael L. Mason who acquired title by virtue of a deed from James D. Whited, Jr. and Kimberly R. Whited, husband and wife, dated November 27, 2009, recorded December 8, 2009, at Deed Book 108, Page 89, Gallatin County, Kentucky records.
 Subject to all restrictions, conditions and covenants and to all legal highways and easements.
 Said property shall be sold for the purpose of collecting the following judgment debt: A judgment in favor of the plaintiff(s) in the amount of \$76,057.06 together with interest, assessments, taxes and costs herein expended.
TERMS OF SALE: The property shall be sold as a whole. The purchaser may pay all or part of the purchase price in cash, and may pay the balance of the purchase price on a credit of 30 days after date of sale; said credit shall be granted only upon the execution by the purchaser of bond, with surety thereon, and said surety shall be a lending institution, fidelity or surety company authorized and doing business in Kentucky or other surety approved by the Master Commissioner; an authorized officer of the surety must be present at the sale or must have given the Master Commissioner adequate assurance of its intent to be surety prior to or at the sale; said Bond shall be, and shall remain, a lien on the property sold as additional security for the payment of the full purchase price, and shall have the full force and effect of a Judgment; and said Bond shall bear interest at the rate of 4.375% percent per annum until paid. The purchaser shall be required to pay the sum of 10% of the bid amount in cash or certified check on the purchase at the time of sale. Risk of loss shall pass to the successful bidder at the close of the sale. The successful bidder at the sale shall, at bidder's own expense, carry fire and extended insurance coverage on any improvements from the date of sale until the purchase price is fully paid, with a loss payable clause to the Master Commissioner of the Gallatin Circuit Court.

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By virtue of a judgment and order of sale of the Gallatin Circuit Court entered February 14, 2025, in the above case, I shall proceed to offer for sale on the SECOND FLOOR LOBBY OF THE GALLATIN COUNTY COURTHOUSE in Warsaw, Kentucky, to the highest bidder, at public auction on Thursday, January 29, 2026, at the hour of 1:30 p.m. or thereabouts, the following described property, to-wit:
 ADDRESS: 105 Bucks Lane, Warsaw, Kentucky 41095
 MAP ID NO: 033-28.05

Real property in the city of Verona, County of Gallatin, State of Kentucky, described as follows:
 Lot Number Four (4) of Cedar Brook Subdivision as recorded in Plat Cabinet A, Page 73, in the Gallatin County Clerk's Office.

Being the same property conveyed to Roger Phelps II and Melissa Phelps, husband and wife, for and during their joint lives with remainder to the survivor of them, by deed of Gary Wilson, a single man, dated August 7, 2008, of record at Deed Book 105, page 497, office of the Gallatin County Clerk, Warsaw, Kentucky.

Said property shall be sold for the purpose of collecting the following judgment debt: A judgment in favor of the plaintiff(s) in the amount of \$55,225.17 together with interest, assessments, taxes and costs herein expended.

TERMS OF SALE: The property shall be sold as a whole. The purchaser may pay all or part of the purchase price in cash, and may pay the balance of the purchase price on a credit of 30 days after date of sale; said credit shall be granted only upon the execution by the purchaser of bond, with surety thereon, and said surety shall be a lending institution, fidelity or surety company authorized and doing business in Kentucky or other surety approved by the Master Commissioner; an authorized officer of the surety must be present at the sale or must have given the Master Commissioner adequate assurance of its intent to be surety prior to or at the sale; said Bond shall be, and shall remain, a lien on the property sold as additional security for the payment of the full purchase price, and shall have the full force and effect of a Judgment; and said Bond shall bear interest at the rate of 6% percent per annum until paid. The purchaser shall be required to pay the sum of 10% of the bid amount in cash or certified check on the purchase at the time of sale. Risk of loss shall pass to the successful bidder at the close of the sale. The successful bidder at the sale shall, at bidder's own expense, carry fire and extended insurance coverage on any improvements from the date of sale until the purchase price is fully paid, with a loss payable clause to the Master Commissioner of the Gallatin Circuit Court.

By virtue of a judgment and order of sale of the Gallatin Circuit Court entered February 14, 2025, in the above case, I shall proceed to offer for sale on the SECOND FLOOR LOBBY OF THE GALLATIN COUNTY COURTHOUSE in Warsaw, Kentucky, to the highest bidder, at public auction on Thursday, January 29, 2026, at the hour of 1:30 p.m. or thereabouts, the following described property, to-wit:
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Failure of the purchaser to effect such insurance shall not affect the validity of the sale or the purchaser's liability thereunder, but shall entitle, but not require, a lien holder herein, after giving notice to the Master Commissioner, to effect said insurance and furnish the policy or evidence thereof to the Master Commissioner, and the premium thereon or the proper portion thereof shall be charged to the purchaser as purchaser's cost. The property shall be sold subject to ad valorem taxes for the year 2026 and all subsequent years thereafter; easements, restrictions and stipulations of record; assessments for public improvements levied against the property, if any; existing zoning ordinances, statutes, laws, or regulations; and any facts which an inspection and accurate survey of the property may disclose. **BIDDERS SHALL BE PREPARED TO COMPLY WITH THESE TERMS.**

STEPHEN P. HUDDLESTON, MASTER COMMISSIONER, GALLATIN CIRCUIT COURT, P.O. Box 988, WARSAW, KY 41095, #859-567-2818 2-3c

PUBLIC NOTICE:
COMMISSIONER'S SALE
GALLATIN CIRCUIT COURT, CASE NO. 24-CI-00152
21st MORTGAGE CORPORATION PLAINTIFF VERSUS)
ROGER PHELPS, MELISSA PHELPS, et al DEFENDANTS
NOTICE OF SALE

By virtue of a judgment and order of sale of the Gallatin Circuit Court entered February 14, 2025, in the above case, I shall proceed to offer for sale on the SECOND FLOOR LOBBY OF THE GALLATIN COUNTY COURTHOUSE in Warsaw, Kentucky, to the highest bidder, at public auction on Thursday, January 29, 2026, at the hour of 1:30 p.m. or thereabouts, the following described property, to-wit:
 ADDRESS: 105 Bucks Lane, Warsaw, Kentucky 41095
 MAP ID NO: 033-28.05

Real property in the city of Verona, County of Gallatin, State of Kentucky, described as follows:
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Being the same property conveyed to Roger Phelps II and Melissa Phelps, husband and wife, for and during their joint lives with remainder to the survivor of them, by deed of Gary Wilson, a single man, dated August 7, 2008, of record at Deed Book 105, page 497, office of the Gallatin County Clerk, Warsaw, Kentucky.

Said property shall be sold for the purpose of collecting the following judgment debt: A judgment in favor of the plaintiff(s) in the amount of \$55,225.17 together with interest, assessments, taxes and costs herein expended.

TERMS OF SALE: The property shall be sold as a whole. The purchaser may pay all or part of the purchase price in cash, and may pay the balance of the purchase price on a credit of 30 days after date of sale; said credit shall be granted only upon the execution by the purchaser of bond, with surety thereon, and said surety shall be a lending institution, fidelity or surety company, authorized and doing business in Kentucky, and only if said surety be acceptable to the Commissioner of the GALLATIN CIRCUIT COURT; and an authorized officer of the surety must be present at the sale or must have given the Commissioner adequate assurance of its intent to be surety prior to or at the sale; and said Bond shall be, and shall remain, a lien on the property sold as additional security for the payment of the full purchase price, and shall have the full force and effect of a Judgment; and said Bond shall bear interest at the rate of 6% percent per annum until paid. The purchaser shall be required to pay the sum of 10% of the bid amount in cash or certified check on the purchase at the time of sale. Risk of loss shall pass to the successful bidder at the close of the sale. The successful bidder at the sale shall, at bidder's own expense, carry fire and extended insurance coverage on any improvements from the date of sale until the purchase price is fully paid, with a loss payable clause to the Master Commissioner of the Gallatin Circuit Court.

Failure of the purchaser to effect such insurance shall not affect the validity of the sale or the purchaser's liability thereunder, but shall entitle, but not require, a lien holder herein, after giving notice to the Commissioner, to effect said insurance and furnish the policy or evidence thereof to the Commissioner, and the premium thereon or the proper portion thereof shall be charged to the purchaser as purchaser's costs.
 The property shall be sold subject to ad

valorem taxes for the year 2026 and all subsequent years thereafter; easements, restrictions and stipulations of record; assessments for public improvements levied against the property, if any; existing zoning ordinances, statutes, laws, or regulations; and any facts which an inspection and accurate survey of the property may disclose. **BIDDERS SHALL BE PREPARED TO COMPLY WITH THESE TERMS.**

STEPHEN P. HUDDLESTON, MASTER COMMISSIONER, GALLATIN CIRCUIT COURT, P.O. Box 988, WARSAW, KY 41095, #859-567-2818 2-3c

Failure of the purchaser to effect such insurance shall not affect the validity of the sale or the purchaser's liability thereunder, but shall entitle, but not require, a lien holder herein, after giving notice to the Master Commissioner, to effect said insurance and furnish the policy or evidence thereof to the Master Commissioner, and the premium thereon or the proper portion thereof shall be charged to the purchaser as purchaser's cost. The property shall be sold subject to ad valorem taxes for the year 2026 and all subsequent years thereafter; easements, restrictions and stipulations of record; assessments for public improvements levied against the property, if any; existing zoning ordinances, statutes, laws, or regulations; and any facts which an inspection and accurate survey of the property may disclose. **BIDDERS SHALL BE PREPARED TO COMPLY WITH THESE TERMS.**

STEPHEN P. HUDDLESTON, MASTER COMMISSIONER, GALLATIN CIRCUIT COURT, P.O. Box 988, WARSAW, KY 41095, #859-567-2818 2-3c

PUBLIC NOTICE:
NOTICE OF THE GALLATIN COUNTY MASTER COMMISSIONER'S SALE DIVISION I
GALLATIN CIRCUIT COURT CASE NO. 24-CI-00136
DGS DEVELOPMENT, LTD. VERSUS
JOSHUA M. CHAPMAN, ET AL.

By virtue of a judgment and order of sale of the GALLATIN CIRCUIT COURT rendered DECEMBER 12, 2025 the above case, I shall proceed to offer for sale on the SECOND FLOOR LOBBY OF THE GALLATIN COUNTY COURTHOUSE in Warsaw, Kentucky, to the highest bidder, at public auction on THURSDAY, FEBRUARY 5, 2026 at the hour of 1:30 p.m. or thereabouts, the following described property to-wit:
 ADDRESS: 6000 SPARTA PIKE, SPARTA, KENTUCKY 41086
 PVA PROPERTY IDENTIFICATION NUMBER: 11-BF-63
 AMOUNT OF JUDGMENT: \$74,349.80
 THE COMPLETE LEGAL DESCRIPTION IS PARTICULARLY SET OUT IN THE JUDGMENT AND ORDER OF SALE ENTERED IN THIS CASE.

TERMS OF SALE: The property shall be sold as a whole. The purchaser may pay all or part of the purchase price in cash, and may pay the balance of the purchase price on a credit of 30 days after date of sale; said credit shall be granted only upon the execution by the purchaser of bond, with surety thereon, and said surety shall be a lending institution authorized and doing business in Kentucky, or a reputable fidelity or surety company, authorized and doing business in Kentucky, and only if said surety be acceptable to the Commissioner of the GALLATIN CIRCUIT COURT; and an authorized officer of the surety must be present at the sale or must have given the Commissioner adequate assurance of its intent to be surety prior to or at the sale; and said Bond shall be, and shall remain, a lien on the property sold as additional security for the payment of the full purchase price, and shall have the full force and effect of a Judgment; and said Bond shall bear interest at the rate provided by the Judgment up to Twelve (12%) Percent per annum until paid. The purchaser shall be required to pay the sum of 10% of the bid amount in cash or certified check on the purchase at the time of sale.

The successful bidder at the sale shall, at bidder's own expense, carry fire and extended insurance coverage on any improvements from the date of sale until the purchase price is fully paid, with a loss payable clause to the Commissioner of the GALLATIN CIRCUIT COURT. Failure of the purchaser to effect such insurance shall not affect the validity of the sale or the purchaser's liability thereunder, but shall entitle, but not require, a lien holder herein, after giving notice to the Commissioner, to effect said insurance and furnish the policy or evidence thereof to the Commissioner, and the premium thereon or the proper portion thereof shall be charged to the purchaser as purchaser's costs.

The property shall be sold subject to ad valorem taxes for the year 2026 and all subsequent years thereafter; easements, restrictions and stipulations of record; assessments for public improvements levied against the property, if any; existing zoning ordinances, statutes, laws, or regulations; and any facts which an inspection and accurate survey of the property may disclose. **BIDDERS SHALL BE PREPARED TO COMPLY WITH THESE TERMS.**

STEPHEN P. HUDDLESTON, MASTER COMMISSIONER, GALLATIN CIRCUIT COURT, P.O. Box 988, WARSAW, KY 41095, #859-567-2818 2-3c

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Larry B. Dillon Special Master Commissioner Master Commissioner's Office GALLATIN CIRCUIT COURT 2-3c

PUBLIC NOTICE:
ORDINANCE 2026 - 01
AN ORDINANCE OF THE CITY OF WARSAW, IN GALLATIN COUNTY KENTUCKY, AMENDING ORDINANCE 2025-04, THE ANNUAL BUDGET FOR THE FISCAL YEAR

WHEREAS, the City has previously adopted Ordinance 2025-04, the City's annual budget for the fiscal year beginning July 1, 2025 and ending June 30, 2026; and

WHEREAS, the need has arisen that requires the City to immediately demolish and clean up a dilapidated property in the City pursuant to a Final Order of the Code Enforcement Board, which is in such a state of disrepair that it may collapse at any time, in order to protect the City, its citizens, residents and visitors, and to advance and protect the health and welfare of the public;

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF WARSAW, IN GALLATIN COUNTY, KENTUCKY, AS FOLLOWS:

SECTION 1: That the annual budget for the fiscal year beginning July 1, 2025 and ending June 30, 2026 is hereby amended according to the attached Exhibits which are attached hereto and incorporated herein by reference in order to provide an additional ten thousand dollars (\$10,000) funding for the City's Code Enforcement abatement operations in order to carry out the above-described demolition and clean up.

SECTION 2: An emergency is hereby declared and the requirement for second reading is hereby suspended because the demolition and clean up described above should be effectuated immediately because the property is in such a state of disrepair that it may collapse at any time, in order to protect the City, its citizens, residents and visitors, and to advance and protect the health and welfare of the public; and therefore this Ordinance shall be effective immediately.

SECTION 3: The invalidity of any section of this Ordinance shall not affect the validity of any other section.

SECTION 4: This Ordinance may be published in summary according to law.

SECTION 5: The foregoing was read, passed and adopted by the Council of the City of Warsaw, Kentucky, with the emergency clause, meeting in Regular Session on the 12th day of January, 2026, with 6-yes votes, 0- no votes, and was ordered published within 10 days.

APPROVED:
 /s/Charlie "C.E." French
 CHARLIE "C. E." FRENCH, Mayor

ATTEST:
 /s/Carolyn Caldwell
 CAROLYN CALDWELL,
 City Clerk/Treasurer
 DATE OF PUBLICATION: 01/14/2026
 This Ordinance Prepared by:
 MICHAEL A. DUNCAN
 Ziegler & Schneider, PSC,
 City Attorneys
 2-1c

FOR SALE
FOR SALE:100 4x5
round bales mixed grass
hay. Net wrapped, barn
stored. \$30 each. Carroll-
ton, KY. No delivery. 502-
682-0122.
 2-2p

HAY FOR SALE: Small square bales, orchard grass and timothy mixed, or Other mixed grass bales. First and second cuttings. Gary Richardson, 859-643-5776.
 28-tfc

FOR SALE: 4x5 roll baled hay. 859-962-0777.
 2-3p

FOR RENT
FOR RENT: 2 bedroom/
one bath house in Warsaw.
103 Red Cross Ave., near
Library. Call 502-930-
1360.
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ANNUAL MEETING
 The annual meeting of the Gallatin County Assessment Fire, Wind & Lightning Insurance Company will be held on Tuesday, January 20, 2026 at 10:00 a.m. This meeting will include election of Directors and officers. Votes may be cast in person or through written proxy. The meeting will be held at 107 West Main Street in Warsaw, Kentucky.
Bonnie Bishop
 Assistant Secretary-Treasurer

TRI-STATE LAND CO.
859-485-1330
Walton, Ky.

- 5 Ac. Napoleon area, mostly wooded, fronts Hwy 16, only 3 miles off I-71, city water, \$2,500 upfront, \$545 per mo.
- 8 Ac. Carroll Co., Hwy. 47, rolling pasture, no single wides, great view, easy access to I-71 or factories, city water, \$68,900, \$3,000 down
- 2.3 Ac. Northern Gallatin, just off Hwy 16, double wides welcome, paved frontage, less than 30 min. to Florence, \$36,900, \$2,500 down
- 1.5 Ac. Sparta area, Owen county, flat open in front, rolling down into woods, mobiles welcome, city water, \$26,900, \$2,000 down

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 State Farm County Mutual Insurance Company of Texas, State Farm Lloyds, Richardson, TX
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- 24x40x8, 1-9x7 Garage Door, 1-3' Entry Door, \$9,995
- 40x60x10, 1-9x7 Garage Door, 1-3' Entry Door, \$23,900

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- Garlic Bologna \$5.49 lb.