

# PUBLIC NOTICES

**PUBLIC NOTICE:**  
The public will take notice that the undersigned has qualified as the Executor of the Estate of James Sullivan and was appointed on this date 1/13/26. All persons indebted to, will make their claims six months from this date of appointment.  
Appointee: Howard Sullivan  
50 Lawson-Redder Rd.  
Verona, KY 41092

3-1c

**PUBLIC NOTICE:**  
Notice is hereby given the FINAL SETTLEMENT for the Estate of: Rebecca L. Lohridge, by the Administratrix will be on the 3rd day of February, 2026, at the hour of 8:30 a.m. in the Gallatin District Court. Any objections to said settlement must be filed before that date.  
Tammy Trimble  
Gallatin Circuit  
Court Clerk  
3-1c

**PUBLIC NOTICE:**  
Notice is hereby given the FINAL SETTLEMENT for the Estate of: Joanna Hamm, by the Administrator will be on the 3rd day of February, 2026, at the hour of 8:30 a.m. in the Gallatin District Court. Any objections to said settlement must be filed before that date.  
Tammy Trimble  
Gallatin Circuit  
Court Clerk  
3-1c

# FOR SALE

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

2-2p

**FOR SALE:** Hay, 70 small rolls, 18 big rolls, \$15, and \$25. Make me an offer and I'll make you a good deal. 859-567-2116 or 502-663-2130.

3-1p

**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

**HAY FOR SALE:** Square bales, Timothy mixed. 1st and 2nd cutting. 859-472-9079.

3-1p

# FOR RENT

**FOR RENT:** 2 bedroom/one bath house in Warsaw. 103 Red Cross Ave., near Library. Call 502-930-1360.

2-3p

of 8:30 a.m. in the Gallatin District Court. Any objections to said settlement must be filed before that date.

Tammy Trimble  
Gallatin Circuit  
Court Clerk  
3-1c

**PUBLIC NOTICE:**  
**COMMISSIONER'S SALE**  
**GALLATIN CIRCUIT COURT, CASE NO. 22-CI-00010 TOWD POINT MASTER FUNDING TRUST 2021-PMI 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. Whitel, Jr. and Kimberly R. Whitel, husband and wife, dated November 27, 2009, recorded December 8, 2009, at Deed Book 108, Page 89, Gallatin County, Kentucky records.

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State Farm County Mutual Insurance Company of Texas, State Farm Lloyds, Richardson, TX  
State Farm Florida Insurance Company, Winter Haven, FL

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. 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

**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:  
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. 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

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— Cheeses & Meats —  
•Mozzarella \$3.39 lb.  
•Swiss Asiago \$6.19 lb  
•Black Pepper American \$5.29 lb.  
•Feature Item: Cherrywood Smoked Ham \$4.45 lb.  
•Buffalo Chicken \$6.09 lb.  
•Smoked Turkey \$5.79 lb.

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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. 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.

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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.

All sales are 'as is' and the Plaintiff, the Master Commissioner, and the Court shall not be deemed to have warranted title of the real estate to the purchaser.

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

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