

PUBLIC NOTICES

PUBLIC NOTICE:
Public Meeting Notice
 The Northern Kentucky Area Development District will be conducting a regional transportation public meeting to identify unmet public transit needs in the region, primarily regarding elderly persons, disabled persons, and veterans. Where possible, the needs identified will be used to develop FY 2027 Sections 5303, 5304, 5310, and 5311 transit grant applications; however, preparing a request does not guarantee that service will be provided. Join us on Thursday, March 5, 2026, at 1 p.m. EST:
 1. In-Person: Northern Kentucky Area Development District Office
 22 Spiral Drive
 Florence, Kentucky 41042

2. Virtual: <https://teams.microsoft.com/join/259679033119117p-uDdMKwf2e-10e7ZaOez>
 Meeting ID: 259 679 033 119 11
 Passcode: zv9tN6Kp

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

FOR SALE

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.

2-3p

Stan Freeman Tree Service

Stan Freeman, Owner
 Trimming - Topping
 Dead Wooding - Removal
 Fully Insured
 585 US 42 East
 Warsaw, KY 41095
859-393-3260



RN Electric Service

Rob Nunn, President
 Commercial & Residential
 rnelectric3@gmail.com
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 Warsaw, KY 41095
859-446-1312

Home & auto. Easy & affordable.

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MH Smith Ins and Fin Svcs
 Mark Smith, President

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 Carrollton, KY 41008-0323

Bus: 502-732-3525
 lifmgt.com
 mark@lifmgt.com



State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL
 State Farm County Mutual Insurance Company of Texas, State Farm Lloyds, Richardson, TX
 State Farm Florida Insurance Company, Winter Haven, FL

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:
 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.**

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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, 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 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. 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

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The Gallatin County News, Warsaw, Ky. - Wednesday, January 28, 2026 - Page 3

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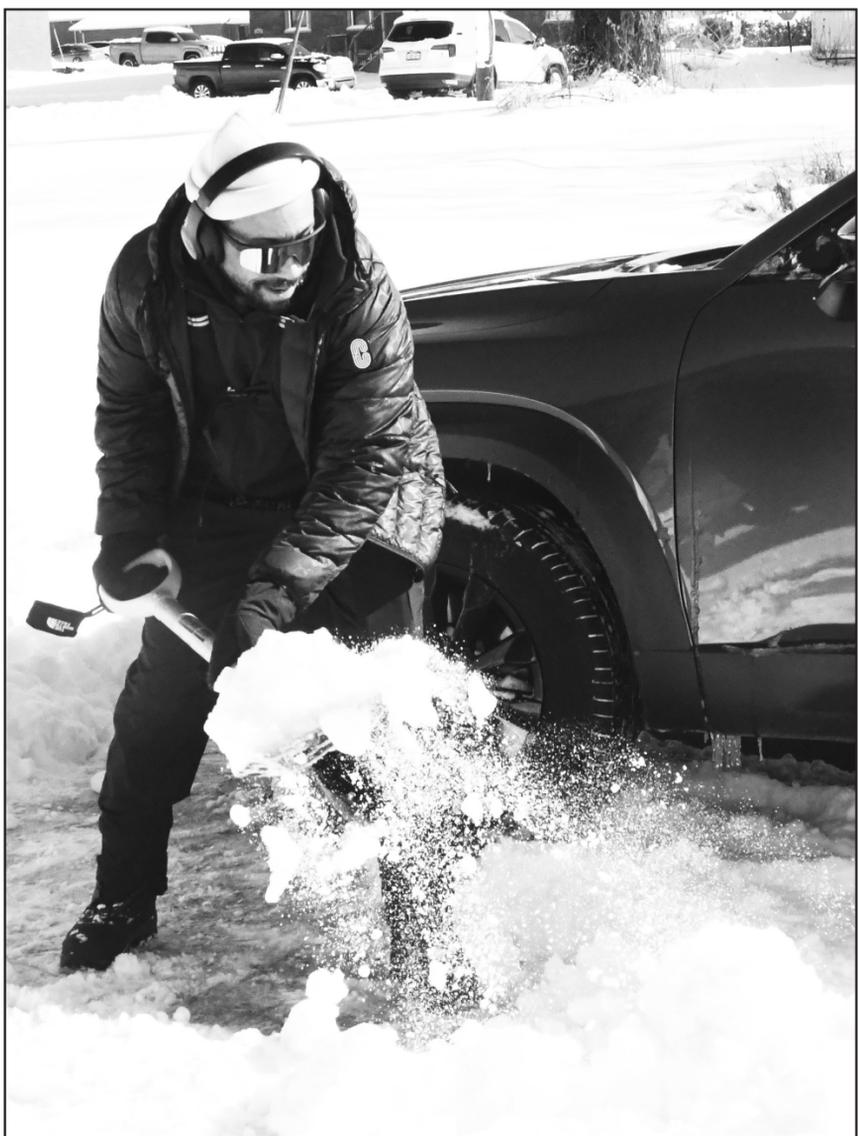
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All sales are 'as is' and the Plaintiff, the Master Commissioner, and the Court shall not be deemed to have warranted title of the real estate to the purchaser.

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



Digging deep

With nearly a foot of fresh snow on the ground, many of us were forced to dig our vehicles out to get to work, Monday. It took Cameron Peoples a while to get his car on High Street ready to drive. Photo by Kelley Warnick



Center Square Discount

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- Smoked Turkey \$5.79 lb.

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- 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

Check Our Website For More Properties
www.tristatelandcompany.com