

01 PUBLIC NOTICES

COMMONWEALTH
OF KENTUCKY
MONTGOMERY CIRCUIT COURT
DIVISION II
ACTION NO. 25-CI-90288
Electronically Filed
PEOPLES EXCHANGE BANK,
INC., PLAINTIFF
v.
MORGAN W. CULBERTSON, ET
AL., DEFENDANTS
NOTICE OF COMMISSIONER'S
SALE

By virtue of a Judgment and Order of Sale entered in Montgomery Circuit Court on May 7, 2026, to raise the sum of \$346,809.22, interest, fees, and the costs of sale, I will expose for sale to the highest and best bidder at the Courthouse door, in Mt. Sterling, Montgomery County, Kentucky, on Saturday, June 13, 2026, at the hour of 12:00 p.m., the following described property:

Property Address: 3820 Spencer Road, Mt. Sterling KY 40353
PVA Map Number: 032-00-00-024.00
BEING THE SAME PROPERTY- Conveyed to Morgan W. Culbertson and Ashlea S. Culbertson, his wife, by a deed dated April 12, 2012, and of record in Deed Book 298, Page 832, in the Montgomery County Court Clerk's Office.

This property is sold subject to all real estate taxes, easements, and off-sales of record; and reference is hereby made to the office of the Montgomery County Clerk.

The terms of the sale shall be ten (10%) percent cash or check at the time of sale and the balance on credit of thirty (30) days with privilege of the successful bidder to pay in full at the time of sale. The successful bidder requesting credit must execute bond with approved surety bearing interest at the rate of (8.75%) per annum from date of sale until paid, which bond shall have the full force and effect of a Judgment and should execution be issued thereon, no replevy shall be allowed. A lien shall exist and shall be retained by the Commissioner on the property sold as security for the purchase price. Appraisal information and photos will be posted, when available, at www.facebook.com/mcmastercommissioner.

/s/Angela A. Patrick
Hon. Angela A. Patrick,
Master Commissioner
Montgomery County
Patrick & Leighton, PLLC
Attorneys at Law
25 West Main Street
Mt. Sterling, KY 40353
(859)498-2912 (859)498-7771 fax
mcmastercommissioner@gmail.com

02 SPECIAL NOTICES

45TH YEAR BURLINGTON Antique Show, 10 minutes south of Cincinnati, Sunday, June 14, 6 AM-3 PM. 150 plus dealers. Rain or shine. (513) 922-6847 burlingtonantiqueshow.com

BECOME A PUBLISHED author! We want to read your book! Dorrance Publishing - trusted by authors since 1920. Book manuscript submissions currently being reviewed. Comprehensive services: consultation, production, promotion and distribution. Call for your free author's guide, 1-855-209-2951 or visit dorranceinfo.com/Kentucky

YMT VACATIONS. OVER 50 guided tours available. Affordable, social and stress-free travel designed for mature travelers. Our tours include accommodations, transportation, baggage handling, sightseeing, entrance fees, a professional tour director and select meals. For a limited time save \$250 on all tours. Call YMT today, 1-844-870-5218.

07 CHILD CARE

NOTE TO PARENTS: Kentucky State Law requires licensing for child care facilities providing care for four or more children not related to the licensee by blood, marriage or adoption

08 BUSINESS SERVICES

SAFE STEP. NORTH America's #1 walk-in tub. Comprehensive lifetime warranty. Top of the line installation and service. Now featuring our free shower package and \$1600 off for a limited time! Call today! Financing available. Call Safe Step, 1-888-302-4539.

SAFE STEP. NORTH America's #1 walk-in tub. Comprehensive lifetime warranty. Top of the line installation and service. Now featuring our free shower package and \$1600 off for a limited time! Call today! Financing available. Call Safe Step, 1-888-302-4539.

STRUGGLING WITH DEBT? If you have over \$15,000 in debt we help you be debt free in as little as 24-48 months. Pay nothing to enroll. Call now: 1-877-857-0268.

08 BUSINESS SERVICES

A.C. Estate Sales
Jeff and Sharon Randle
859-358-6328
859-575-0593
ACEstateSalesKY@gmail.com
Find us on Facebook
A.C. Estate Sales
Follow us on www.estate-sales.com

ACCULEVEL. YOUR FOUNDATION repair and basement waterproofing experts. Whether basement, crawl space or concrete slab we'll guide you on the right path to a healthy home. Act now! Up to \$600 off. Restrictions apply. Call for a free consultation. 1-866-558-7730

ALL AROUND GUTTERING
Residential/Commercial/Farm
Jobsite Runouts Available
• Wide Color Selection Available
• We Prefer the Hidden Hanger Screw System
• 5" & 6" Gutters
• Copper Gutters Available
• Repair Work Specialists
Free Estimates
Anthony Blackburn
859-321-3976
Laine 859-388-4500
Guttering All Around Central KY
Family Owned For Over 30 Years
Trust in God

Free Estimates
859-697-1306
859-274-7760
All Seasons Landscaping
Clean Up • Mulching
Trimming • Planting
Tree Trimming
Tree Removal
Deck & Fence Staining
Pressure Washing
and Much More

BATH AND SHOWER updates in as little as one day! Affordable prices - no payments for 18 months! Lifetime warranty and professional installs. Senior and military discounts available. Call: 1-833-770-0957.

Place a
Business Service ad this size
in the Advocate
and pay only
\$21.30/week.

CHOOSE EARTHLINK FIBER Internet for speeds up to 5 Gigs, no data caps, no throttling. Prices starting at \$54.95. Plus, a \$100 gift card when you make the switch. Call 1-833-974-4780.

CONSUMER CELLULAR - the same reliable, nationwide coverage as the largest carriers. No long term contract, no hidden fees and activation is free. All plans feature unlimited talk and text, starting at just \$20/month. For more information call 1-833-353-2982.

END YOUR TAX worries today. Let us make your tax problem our priority. Scared, stuck with high tax amounts? Our A+ tax professionals can help. Call for a free consultation. Call Priority Tax now 1-855-671-3561.

NO MORE CLEANING out gutters. Guaranteed! LeafFilter is backed by a no-clog guarantee and lifetime transferrable warranty. Call today 1-866-329-2415 to schedule a free inspection and no obligation estimate. Get 15% off your entire order. Plus military and seniors get an additional 10% off. Limited time only. Restrictions apply, see representative for warranty and offer details.

PRESSURE WASHING SERVICE - Greg, 859-274-2431

08 BUSINESS SERVICES

DIRECTV OVER INTERNET - get your favorite live TV, sports and local channels. 99% signal reliability! **CHOICE** package, \$84.99/mo. for 12 months. HBO Max and Premium channels included for three months (with **CHOICE** package or higher). No annual contract, no hidden fees! Some restrictions apply. Call IVS, 1-888-340-6138.

GET BOOST INFINITE! Unlimited talk, text and data for just \$25/mo.! The power of three 5G networks, one low price! Call today and get the latest iPhone every year on us! 855-841-2894

HOME BREAK-INS TAKE less than 60 seconds. Don't wait! Protect your family, your home, your assets now for as little as 70¢ a day! Call 1-833-360-5407.

INFLATION IS AT 40 year highs. Interest rates are way up. Credit cards. Medical bills. Car loans. Do you have \$10k or more in debt? Call National Debt Relief and find out how to pay off your debt for significantly less than what you owe! Free quote: Call 1-844-262-5602.

JACUZZI BATH REMODEL can install a new, custom bath or shower in as little as one day. For a limited time, waiving all installation costs! (Additional terms apply. Subject to change and vary by dealer. (Offer ends 12/27/26.) Call 1-866-837-5986.

LUCAS BUILDERS
For all your construction needs contact someone you can trust, with 35 years experience.
New Construction and Remodeling, Decks, Patios, Roofs, Vinyl Siding, Tile Installation, Concrete Work
No job too BIG or too SMALL!
Call for a free estimate, cell **859-808-0248**
Bill Lucas, Owner

ALLEN TURNER CO. ROOFING
All types of roofing and sheet metal.
Metal Roofs
Shingles
All Types of Flashing
Rubber Systems
Fully Insured • Free Estimates
859-498-6298

PREPARE FOR POWER outages today with a Generac home standby generator. Act now to receive a free five year warranty with qualifying purchase. Call 1-844-688-8576 today to schedule a free quote. It's not just a generator. It's a power move.

Farmer's Professional Tree Care
Pruning & Shaping of Trees, Bushes & Shrubs or complete removal. Planting of Trees & Bushes. Cavity Fill & Tree Point offered. Residential, Farms & Commercial Removal of poison ivy, oak and sumac. No dangerous herbicides used. 100% guarantee. No hidden cost. Our results always are immediate. Free Estimates Senior Discount Fully Insured Insurance Work
28 Years Experience
Gutter Cleaning Available
859-432-0627

SAFE STEP STAIRLIFTS. Enjoy greater independence and stay in the home you love. Feel safe on every level. \$750 off plus free installation. Made in the U.S.A. Call today for a free quote, 1-855-820-2844.

NOW OPEN Schrock METAL SALES
2636 Ky. Hwy. 213
Jeffersonville
Pole Building Packages
Metal Roofing • Etc.
859-390-3303

08 BUSINESS SERVICES

REPAIRING OR REPLACING appliances and home systems like heating and cooling can be costly. A home warranty plan can help. Start saving and get 30% off any plan today. Workmanship guarantee included. Terms apply. Call Cinch Home Services, 1-866-384-8998.

J.M.C. Exteriors Interiors
Affordable Home Repairs
Residential Roofing
Fully Insured
FREE ESTIMATES
• Rubber Roofs • Metal Roofs
• Shingle Roofs • Tear Offs
• Repairs & Re-Roofs
• Vinyl Siding
• Handyman Services
Visa & Mastercard Accepted
859-398-9771

10 HELP WANTED

HELP WANTED
Experienced bookkeeper to work part-time hours at CPA office. Should be familiar with Sage and Quickbooks software.
Send resume to:
Bookkeeper
472 W. Main St.
Owingsville, KY 40360

NEW
Health & Weight Loss Plan
Lose up to 15 lbs. in 7 days!
Follow me to the Tuesday meeting, 7 PM, at 1775 Eagle Drive, Morehead, Ky.
Build an Income of up to \$500, \$1000, \$2000 or more per month.
While getting healthier and losing weight!
For questions call 859-948-4376.

14 HEALTH AND FITNESS

ATTENTION: VIAGRA AND Cialis users! A cheaper alternative to high drugstore prices! 50 pill special - only \$99! 100% guaranteed. Call now, 1-877-690-2326.

AUDIEN HEARING. THE world's first hearing aid with touchscreen controls. No tiny buttons, apps or prescriptions. 45 day risk free trial. Free shipping. Lifetime support. More than 1.5 million happy customers. Call Audien, 1-888-513-0453.

DENTAL INSURANCE FROM Physicians Mutual Insurance Company. Coverage for 400 plus procedures. Real dental insurance - not just a discount plan. Do not wait! Call now! Get your free dental information kit with all the details! 1-855-900-7392 www.dental50plus.com/26#6258

PORTABLE OXYGEN CONCENTRATOR may be covered by Medicare! Reclaim independence and mobility with the compact design and long lasting battery of Inogen One. Free information kit! Call 888-982-0374.

16 APARTMENTS FOR RENT

ACCEPTING APPLICATIONS
Mt. View Estates, Owingsville is now accepting applications for 1, 2 and 3 bedroom unit apartments to qualified low income family. Section 8 government subsidized complex. Rent based on monthly income.
For more information call **606-674-6778**

Efficiency Room Rentals
Furnished
Cave Run Lake Area
Adult Living
Wi-Fi, Satellite TV,
All Utilities
Weekly or Monthly
No lease required.
606-776-6567

16 APARTMENTS FOR RENT

For Rent
One, two and three bedroom homes, duplexes & townhomes, \$650-1200/mo
mcginnisproperties.us
No Pets
859-498-6332
MONTGOMERY SQUARE APARTMENTS
Independent Senior Living
Where we base your rent on 30% of your income
One bedroom apartments with all utilities paid, all appliances and A/C units furnished, low cost laundry facility, onsite management, a warm and friendly atmosphere, monthly activities.
Office Hours:
Mon.-Thurs., 9-5, Fri., 9-3
1376 Indian Mound Dr.
Mt. Sterling, KY 40353
859-498-4100
Non-Smoking Facility

PUBLISHER'S NOTICE
All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise "any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin, or an intention, to make any such preference, limitation or discrimination." Familial status includes children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under 18.
This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination call HUD toll-free at 1-800-669-9777. The toll-free telephone number for the hearing impaired is 1-800-927-9275.
Equal Housing Opportunity

21 BUSINESS PROPERTY FOR RENT

FRANKFORT OFFICE SPACE for rent: second floor with four large office areas, restroom. Office desks furnished. Located 1/2 mile from I-64 Lawrenceburg exit 53A. Electric, water, gas, utilities and internet included. \$2200 per month. Call Bonnie Howard, Kentucky Press Association, 502-223-8821.

End of Season Sale
Circle H Greenhouses
3125 Camargo Rd., Mt. Sterling
Mon.-Sat. 8:00-6:00
Get a **25% DISCOUNT** when you spend \$50.

Mike Swartz Construction & Tree Removal, Inc.
- Tree Removal -
- Trimming - Stump Grinding -
Free Estimates • Over 20 yrs. exp.
State Certified • Fully Insured
We cut 'em all, big and small.
Call Mike Swartz, Olympia, cell, **606-210-3049** or **606-674-3960**.

ADVERTISE HERE
Call 859-498-2222.
Place a business service ad this size in the Mt. Sterling Advocate for \$42.60 per week.

24 REAL ESTATE WANTED

WE BUY HOUSES for cash as is! No repairs. No fuss. Any condition. Easy three step process: call, get cash offer and get paid. Get your fair cash offer today by calling Liz Buys Houses: 1-888-287-5615.

33 GARAGE / RUMMAGE SALES

Neighborhood Garage Sale
LeStratton Estates
Multiple families participating.
June 12 & 13
8:30-4:00
June 14
12:00-4:00

35 WANTED TO BUY

CASH PAID FOR high-end men's sport watches. Rolex, Breitling, Omega, Patek Philippe, Heuer, Daytona, GMT, Submariner and Speedmaster. These brands only! Call for a quote, 1-833-641-6058.

35 WANTED TO BUY

WE BUY VINTAGE guitars! Looking for 1920-1980 Gibson, Martin, Fender, Gretsch, Epiphone, Guild, Mosrite, Rickenbacker, Prairie State, D'Angelico, Stromberg. And Gibson mandolins/banjos. These brands only! Call for a quote, 1-833-641-7011.

37 ARTICLES FOR SALE

DIRECTV - ALL your entertainment. Nothing on your roof! Sign up for Directv and get your first three months of Max, Paramount+, Showtime, Starz, MGM+ and Cinemax included. Choice package \$84.99/mo. Some restrictions apply. Call Directv, 1-866-292-5435.

OMAHA STEAKS - world famous perfection! 100% guaranteed and delivered to your door! Our All-Time Grilling Faves comes with eight free Omaha Steaks Classic Burgers only \$99.99. Call 1-877-542-1507 and mention code 81305BVA or visit www.omahasteaks.com/Savory3148

42 AUTOS AND TRUCKS FOR SALE

DONATE YOUR CAR, truck, boat, RV and more to support our veterans! Schedule a fast, free vehicle pickup and receive a top tax deduction! Call Veteran Car Donations, 1-833-984-2146 today!

GOT AN UNWANTED car??? Donate it to Patriotic Hearts. Fast free pickup. Patriotic Hearts' programs help veterans find work or start their own business. Call 24/7, 1-833-485-3141.

Don't Miss the Latest News, Sports, Community Events and more!
Order a print or online subscription Today!
Call 859-498-2222.