

Community

Celebrating Homemakers Week

During the monthly fiscal court meeting on Oct. 13, a proclamation was presented honoring the county's Extension Homemakers during the national Homemakers Week. Making the presentation to representatives of the local homemaker council are Judge-Executive Bobby Hall and commissioners Lee Wireman, Derrick Bradley and Ernie Duty. In reading the proclamation, Hall praised the homemakers for their dedication in improving the lives of their families and the greater community through eduction, leadership development and volunteer service.



State joins crackdown on predatory lender

FRANKFORT – Attorney General Russell Coleman joined 16 other attorneys general in a nearly \$664 million settlement with Snap Finance, a predatory lending company that took advantage of Kentuckians.

As part of the settlement, Snap Finance will automatically cancel more than \$12.3 million in lease payments owed by Kentuckians who entered into lease-to-own agreements from 2017-2022. Borrowers will also get to keep and own their merchandise

with no further payments.

Kentucky will also receive \$150,000 in payment from the company.

Snap Finance violated Kentucky's consumer protection laws by not allowing customers to view the full terms of their contracts, misinforming borrowers that making on-time payments would increase their credit score and entering customers into long-term contracts when initially framing them as 100-days or fewer pay-back windows.

"Customers have the right to know what they're getting into before making a potentially life-altering financial decision," said Attorney General Coleman. "Our office will always stand against predatory businesses to protect Kentuckians' hard-earned dollars."

In addition to lease forgiveness and payments, Snap Finance also agreed to change their business practices to address the Coalition's concerns:

Advertising restrictions: Snap has agreed to not use misleading

slogans such as "cash payoff," "same as cash," and "no additional fees required," that potentially hid the true cost of the lease a customer was agreeing to.

Disclosure and transparency: Snap must ensure that customers are shown the full terms and cost of a lease in accordance with state law before the lease can be signed.

Servicing protections: The settlement makes it clear when Snap must repair or replace property that a customer leases and

ensures Snap will do so. Additionally, Snap is prohibited from threatening seizure of a product for non-payment of a lease when it has no intent to do so.

Disclosures about credit ratings: Snap is prohibited from misrepresenting that applying for a lease or utilizing Snap's LTO product will help customers increase their credit score.

Lease termination and surrender: Snap is required to provide clear disclosure of the right to terminate a lease, and Snap is pro-

hibited from interfering with that right. Additionally, the settlement requires practical ways for a customer to return property when terminating a lease while pausing payment accrual when termination requests are processed.

Merchant training and Compliance: Snap must meet certain initial and ongoing training requirements and provide annual compliance reports for three years.

Kentucky joined the Iowa and Nebraska led settlement along with Arkansas, Flor-

Program connects farms, cities

FRANKFORT – Kentucky Proud Certified Cities, a first-of-its-kind program offered by the Kentucky Department of Agriculture (KDA) through a partnership with the Kentucky League of Cities, is recognizing cities across the state that are demonstrating a commitment to the agriculture industry and strengthening their communities' connection with farmers.

"Cities making that special effort to create an agricultural connection for residents deserve that special recognition," Agriculture Commissioner Jonathan Shell said. "This unique program elevates those experiences to real rewards. When consumers choose Kentucky-grown and Kentucky-made

products they create demand for agricultural commodities and agri-tourism that supports the farmers supplying them. We know what we grow and produce in Kentucky is the best. We want to reward those cities actively promoting that idea."

Managed under KDA's Kentucky Proud agricultural marketing umbrella, the initiative recognizes those cities incorporating local foods, farms, and agricultural projects into their community identities.

Kentucky Proud, Kentucky's official agriculture marketing program, launched in 2002 as a central platform to promote Kentucky's farms and farm products. The Certified Cities program furthers the marketing

mission by emphasizing how every step of commodities reaching consumers is crucial to supporting local supply and demand. The Kentucky Proud Certified Cities program provides an opportunity to highlight this critical connection and empower local governments to proactively enhance agricultural opportunities.

"I can't stress enough how important the symbiotic relationship is among Kentucky's urban and rural communities," said J.D. Chaney, CEO of the Kentucky League of Cities, a nonprofit association that represents Kentucky's cities and serves as a resource for local governments across the Commonwealth. "More demand can

mean more agricultural production, which supports farm jobs and creates options for businesses involved in processing, transportation, distribution, retail and food service.

WURLAND – The city of Wurtland will have a special meeting at 5:15p.m. today, Thursday, October 29, at the Wurtland Municipal Building. Agenda items are Veolia Contract and the Industrial Road Bridge

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COMMONWEALTH OF KENTUCKY GREENUP CIRCUIT COURT DIVISION I ACTION NO. 26-CI-00067

PLANET HOME LENDING, LLC

PLAINTIFF

VS.

SHERRIE L. HATFIELD, ET AL

DEFENDANTS

NOTICE OF SALE

Pursuant to a Judgment and Order of Sale entered in the above styled action on October 15, 2026, I will on Tuesday, November 10, 2026, at the hour of 1:00 p.m., offer for sale at public auction to the highest and best bidder on the second floor of the Greenup County Courthouse at Greenup, Kentucky, the following described real estate, to-wit:

Property Address: 1403 Beth Ann Drive, Flatwoods, KY 41139
Parcel ID#: 182-20-01-059.00

Situate in the City of Flatwoods, Greenup County, Kentucky, and being Lot No. 54, Section A, of Shawnee Addition to City of Flatwoods, as recorded in the Office of the Clerk of the Greenup County Court of Kentucky, in Plat Book 3, Page 109, said property being more particularly described as shown on plat prepared by James A. Coleman, dated June 8, 1971, as follows:

Beginning at a point in the northeasterly right of way line of Beth Ann Drive at the common corner of Lots Nos. 54 and 55; thence with the line between Lots Nos. 54 and 55 N. 39-03 E. 155.00 feet to a point in the southwesterly line of Wright Avenue; thence with the southwesterly line of Wright Avenue N. 61-00 W. 75.66 feet to a point, said point being a common corner to Lots Nos. 53 and 54; thence with the line between Lots Nos. 53 and 54, S. 39-03 W. 144.30 feet to a point in the northeasterly right of way line of Beth Ann Drive; thence with the line of Beth Ann Drive S. 50-57 feet to the point of beginning.

Being the same property conveyed to Sherrie L. Hatfield by Deed dated July 14, 2022, and recorded on July 21, 2002, in Deed Book 659, Page 147, Greenup County Court Clerk's Records.

The above described property shall be sold as a whole on terms of cash or on a credit of thirty (30) days. If sold on terms of credit, the purchaser shall be required to make a deposit of 10% of the purchase price and shall execute a bond with good surety for the remaining balance, said bond being payable to the Master Commissioner and shall bear interest at the rate the Judgment herein bears from the date of the sale until paid and shall have the force and effect of a judgment, upon which execution may issue, if not paid at maturity. A lien shall be retained upon the real estate so sold as additional security. The purchaser shall be responsible for paying the real estate property taxes for the tax year in which they purchase the property.

Out of the proceeds derived from the sale herein, the Master Commissioner shall retain the same until further Orders of the Court. Reference is hereby made to all proceedings in this case now on file with the Clerk of the Greenup Circuit Court, Greenup, Kentucky, this the 16th day of October, 2026.

/s/ Reagan Reed
REAGAN REED
MASTER COMMISSIONER
GREENUP CIRCUIT COURT
P. O. Box 648
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85%



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*Kentucky State Study 2023; conducted by Coda Ventures