

OF KENTUCKY
26TH JUDICIAL CIRCUIT
HARLAN CIRCUIT
COURT
CIVIL ACTION
NO. 23-CI-00251

MAGERICK, LLC,
PLAINTIFF

VS.
COMMISSIONER’S SALE
JEFFREY FRANKLIN

COLE;
A/K/A JEFFREY F. COLE;
RUBY COLE;
UNITED CREDIT CARD
BANK, N.A.;
FIRST NATIONAL BANK
OF AMERICA; AND
U.S. BANK TRUST,
NATIONAL ASSOC.,
AS TRUSTEE OF
AMERICAN HOMEOWNER
PRESERVATION TRUST
SERIES AHP SERVICING,
DEFENDANTS.

By virtue of a FINAL JUDGMENT AND ORDER OF SALE, of the Harlan Circuit Court, rendered on November 13, 2025, in the above cause for the principal sum of \$18,416.94 (eighteen thousand four hundred sixteen dollars and ninety four cents) plus interest at the rate of 4.37500% until paid in full, I shall proceed to offer for sale at the front door of the old Courthouse in Harlan, Kentucky, to the highest and best bidder at Public Auction on Tuesday DECEMBER 16, 2025 at the hour of 1:00 p.m. or thereabouts, upon the terms of cash on the date of sale or 10% down and the remainder on a credit of 30 days, and I will take from the purchaser a bond, with good and sufficient surety, for the purchase price, payable to myself, with interest at the rate of 4.37500% per annum from date of sale, said bond to have the force and effect of a judgment, and I shall retain a lien upon the property so sold for further security on the payment of the purchase price, and any purchaser may pay off his bond at any time before maturity, with interest accrued up to the date of payment, on the real estate located in Harlan County, Kentucky, which is more particularly described as follows:

Property Address:
160 SUTTON DRIVE,
DAYHOIT, KY 40824
PARCEL NUMBER:
058-00-00-004.00

There is included a 1981 Clayton Labelle manufactured home bearing Serial No. 12X5531294 to be sold with subject property that was converted to real estate by Affidavit of Conversion filed of record on December 12, 2007 in Book 30, Page 186, Harlan County Court Clerk’s Office.

In as much as the Court has found that the said real property is indivisible and cannot be divided without materially impairing its value, it will be sold as a whole. For the purchase price, the purchaser, with approved surety or securities, must execute bond, bearing legal interest from day of sale until paid, having the force and effect of a judgment. Bidders will be prepared to comply with these terms.

This the 19TH day of November, 2025.

HON. KELLIE D. WILSON
MASTER COMMISSIONER
HARLAN CIRCUIT COURT

TCN 12/3/25 - 2 of 3

COMMONWEALTH
OF KENTUCKY
26TH JUDICIAL CIRCUIT
HARLAN CIRCUIT
COURT
CIVIL ACTION
NO. 24-CI-00093

PENNYMAC LOAN
SERVICES, LLC,
PLAINTIFF,

VS.

COMMISSIONER’S SALE
DIANA SAYLOR;
ELVIS P. SAYLOR, JR. and
HARLAN COUNTY,
KENTUCKY,
DEFENDANTS

By virtue of a JUDGMENT AND ORDER OF SALE of the Harlan Circuit Court, rendered on November 13, 2025, in the above cause for the principal sum of \$101,683.62 (one hundred one thousand six hundred eighty three dollars and sixty two cents) together with accrued interest at the rate of 3.50% per annum from September 17, 2025, until paid in full, plus attorney’s fees, court and other costs expended, and expenses of sale, I shall proceed to offer for sale at the front door of the old Courthouse in Harlan, Kentucky, to the highest and best bidder at Public Auction on Tuesday DECEMBER 16, 2025 at the hour of 1:00 p.m. or thereabouts, upon the terms of cash on the date of sale or 10% down and the remainder on a credit of 30 days, and I will take from the purchaser a bond, with good and sufficient surety, for the purchase price, payable to myself, with interest at the rate of 3.50% per annum from date of sale, said bond to have the force and effect of a judgment, and I shall retain a lien upon the property so sold for further security on the payment of the purchase price, and any purchaser may pay off his bond at any time before maturity, with interest accrued up to the date of payment, on the real estate located in Harlan County, Kentucky, which is more particularly described as follows:

Property Address:
105 PARK HI
LOYALL, KY 40854
Parcel ID #:
057-40-00-073.00 000

In as much as the Court has found that the said real property is indivisible and cannot be divided without materially impairing its value, it will be sold as a whole. For the purchase price, the purchaser, with approved surety or securities, must execute bond, bearing legal interest from day of sale until paid, having the force and effect of a judgment. Bidders will be prepared to comply with these terms.

HON. KELLIE D. WILSON
MASTER COMMISSIONER
HARLAN CIRCUIT COURT

TCN 12/3/25 - 2 of 3

STATEWIDE
CLASSIFIEDS

SECURITY
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

SOCIAL SECURITY
YOU MAY QUALIFY for disability benefits if you have are between 52-63 years old and under a doctor’s care for a health condition that prevents you from working for a year or more. Call now! 1-833-641-6772

TIME SHARE/FINANCIAL
Wesley Financial Group, LLC Timeshare Cancellation Experts Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your time-share! Free consultations. Over 450 positive reviews. Call 855-977-4979

WATCHES
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

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BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 1-833-770-0957

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 6/30/25.) Call 1-866-837-5986

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

BUSINESS SPACE FOR RENT
Frankfort Office Space for rent: Second floor with four large office areas, restroom. Office desks furnished. Located ½ mile from I-64 Lawrenceburg exit 53A. Electric, water, gas, utilities and internet included. \$2,200 per month. Call Bonnie Howard, Kentucky Press Association, 502-223-8821.

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We buy 8,000 cars a week. Sell your old, busted or junk car with no hoops, haggles or headaches. Sell your car to Peddle. Easy three step process. Instant offer. Free pickup. Fast payment. Call 1-844-440-0399

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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 3 mos (w/ CHOICE Package or higher.) No annual contract, no hidden fees! Some restrictions apply. Call IVS 1-888-340-6138

AFFORDABLE TV & INTERNET. If you are overpaying for your service, call now for a free quote and see how much you can save! 1-877-548-7494

Get DISH Satellite TV + Internet! Free Install, Free HD-DVR Upgrade, 80,000 On-Demand Movies, Plus Limited Time Up To \$600 In Gift Cards. Call Today! 1-855-633-4574

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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

DEBT HELP
Inflation is at 40year 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

DONATIONS (VEHICLES)
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 at 1-833-984-2146 today!

GOT AN UNWANTED CAR??? DONATE IT TO PATRIOTIC HEARTS. Fast free pick up. Patriotic Hearts’ programs help veterans find work or start their own business. Call 24/7: 1-833-485-3141.

Get a break on your taxes! Donate your car, truck, or SUV to assist the blind and visually impaired. Arrange a swift, no-cost vehicle pickup and secure a generous tax credit for 2025. Call Heritage for the Blind Today at 1-877-581-3053 today!

FOOD SERVICES
Omaha Steaks Wines. 12 world class wines (and bonus gifts) for ONLY \$79.99 (plus s/h.) Save \$160! 12 new wine selections plus a FREE \$25 Omaha Steaks E-reward card every three months. Cancel anytime. 100% guarantee! Call 1-844-740-5945 and mention code AGJF002 or visit www.GetOSWine.com/sip169

HEALTH
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

HOME IMPROVEMENT
No more cleaning out gutters. Guaranteed! LeafFilter is the most advanced gutter protection for your home, 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. Plus get 20% off! Seniors and military save an additional 10%. Restrictions apply, see representative for warranty and offer details

SunSetter. America’s Number One Awning! Instant shade at the touch of a button. Transform your deck or patio into an outdoor oasis. Up to 10-year limited warranty. Call now and SAVE \$350 today! 1-866-348-8793

NEED NEW WINDOWS? Drafty rooms? Chipped or damaged frames? Need outside noise reduction? New, energy efficient windows may be the answer! Call for a consultation & FREE quote today. 1-833-890-2083. You will be asked for the zip code of the property when connecting.

HOME IMPROVEMENT
Replace your roof with the best looking and longest lasting material – steel from Erie Metal Roofs! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited Time Offer – up to 50% off installation + Additional 10% off install (for military, health workers & 1st responders.) Call Erie Metal Roofs: 1-888-306-0302

HOME SERVICES

Prepare for power outages today with a Generac Home Standby Generator. Act now to receive a FREE 5-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.

INSURANCE SERVICES
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

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

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We Buy Vintage Guitar’s! 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

SECURITY
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

NOTICE OF INTENTION TO MINE
Pursuant to Application Number 848-0429, Major Revision

In accordance with KRS 350.070, notice is hereby given that Bluegrass Natural Resources, LLC, P.O. Box 487, 158 Central Avenue, Benham, Kentucky 40807 has applied for a major revision to an existing surface coal mining and reclamation operation located 0.25 miles southeast of Cumberland in Harlan County. The major revision will not add any acreage to the permit area.

The proposed major revision is approximately 0.47 miles southwest from KY 160 junction with US 119 and located in Big Cove Branch.

The proposed major revision is located on the Benham & Louellen U.S.G.S. 7 ½ minute quadrangle maps. The surface area to be affected by the major revision is owned by ACIN, LLC.

The major revision proposes an approximate original contour variance for remining on 2.75 acres of the permit area.

The major revision application has been filed for public inspection at the Division of Mine Reclamation and Enforcement Middlesboro Regional Office, 1804 East Cumberland Avenue; Middlesboro, Kentucky 40965. Written comments, objections, or requests for a permit conference must be filed with the Director, Division of Mining Permits, 300 Sower Blvd., Frankfort, Kentucky 40601

TCN 12/10/25 - 3 of 4

NOTICE OF INTENTION TO MINE
Pursuant to Application Number 848-0420

(1) In accordance with KRS 350.055, notice is hereby given that Kentucky Ridge Holdings, LLC, PO Box 301, Grays Knob KY 40829 has applied for a permit for a surface coal mining and reclamation operation affecting 108.20 acres located 1.20 miles Northeast of Cawood in Harlan County.

(2) The proposed operation is approximately 1.30 miles Northeast from KY 1137 junction with US 421 and located on Crummies Creek. The Latitude is 36° 47' 36". The Longitude is 83° 12' 48".

(3) The proposed operation is located on the Evarts U.S.G.S. 7 ½ minute quadrangle map. The operation will use the contour and auger/highwall miner method of surface mining. The surface area to be disturbed is owned by Mary Helen Coal Company and Kenneth and Kimberly Haynes.

(4) The application has been filed for public inspection at the Department for Surface Mining Reclamation and Enforcement's Middlesboro Regional Office, 1804 East Cumberland Avenue; Middlesboro, KY 40965. Written comments, objections, or requests for a permit conference must be filed with the Director, Division of Permits, 300 Sower Blvd., 2nd Floor, Frankfort, Kentucky 40601.

TCN 12/10/25 - 3 of 4

NOTICE OF BOND RELEASE
PURSUANT TO APPLICATION NUMBER 848-0418

1) In accordance with KRS 350, notice is hereby given that CarbX, LLC, 2550 W Hwy 72, Suite 1, Harlan KY 40831, intends to apply for bond release on permit number 848-0418. The application covers an area of approximately 36.58 acres. The area is located 0.1 miles south of Teetersville in Harlan County.

2) The permit area is approximately 1.80 miles south from KY 72's junction with US 421 and located on Catron Creek. The latitude is 36°48'29" N. The longitude is 83°20'19" W.

3) The total surety bond currently in effect is \$111, 400, of which approximately 60% is to be included in this application for Phase I release.

4) Reclamation was completed on 4-1-2025.

5) This is the final advertisement of the application. Written comments, objections, and request for a public hearing or informal conference must be filed with the cabinet at; Director of the Division of Field Services, 300 Sower Blvd, Frankfort, Kentucky, 40601, by January 9, 2026.

A public hearing on the application has been scheduled for January 12, 2026 at 9:00am at the Department for Surface Mining Reclamation and Enforcement's Middlesboro Regional Office, 1804 Cumberland Avenue, Middlesboro, KY 40965. The hearing will be cancelled if no request for a hearing or informal conference is received by January 9, 2026.

TCN 12/10/25 - 4 of 4

PUBLIC NOTICE

A complete copy of the 2024 Fee Account for the Harlan County Sheriff's Audit Report, including financial statements and supplemental information is available on the Auditor of Public Accounts website at auditor.ky.gov. The Harlan County Sheriff applied for and received approval from the Auditor of Public Accounts (APA) to obtain an Agreed-Upon Procedures (AUP) engagement for calendar year 2024 in accordance with KRS 43.070(1)(c). AUP reports present the procedures performed and the results of those procedures, called findings. This summary is intended to present findings for which an exception (an instance of noncompliance with the criteria) was identified during the AUP engagement. However, no exceptions were identified in the AUP engagement of the Harlan County Sheriff.

Independent Auditor’s letter was also published in the Tri-City News on December 3rd, 2025.