

# MASTER COMMISSIONER SALES

In order to comply with the orders of the Whitley Circuit Court, the Master Commissioner will sell the property described in the following action(s) on MONDAY, DECEMBER 1, 2025 at the hour of 12:00 noon, at the door of the Whitley County Judicial Center, (new courthouse), 100 Main Street, Williamsburg, Kentucky.

For each sale- individually: The said property shall be sold to raise the amounts hereinafter set forth, together with interest and the costs of the action, and upon the (unless otherwise indicated) following terms and conditions.

(A) AT THE TIME OF SALE THE SUCCESSFUL BIDDER SHALL EITHER PAY CASH OR MAKE A DEPOSIT OF 10% OF THE PURCHASE PRICE WITH THE BALANCE ON CREDIT FOR THIRTY (30) DAYS. In the event the successful bidder desires or elects to credit the balance, he or she will be required to post bond and furnish an acceptable surety thereon. Said bond shall be for the unpaid purchase price and bear interest at the rate the judgment bears, from the date of sale until paid in full, and shall have the force and effect of a judgment. The bond interest rate charged on any unpaid balance is listed for each case shown in Upcoming Sales.

(B) The purchaser shall be required to assume and pay all taxes or assessments upon the property for the (2025) year and all subsequent years after this sale. All other delinquent taxes or assessments upon the property for prior years shall be paid from the sale proceeds if properly claimed in writing and filed of record by the purchaser within ten (10) days from the date of sale.

(C) The property shall otherwise be sold free and clear of any right, title, and interest of all parties to the action and of their liens and encumbrances thereon, excepting easements and restrictions of record in the Whitley County Court Clerk's Office and such right of redemption as may exist in favor of the United States of America or the defendant(s).

(D) If the property does not bring two-thirds of its appraised value, a six (6) month right of redemption will exist pursuant to KRS 426.530 (revised July 15, 2014).

## THE FOLLOWING PROPERTIES WILL BE SOLD:

COMMONWEALTH OF KENTUCKY, 34TH JUDICIAL CIRCUIT, WHITLEY CIRCUIT COURT, DIVISION NO. I, CIVIL ACTION NO. 24-CI-190: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, Plaintiff, VS. Jeremiah Howington, et al, Defendants. Pursuant to a Judgment and Order of Sale entered by the Whitley Circuit Court on September 3, 2025 the judgment against the Defendants, plus costs, is as follows: The principal sum of \$154,050.11 plus interest from 10/01/2023-3/27/2025 in the amount of \$13,729.80, plus pro rata MIP/PMI in the amount of \$197.28, plus escrow advance in the amount of \$5,881.50, plus late charges in the amount of \$111.75, plus property inspection in the amount of \$495.00, plus property preservation in the amount of \$8,368.68 for a total in the amount of \$182,834.12, with interest at that rate of \$25.28 per diem (5.99% per annum)(from the above date until paid, plus late charges, advances, etc., and attorney fee in the amount of \$3,715.00, plus any and all additional costs/fees incurred. Property Address: 210 N. 5th Street, Williamsburg, KY 40769. Parcel/Map ID#: 110-20-00-106.00

COMMONWEALTH OF KENTUCKY, 34TH JUDICIAL CIRCUIT, WHITLEY CIRCUIT COURT, DIVISION NO. I, CIVIL ACTION NO. 24-CI-585: US Bank Trust National Association, Not In Its individual Capacity, But Solely As Owner Trustee For GS Mortgage-Backed Securities Trust 2023-RPL1, Plaintiff, VS. David Lee Anderson, et al, Defendants. Pursuant to a Judgment and Order of Sale entered by the Whitley Circuit Court on August 5, 2025, and a subsequent order entered November 3, 2025. The in rem judgment against the Defendants, plus costs, is as follows: The sum of \$55,778.94 plus interest at the rate of 3.07900% per annum from June 1, 2024, together with amounts for late fees and assessments, advancements for protection of the property including but not limited to taxes, insurance, escrow advances, and attorney fees for which total amount of \$64,875.07 as of June 19, 2025, plus any and all additional costs/fees incurred. Property Address: 102 Chad Lane, Williamsburg, KY 40769. Parcel/Map ID#: 110-10-04-012.05

COMMONWEALTH OF KENTUCKY, 34TH JUDICIAL CIRCUIT, WHITLEY CIRCUIT COURT, DIVISION NO. I, CIVIL ACTION NO. 24-CI-148: Lawrence Leondias Stephens, aka Lawrence Stephens, Jr., single, Plaintiffs, VS. Darlene Baird, et al, Defendants. Pursuant to a Judgment and Order of Sale entered by the Whitley Circuit Court on October 8, 2025 the judgment against the Defendants, plus costs, is as follows: The judgment is for a land partition pursuant to Orders of the Court, and the balance of the sale proceeds shall be distributed as indicated in the judgment herein. There are two (2) parcels of land that will be sold separately: PROPERTY NO. 1: BEGINNING on a black walnut on the bank of Jellico Creek, a conditional corner between Pleas Hamblin and the heirs of W.C. Campbell, running with conditional line between said Hamblin's and heirs of W.C. Campbell N 12 W 47 poles to a red oak by the road N 88 W 12 poles to a stone by the side of the road N 27 W 17 poles to a rock at a cross fence, thence with the fence N 47 W 30 poles to a white oak opposite a cross fence thence S 85 W to a stake opposite a post oak, an agreed corner, between Green B. Creekmore, John Manning and John M. Jones, thence N 63 E 47 poles to a stake in said line thence east 100 poles to a white oak thence N 87 E 32 poles to a black oak and sourwood thence N 36 E 34 poles to two white oaks, thence S 32 E 15 poles to a poplar by a spring thence a straight line crossing the ridge with the conditional line between J.N. Campbell and W.C. Campbell's heirs to a hickory and white oak on the Bank of Jellico Creek, thence up said creek with the meanders thereof to the beginning containing 1 hundred acres, more or less. It is understood and agreed by the parties of the second part that the said Izabell Stephens as the widow of Thomas Stephens only holds a life dower in the above-described boundary. There is excepted and not conveyed the residence where I (Lawrence John Stephens) now reside and the surrounding yard which is set off by a fence. There is hereby excepted and not conveyed two small tracts of land heretofore sold to Roscoe Manning, and Dewey Davenport, deeds to which are found of record in the office of the Whitley County Court Clerk in Deed Book No. \_\_\_\_\_, Page \_\_\_\_\_, and Book 147, Page 154, respectively. Being the same real property conveyed to Lawrence Leondias Stephens, single, by Trustee, Geraldine Siler, dated February 24, 2012, recorded in Deed Book 509 page 485; See also deed from William Stephens and his wife, Pauline Stephens, dated June 13, 2023, recorded in Deed Book 575 page 543; See also deed from Leroy Stephens, single, dated May 11, 1998, recorded in Deed Book 400 page 410; See also Affidavit of Descent of Jocie Stephens who died intestate ON July 31, 1985, recorded in Deed Book 400 page 408 all of the Whitley County Court Clerk's office. The above-described property is subject to a Judgment establishing a boundary line recorded in Miscellaneous Book 170 page 364 on February 23, 2012, in the Whitley County Court Clerk's office. The above is subject to an off-conveyance of one (1) acre more or less. Seed Deed Book 324 page 386 in the Whitley County Court Clerk's office. EXCLUDED from the above tract is the property described in PARAGRAPH 2 BELOW. PARCEL NO.: 045-00-00-023.00 PROPERTY ADDRESS: 1306 Newman Campbell Road. PROPERTY NO. 2: Description of a part of the Property of the Jocie Mae Stephens Heirs & Lawrence John Heirs 0.164 Acre Tract & 00.056 Acre Tract. Bearings are referenced to Kentucky Single Zone Grid North as observed with GPS Receivers. "Rebar (set)" herein described being a 5/8" diameter X 18" long rebar with a blue plastic cap stamped "JESSE L. PARTIN PLS 4191, BOUNDARY CORNER" (set this survey). All adjoining cited herein are "now or formerly". Lying in Whitley County, on the waters of Jellico Creek of the Cumberland River, located 1.3 miles north from the junction of Newman Campbell Road and Kentucky Highway 92, and being approximately 10.5 miles west from Williamsburg, Kentucky. BEING a 0.164 Acre Tract (by Survey) and a 0.056 Acre Tract (by Survey), being within the bounds of a larger tract of land as conveyed by Deed to Jacie Mae Stephens and Lawrence John Stephens as recorded in Deed Book 168 at Page 18. For further source of title review the Affidavit of Descent of Jacie Mae Stephens and the Last Will & Testament of Lawrence John Stephens as recorded in Deed Book 322 at Page 1, Deed Book 400 at Page 408, and Will Book 24 at Page 400. Also, review the following deeds: Deed Book 400 at Page 410, Deed Book 400 at Page 437, Deed Book 416 at Page 220, Deed Book 416 at Page 224, Deed Book 509 at Page 485, Deed Book 563 at Page 132 & Deed Book 575 at Page 543. All records in the Whitley County Clerk's Office, Williamsburg, Kentucky. 0.164 Acres Tract. BEGINNING at a Rebar (set), located 15.00' east from the center of Newman Campbell Road (no record right-of-way found) and being referenced by a 1.2" diameter rebar with a yellow plastic cap stamped "LS 558 (found) bearing S 54°16'56" W, 1440.64'; THENCE with the east right-of-way of Newman Campbell Road for three calls: 1) N 12°04'57"W, 37.40'; 2) N 10°14'19"E, 27.86'; 3) N 29°20'37" E, 26.86' to a Rebar (set), located 15.00' east from the center of Newman Campbell Road; THENCE severing the parent tract for three calls: 1) S 81°30'24" E, 72.80' to a Rebar (set); 2) S 07°15'20" W, 91.13' to a Rebar (set), having Kentucky State Plane Zone Coordinates of Northing: 3415185.14 and Easting: 5353733.22; 3) N 79°00'35" W. 72.10' to the Point of Beginning, containing 0.164 Acres as surveyed by and /or under direct supervision of Jesse L. Partin, PLS 4191, all field work completed as of August 2nd, 2023 all as shown on the Plat. BEING a 0.164 Acre Tract (by Survey) and a 0.056 Acre Tract (by Survey), being within the bounds of a larger tract of land as conveyed by Deed to Jacie Mae Stephens and Lawrence John Stephens as recorded in Deed Book 168 at Page 18. For further source of title review the Affidavit of Descent of Jacie Mae Stephens and the Last Will & Testament of Lawrence John Stephens as recorded in Deed Book 322 at Page 1, Deed Book 400 at Page 408, and Will Book 24 at Page 400. Also, review the following deeds: Deed Book 400 at Page 410, Deed Book 400 at Page 437, Deed Book 416 at Page 220, Deed Book 416 at Page 224, Deed Book 509 at Page 485, Deed Book 563 at Page 132 & Deed Book 575 at Page 543. All records in the Whitley County Clerk's Office, Williamsburg, Kentucky. BEING A PORTION of Parcel No.: 045-00-00-023.00. PROPERTY ADDRESS: 1306 Newsom Campbell Road. On the date of sale, the purchaser shall either pay full cash or may pay ten percent (10%) down with the balance in thirty (30) days. If the purchase price is not paid in full, the successful bidder shall execute a bond at the time of sale with sufficient surety approved by the master commissioner prior to the sale to secure the unpaid balance of the purchase price. Pursuant to KRS 426.705 the bond shall bear interest at the rate the judgment bears, from the date of sale until paid. Signatures of principal and surety on the bond shall have the effect of a Judgment. If the purchaser of either tract is the Plaintiff, then the Plaintiff shall be given credit against the purchase price in accordance with the purchaser's ownership interest in the property, thus the Plaintiff will only be required to pay a sum equal to the interest in the property owned by the Defendants and no bond shall be executed by them.

COMMONWEALTH OF KENTUCKY, 34TH JUDICIAL CIRCUIT, WHITLEY CIRCUIT COURT, DIVISION NO. II, CIVIL ACTION NO. 18-CI-597: INDEPENDENT CAPITAL HOLDINGS LLC, PLAINTIFF, VS. ROSE MOBILE HOME, INCORPORATED, ET AL, DEFENDANTS. Pursuant to

See MASTER COMMISSIONER SALES, continued

# MASTER COMMISSIONER SALES

continuation

a Judgment and Order of Sale entered by the Whitley Circuit Court on October 23, 2025, the judgment against the Defendants, plus costs, is as follows: The sum for certificate of delinquency for 2012 Tax Bill in the original sum of \$532.11, plus accrued interest in the amount of \$766.08 through September 2025, plus administrative fees of \$115.00, plus pre-litigation attorney's fees in the amount of \$425.69, as well as court costs of \$1,694.31, and reasonable attorney's fees in the amount of \$1,284.50 for a total as of date of judgment in the amount of \$4,817.69. Property Address: Hemlock Subdivision Lot No. 12 in Section C-1, Williamsburg, KY 40769. Parcel/Map ID#: 090-00-00-025.00

Dated this 18th day of November, 2025.  
HOWARD O. MANN, MASTER COMMISSIONER  
WHITLEY CIRCUIT COURT  
P. O. BOX 1344, CORBIN, KY 40702  
PHONE: 606-528-0616

## Classifieds

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News Journal

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