

Public Notices

COMMONWEALTH OF KENTUCKY
GREENUP CIRCUIT COURT
DIVISION I
ACTION NO. 24-CI-00581

LAKEVIEW LOAN SERVICING, LLC

VS.

COREY MICHAEL SMITH

PLAINTIFF

DEFENDANT

NOTICE OF SALE

Pursuant to a Judgment and Order of Sale entered in the above styled action on August 14, 2025, I will on Tuesday, September 16, 2025, 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: 67 Lewis Lane, Greenup, KY 41144
Parcel ID#: 121-00-00-118.00

LOT "A"

Beginning at an iron pin on the property line common to Riley and Lucille Maynard, said pin being 243.48 feet from the right of way line of Old US 23; thence with the said property line South 71°37' West 179.26 feet to a corner fence post; thence North 09°40' West 116.21 feet to a wooden stake on the edge of a 16 foot lane; thence with the lane North 71°15' East 170.85 feet to an iron pin; thence South 13°51' East 116.32 feet to the point of beginning, containing 0.464 acres, more or less.

Being the same property conveyed by The Estate of Irene Mullins, by Barbara Tussey and Shirley Mullins, as Co Executrixes, to Corey Michael Smith, single, by Deed dated September 26, 2019, and recorded on September 30, 2019, in Deed Book 634, Page 748, 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 14th day of August, 2025.

/s/ Reagan Reed
REAGAN REED
MASTER COMMISSIONER
GREENUP CIRCUIT COURT
P. O. Box 648
Greenup, KY 41144
Telephone: (606) 473-3839
Facsimile: (606) 473-0144
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PUBLISHED:
August 28, 2025
September 4, 2025
September 11, 2025

COMMONWEALTH OF KENTUCKY
GREENUP CIRCUIT COURT
DIVISION I
ACTION NO. 25-CI-00096

PLANET HOME LENDING, LLC

VS.

GARRET WELLS, ET AL

PLAINTIFF

DEFENDANTS

NOTICE OF SALE

Pursuant to a Judgment and Order of Sale entered in the above styled action on August 21, 2025, I will on Tuesday, September 23, 2025, 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: 91 Twelfth Street, South Portsmouth, KY 41174
Parcel ID#: 036-10-01-030.00

Beginning at a Railroad Spike on the west line of Twelfth Street at the corner of Gene Underwood (Deed Book 281, Page 592) and on the south line of a 16 foot alley; Thence leaving line of alley and with line of Twelfth Street South 14°43'04" East 131.76 feet to an Iron Pin set at the corner of Myles Hughes (Deed Book 275, Page 412); Thence leaving line of said street and with line of Hughes South 61°25'08" West 242.05 feet to an Iron Pin set near an 8" Dia. Wood post found on the line of Cheri Pack (Deed Book 588, Page 756); Thence with line of said Pack North 13°58'00" West 149.67 feet to an Iron Pin set on the line of Kevin Underwood (Deed Book 622, Page 528); Thence leaving line of Pack and with said Underwood North 59°06'30" East 116.95 feet to an Iron Pin set on the south line of aforesaid 16 foot alley; Thence North 71°42'58" East 120.95 feet to the Point of Beginning, containing 0.79 +/- Acres as surveyed and monumented by Anthony A. Keibler, PLS No. 3662 and dated December 30, 2019.

Being the same property conveyed by Kevin G. Underwood, as Executor of the Estate of Charlotte Underwood, to Garrett Wells, Crystal L. Wells, Mintford Traylor and Hazel Traylor, by Fiduciary Deed dated October 16, 2020, and recorded on October 21, 2020 in Deed Book 643, Page 237, 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 21st day of August, 2025.

/s/ Reagan Reed
REAGAN REED
MASTER COMMISSIONER
GREENUP CIRCUIT COURT
P. O. Box 648
Greenup, KY 41144
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PUBLISHED:
September 4, 2025
September 11, 2025
September 18, 2025

INDEPENDENT AUDITOR'S REPORT					
The Honorable Mayor and Members of City Council City of Russell, Kentucky Russell, Kentucky					
Report on the Audit of the Financial Statements					
Opinions					
We have audited the accompanying financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City of Russell, Kentucky (the "City") as of and for the year ended June 30, 2024, and the related notes to the financial statements, which collectively comprise the City's basic financial statements as listed in the table of contents.					
In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City, as of June 30, 2024, and the respective changes in financial position, and, where applicable, cash flows thereof, and the respective budgetary comparison schedules for the year then ended in accordance with accounting principles generally accepted in the United States of America.					
Basis for Opinions					
We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the City and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.					
CITY OF RUSSELL, KENTUCKY STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL GENERAL FUND FOR THE YEAR ENDED JUNE 30, 2024					
	Original Budget	Revisions	Revised Budget	Actual	Variance Positive (Negative)
Revenues					
Taxes	\$ 2,040,000	\$ -	\$ 2,040,000	\$ 2,261,539	\$ 221,539
Occupational and net profits license fees	1,200,000	-	1,200,000	2,158,453	958,453
Intergovernmental:					
Municipal road aid	70,000	10,000	80,000	80,873	873
Base court arrest fees	8,000	-	8,000	10,704	2,704
Kentucky Law Enforcement Foundation funds	77,500	-	77,500	76,798	(702)
Federal and state grants	540,200	-	540,200	180,183	(360,017)
Other	396,800	-	396,800	114,283	(282,517)
Franchise fees	70,000	-	70,000	107,501	37,501
Licenses and permits	24,000	-	24,000	10,552	(13,448)
Charges for services	37,200	-	37,200	38,650	1,450
Interest	1,050	-	1,050	18,362	17,312
Miscellaneous	140,000	-	140,000	77,366	(62,634)
Total Revenues	4,604,750	10,000	4,614,750	5,135,264	520,514
Expenditures					
Current operating:					
General government	867,400	(120,000)	747,400	487,957	259,443
Police	1,791,300	80,000	1,871,300	1,917,275	(45,975)
Streets	1,094,900	10,000	1,104,900	909,148	195,752
Fire	424,750	40,000	464,750	452,330	12,420
Capital outlay:					
General government	50,000	-	50,000	35,000	15,000
Police	125,000	-	125,000	121,966	3,034
Streets	180,000	-	180,000	179,379	621
Fire	40,000	-	40,000	19,045	20,955
Debt service:					
Principal	133,500	-	133,500	214,517	(81,017)
Interest	-	-	-	4,110	(4,110)
Total Expenditures	4,706,850	10,000	4,716,850	4,340,727	376,123
Excess (Deficiency) of Revenues Over (Under) Expenditures	(102,100)	-	(102,100)	794,537	896,637
Other Financing Sources (Uses)					
Proceeds from sale of assets	-	-	-	15,000	-
Transfers in	15,000	-	15,000	15,000	-
Transfers out	-	-	-	-	-
Total other financing sources (uses)	15,000	-	15,000	15,000	-
Net change in fund balance	(87,100)	-	(87,100)	809,537	896,637
Fund balance beginning of year	150,100	-	150,100	2,236,699	2,086,599
Fund balance end of year	\$ 63,000	\$ -	\$ 63,000	\$ 3,046,236	\$ 2,983,236

Responsibilities of Management for the Financial Statements					
Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.					
In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the City's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.					
Auditor's Responsibilities for the Audit of the Financial Statements					
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and Government Auditing Standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error; as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.					
In performing an audit in accordance with generally accepted auditing standards and Government Auditing Standards, we:					
• Exercise professional judgment and maintain professional skepticism throughout the audit.					
• Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.					
• Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, no such opinion is expressed.					
• Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.					
• Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the City's ability to continue as a going concern for a reasonable period of time.					
We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.					
Required Supplementary Information					
Accounting principles generally accepted in the United States of America require that the Management's Discussion and Analysis information on pages 4 through 12, the budgetary comparison information on pages 44 and 45 and the Schedule of City's Proportionate Share of the Net Pension and OPEB Liability (Asset) and Schedule of Pension and OPEB Contributions on pages 46 through 52 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.					
Other Reporting Required by Government Auditing Standards					
In accordance with Government Auditing Standards, we have also issued our report dated April 21, 2025, on our consideration of the City of Russell, Kentucky's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing and not to provide an opinion on the effectiveness of the City's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with Government Auditing Standards in considering the City's internal control over financial reporting and compliance.					
Kelley, Galloway Smith Goolsby, PSC Ashland, Kentucky April 21, 2025					
Published Sept. 11, 2025					
CITY OF RUSSELL, KENTUCKY STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL SPECIAL REVENUE FUND FOR THE YEAR ENDED JUNE 30, 2024					
	Original Budget	Revisions	Revised Budget	Actual	Variance Positive (Negative)
Revenues					
Intergovernmental:					
Federal and state grants	\$ -	\$ 59,407	\$ 59,407	\$ -	\$ (59,407)
Miscellaneous	-	-	-	-	-
Total Revenues	-	59,407	59,407	-	(59,407)
Expenditures					
Current operating:					
General government	-	-	-	-	-
Police	-	-	-	-	-
Streets	-	-	-	-	-
Total Expenditures	-	-	-	-	-
Excess (Deficiency) of Revenues Over (Under) Expenditures	-	59,407	59,407	-	(59,407)
Other Financing Sources (Uses)					
Transfers in	-	-	-	-	-
Transfers out	-	-	-	-	-
Total other financing sources (uses)	-	-	-	-	-
Net change in fund balance	-	59,407	59,407	-	(59,407)
Fund balance beginning of year	57,144	-	57,144	-	(57,144)
Fund balance end of year	\$ 57,144	\$ 59,407	\$ 116,551	\$ -	\$ (116,551)