

SIMPSON CIRCUIT COURT
DIVISION I

CIVIL ACTION NO. 17-CI-00119

REVERSE MORTGAGE SOLUTIONS, INC.

PLAINTIFF

vs.

NOTICE OF SALE

Unknown Spouse, if any, of JIMMY DOUGLAS RICHARDS;
Unknown Heirs, Legatees And Devisees, if any, of
JIMMY DOUGLAS RICHARDS;
Unknown Occupant of 324 West Cedar Street, Franklin, Kentucky 42134;
COMMONWEALTH OF KENTUCKY, DEPARTMENT
OF REVENUE, INHERITANCE TAX DIVISION;
REGIONS BANK dba REGIONS MORTGAGE;
and UNITED STATES OF AMERICA

DEFENDANTS

Pursuant to a Judgment and Order of Sale entered in Simpson Circuit Court on January 11, 2018, in Civil Action No. 17-CI-00119, Reverse Mortgage Solutions, Inc., plaintiff, versus, Unknown Spouse, if any, of Jimmy Douglas Richards; Unknown Heirs, Legatees And Devisees, if any, of Jimmy Douglas Richards; Unknown Occupant of 324 West Cedar Street, Franklin, Kentucky 42134; Commonwealth of Kentucky, Department of Revenue, Inheritance Tax Division; Regions Bank dba Regions Mortgage; and United States of America; defendants, I shall sell to the highest bidder at public auction on Friday, February 2, 2018, at the hour of 2:00 p.m., at the Simpson County Justice Center, 101 Court Street, Franklin, Kentucky, the following-described property having as its mailing address 324 West Cedar Street, Franklin, Simpson County, Kentucky 42134, to-wit:

The following described real property located in Franklin, Simpson County, Kentucky, to-wit:

TRACT 1:

Beginning at a stake or stone on the north line of West Cedar Street, (said house and lot fronting on said street) said stake or stone corner to J. W. Gillespie lot; thence with west line of said lot, where the pence now is, northwardly 134 feet and one inch to a stake on the George Patterson line, corner to the J. W. Gillespie lot; thence westwardly with his line 125 feet to his corner on the east line of the alley; thence southwardly with the east line of said alley 134 feet and one inch to a stake or stone on the north line of Cedar Street, thence eastwardly with the north line of Cedar Street 125 feet to the beginning.

TRACT 2:

The following tract of land lying between West Cedar Street and West Kentucky Avenue in Franklin, Simpson County, Kentucky, beginning at a stake corner to Hughes; running thence north with line of Watwood 25 feet to a stake, corner to Minnicks, thence east 67 feet to a stake in Stewart' s line, corner to Minnicks; thence with the line of Stewart south 25 feet to a stake, corner to Stewart and Travelstead's line; thence with the line of Travelstead west 67 feet to the place of beginning.

Being the same property conveyed to Jimmy Douglas Richards, from Bobby Cassity, by deed dated December 4, 1996, of record in Deed Book 205, page 219, Simpson County Clerk's Office. The said Jimmy Douglas Richards died on October 4, 2016.

The property valuation administrator's map number for the subject property is as follows:
013-00-12-025.00.

NOTE: Sold free and clear of any and all judgment liens of the parties listed herein.

NOTE FURTHER: The property is sold subject to the following:

1. Easements, restrictions, and covenants of record;
2. Any state of facts that constitute an objection to title that might be disclosed by an accurate survey;
3. Lien of 2018 City and State and County property taxes, not yet due and payable.

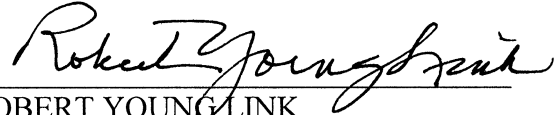
Said property shall be sold for the purpose of collecting an rem judgment in favor of the plaintiff, in the amount of \$71,051.25, with interest from and after October 4, 2016, at the rate of 2.86% per annum, plus attorney fees and Court costs.

TERMS OF SALE:

1. The purchaser will be required to pay ten percent (10%) down on date of sale, with the balance to be secured by a bond with good surety, which bond will bear interest from the date of sale at the rate of 2.86% per annum. Any surety must be approved by the Master Commissioner. **ALL PROSPECTIVE PURCHASERS SHOULD PLAN ON HAVING THE PERSON OR ENTITY WHO WILL ACT AS SURETY TO BE IN ATTENDANCE AT THE SALE.** The balance of the sale price will be due within thirty (30) days from the date of sale.
2. Risk of loss shall pass to the purchaser at the close of the auction.
3. Possession of the subject property shall be given on delivery of the deed. The 2018 property taxes shall be paid by the purchaser.
4. This sale is subject to confirmation by the Simpson Circuit Court.

5. All announcements made on day of sale will take precedence over previous advertising.

This 11 day of January, 2018.



ROBERT YOUNG LINK
Master Commissioner
P. O. Box 474
Franklin, KY 42135
270-586-3283

CERTIFICATE OF SERVICE

A true copy of the foregoing was on this date mailed to the following:

Michael R. Brinkman, Esq.
Reisenfeld & Associates, LPA LLC
3962 Red Bank Road
Cincinnati, OH 45227

Katherine A. Bell, Esq.
c/o US Attorney's Office
717 West Broadway
Louisville, KY 40202

Regions Bank d/b/a Regions Mortgage
1900 Fifth Avenue North
Birmingham, AL 35202

Regions Bank
Attn: Bonnie Garrison
117 West Cedar Street
Franklin, KY 42134

Unknown Occupant
324 West Cedar Street
Franklin, KY 42134

Unknown Heirs, Legatees and Devisees,
if any, of Jimmy Douglas Richards
324 West Cedar Street
Franklin, KY 42134

Unknown Spouse, if any, of
Jimmy Douglas Richards
324 West Cedar Street
Franklin, KY 42134

This 11 day of January, 2018.

A handwritten signature in cursive script that reads "Robert Young Link". The signature is written in black ink and is positioned above a horizontal line.

ROBERT YOUNG LINK
Master Commissioner
Simpson Circuit Court