

SIMPSON CIRCUIT COURT
DIVISION I

CIVIL ACTION NO. 25-CI-00195

MORTGAGE RESEARCH CENTER, LLC,
D/B/A VETERANS UNITED HOME LOANS,
a Missouri Limited Liability Company

PLAINTIFF

vs.

NOTICE OF SALE
Electronically Filed

DEVIN KERN, aka DEVIN J. KERN

DEFENDANT

Pursuant to a Judgment and Order of Sale in Simpson Circuit Court dated September 5, 2025, as supplemented by Order entered November 3, 2025, in Civil Action No. 25-CI-00195, Mortgage Research Center, LLC, d/b/a Veterans United Home Loans, a Missouri Limited Liability Company, plaintiff, versus, Devin Kern, aka Devin J. Kern, defendant, I shall sell to the highest bidder at public auction on Friday, November 21, 2025, 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 707 Rogers Avenue, Franklin, Kentucky 42134, to-wit:

Being Lot No. 1 of Block A in York Subdivision, on the north side of Rogers Avenue in the City of Franklin, according to plat of record in Plat Book 1, page 66, Simpson County Clerk's office.

Subject to the restrictions, easements, streets, setback lines, and all other matters shown on the plat of York Subdivision of record in Plat Book 1, page 66, in the Office aforesaid.

Being the same property conveyed to Devin Kern, unmarried, who acquired title by virtue of a deed from Jesse L. Payne, fka Jesse L. Byrd, and Mason Ross Payne, wife and husband, by deed dated September 12, 2022, recorded on September 16, 2022, of record in Deed Book 368, Page 236, Simpson County Clerk's office.

The property valuation administrator's map number for the subject property is 015-00-01-002.00.

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 2025 City and State and County taxes, now due and payable.

Said property shall be sold for the purpose of collecting the following judgment debt: an in personam judgment in favor of the plaintiff, in the amount of \$124,653.72, with interest from and after April 1, 2024, at the rate of 5.375% 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 5.375% 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 2025 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 November 5, 2025.

BY: /s/ ROBERT YOUNG LINK
Master Commissioner
Simpson Circuit Court

CERTIFICATE OF SERVICE

A true copy of the foregoing was on this date delivered by electronic service to the following:

Chris Wiley, Esq.
The Manley Firm
P. O. Box 165028
Columbus, OH 43216-5028

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

Devin Kern, aka Devin J. Kern
634 Morgantown Road, Unit B9
Franklin, KY 42134

This November 5, 2025.

BY: /s/ ROBERT YOUNG LINK

Master Commissioner
Simpson Circuit Court