OWENSBORO METROPOLITAN PLANNING COMMISSION 1 SEPTEMBER 9, 2021 2 3 The Owensboro Metropolitan Planning 4 Commission met in regular session at 5:30 p.m. on 5 Thursday, September 9, 2021, at City Hall, Commission 6 Chambers, Owensboro, Kentucky; and the proceedings were 7 as follows: 8 9 MEMBERS PRESENT: Lewis Jean, Chairman Brian Howard, Director Mike Edge, Vice Chairman 10 Skyler Stewart, Secretary Manuel Ball 11 Melissa Evans Jerry Davis 12 Angela Hardaway Fred Reeves 13 Jay Velotta 14 15 The September of 2021 meeting of the CHAIRMAN: 16 Owensboro Metropolitan Planning and Zoning is called to 17 order. The first order of business is the minutes. 18 19 prayer. Yeah, forgot about that. 20 Commissioner Edge, would you lead us in prayer? (INVOCATION AND PLEDGE OF ALLEGIANCE.) 2.1 CHAIRMAN: All commissioners should have 22 received a copy of the minutes of the last meeting. 23 Ιs 24 there any additions or omissions? Any changes? 25 (NO RESPONSE.)

If not, the chair will accept a CHAIRMAN: 1 motion. 2 3 MR. EDGE: Motion to approve. Motion by Commissioner Edge. CHAIRMAN: MS. HARDAWAY: Second. 5 CHAIRMAN: Second by Commissioner Hardaway. 6 Any discussion on the motion? 7 (NO RESPONSE.) 8 9 CHAIRMAN: All in favor, signify by saying --10 raising your right hand. (ALL BOARD MEMBERS PRESENT RESPONDED AYE.) 11 CHAIRMAN: Opposed, like sign. 12 Motion carried. 13 MR. HOWARD: All right. Under general 14 business, we'll have our zoning changes. I will note 15 that the zoning changes heard tonight will become final 16 21 days after the meeting unless an appeal is filed. If 17 an appeal is filed, we will forward the record of this 18 19 meeting, along with all applicable materials, to the 20 appropriate legislative body for them to take final action. 2.1 22 GENERAL BUSINESS 2.3 ZONING CHANGES 24 ITEM 3 25

1	1702 Moseley Street, 0.207 acres
2	Consider zoning change: From I-1 Light Industrial to B-5 Business/Industrial
3	Applicant: Mark & Anne Carlisle
4	MR. HOWARD: So, Item 3 is 1702 Moseley Street,
5	0.207 acres. This item was requested for postponement
6	at the August 12th meeting. The applicant has requested
7	that this item be postponed tonight as well, so we will
8	need a motion from you all to allow another month
9	postponement for them to work some stuff out.
10	MR. REEVES: I make a motion.
11	CHAIRMAN: I have a motion by Commissioner
12	Reeves and second by Commissioner Velotta. Discussion
13	on the motion?
14	(NO RESPONSE.)
15	CHAIRMAN: All in favor, signify by raising
16	your right hand.
17	(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)
18	CHAIRMAN: All opposed, like sign.
19	Motion carried.
20	ITEM 4
21	5700-5900 Blocks of Saint Lawrence Road, 61.0 acres Consider zoning change:
22	From EX-1 Coal Mining to A-R Rural Agriculture Applicant: Anthony Lanham, Lanham Family Farms, LLC
23	APPIICANC. ANCHONY DAINIAM, DAINIAM FAMILTY FAIMS, DEC
24	PLANNING STAFF RECOMMENDATION
25	The Planning Staff recommends approval subject

to the findings of fact that follow: 1 FINDINGS OF FACT: 2 Staff recommends approval because the 3 1. proposal is in compliance with the community's adopted 4 Comprehensive Plan; 5 The subject property is located in the 6 Rural Maintenance Plan Area, where agriculture and 7 forestry uses are appropriate in general locations; 8 9 At 61 acres in size, the subject property 10 is large enough to conserve agricultural topsoil through 11 appropriate farming practices and sustain existing forested areas through appropriate forestry practices; 12 The subject property has access to a 1.3 public road, Saint Lawrence Road, with no new roads 14 15 proposed; 5. The proposed A-R Rural Agriculture zoning 16 is a logical expansion of existing A-R zoning to the 17 west and east; 18 19 Strip-mining activity on the property has 20 ceased; and, 7. The Owensboro Metropolitan Zoning 2.1 22 Ordinance Article 12a.31 requires that property shall revert to its original zoning classification after 2.3 24 mining.

25

MR. PENDLEY: We would like to enter the Staff

1	Report into the record as Exhibit A.
2	CHAIRMAN: Is there anybody in the audience
3	representing the applicant?
4	(NO RESPONSE.)
5	CHAIRMAN: Is there anybody wishing to speak on
6	this application?
7	(NO RESPONSE.)
8	CHAIRMAN: Any commissioners have anything
9	they'd like to say?
10	(NO RESPONSE.)
11	CHAIRMAN: At this time, the Chair will accept
12	a motion.
13	MR. BALL: I'd like to make a motion.
14	CHAIRMAN: Motion by Commissioner Ball.
15	MR. BALL: I'd like to make a motion to approve
16	based on the Planning Staff's Recommendations and
17	Findings of Fact 1 through 7.
18	CHAIRMAN: Do we have a second?
19	MS. HARDAWAY: Second the motion.
20	CHAIRMAN: Commissioner Hardaway. Is there any
21	discussion on the motion?
22	(NO RESPONSE.)
23	If not, the Chair will all in favor, raise
24	your right hand.
25	(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)

All opposed, like sign. 1 2 Motion carried. ITEM 5 3 2225-2231 Block of West First Street, 0.554 acres 4 Consider zoning change: From R-4DT Inner-City Residential to I-2 Heavy 5 Industrial Applicant: Owensboro Self Storage, LLC 6 PLANNING STAFF RECOMMENDATION 7 With the closure of this portion of West First 8 9 Street, the Planning Staff recommends approval subject 10 to the Conditions and Findings of Fact that follow: 11 CONDITIONS: Obtain approval of a Minor Subdivision 12 Plat consolidating the subject properties with the 1.3 existing storage complex located at 2211 West Second 14 15 Street; Obtain approval of an Amended Final 16 2. Development Plan for the entire self-storage facility; 17 and, 18 19 3. All lighting associated with the 20 development shall be oriented away from the adjoining residentially-zoned properties located across the alley 2.1 22 as well as away from the residentially-zoned adjoining property at 2207 West First Street. 2.3 FINDINGS OF FACT: 24 25 Staff recommends approval because,

although the proposal is located in a central 1 2 Residential Plan Area where heavy industrial uses are not generally recommended, the closure of West First 3 Street is a physical change to the area that the most 4 recent adoption of the Comprehensive Plan did not 5 anticipate; 6 The proposal is a logical expansion of 7 existing I-2 Heavy Industrial zoning located to the 8 9 south; 3. At 0.554 acres in size, the proposal 10 should not significantly increase the extent of the I-2 11 Heavy Industrial zoning in the general vicinity; and, 12 The proposal should not overburden the 1.3 capacity of roadways and other urban services that are 14 available in the affected area. 15 MR. PENDLEY: We'd like to enter the Staff 16 Report into the record as Exhibit B. 17 CHAIRMAN: Is there anybody in the audience 18 19 representing the applicant? (NO AUDIBLE RESPONSE.) 20 Would you like to speak? 2.1 CHAIRMAN: UNIDENTIFIED SPEAKER: 22 No. CHAIRMAN: Is there anybody else in the 2.3 24 audience who would like to speak on this application? 25 (NO RESPONSE.)

1	CHAIRMAN: Any commissioners have anything
2	they would like to say?
3	(NO RESPONSE.)
4	CHAIRMAN: At this time, the Chair will accept
5	a motion. Mr. Ball.
6	MR. BALL: I'd like to make a motion to
7	approve based on Planning Staff's recommendations,
8	Conditions 1 through 3, and Findings of Fact 1 through
9	4.
10	CHAIRMAN: Do we have a second?
11	Commissioner Velotta.
12	Is there any discussion on the motion?
13	(NO RESPONSE.)
14	All in favor, signify by raising their right
15	hand.
16	(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)
17	All opposed, like sign.
18	Motion carried.
19	RELATED ITEM
20	ITEM 5A
21	2225-2231 Block of West First Street, Proposed I-2 Heavy Industrial zoning
22	Consider a request for a Variance in order to reduce required street yard building setback along Texas Avenue
23	from 25 feet from the property line to 20.35 feet from the property line to building
24	setback where the subject property adjoins residential zoning from 20 feet from the rear property line to 10
25	feet from the rear property line. References: Zoning Ordinance Article 8, Sections

8.5.4(c) and 8.5.4(e)

Applicant: Owensboro Self Storage, LLC

PLANNING STAFF RECOMMENDATION

2.1

2.3

MR. PENDLEY: The subject property is four lots along what was West First Street. Unfortunately West First Street was closed at the September 7 City Commission meeting. With the road closure and proposed I-2 Heavy Industrial zone, the applicant intends to expand the existing storage building to the south onto subject property. In order to obtain more buildable area, the applicant has requested a variance to reduce the building setback along Texas Avenue right-of-way where the subject properties adjoin the railroad tracks.

Staff finds that the request will not adversely affect the public welfare or cause a hazard to the public, nor will the request alter the character of the area or allow unreasonable circumvention of the regulation because the proposed setback is roughly 100 feet from Texas Avenue and is the exact average of the building setbacks to the north and to the south.

The applicant also requests to reduce the setback to the rear along the alley. Staff finds this request will not cause a hazard to the public, will not adversely affect the public welfare, will not alter the essential character of the general vicinity, and will

not allow unreasonable circumvention of the regulation because the alley ensures that 20 feet of separation -- ensures 20 feet of separation between the nearest structure and the neighboring residential zone.

With that being said, Staff recommends approval with conditions. We would like to omit Condition Number 3 from the Staff Report, leaving only the following conditions:

CONDITIONS:

1.3

2.1

2.3

- Obtain approval of a Minor Subdivision
 Plat consolidating the subject properties to the
 self-storage complex to the south;
- Obtain approval of an Amended Final
 Development Plan for the entire self-storage facility;
- 4. As stated within the associated rezoning, all lighting associated with the development shall be oriented away from the adjoining residentially-zoned properties located across the alley as well as away from the residentially-zoned property at 2207 West First Street; and,
- 5. Obtain all necessary building, electrical and HVAC permits, inspections, and certificates of occupancy.

We'd like to enter the staff report into the record as Exhibit C.

1	CHAIRMAN: Would the applicant like to speak?
2	(NO RESPONSE.)
3	CHAIRMAN: Anybody else in the audience like to
4	speak on this application?
5	(NO RESPONSE.)
6	CHAIRMAN: Any commissioners have any
7	questions?
8	(NO RESPONSE.)
9	CHAIRMAN: If not, the Chair is ready for a
10	motion.
11	Ms. Stewart.
12	MS. STEWART: I'd like to make a motion for
13	approval according to Planning Staff recommendations and
14	Conditions 1, 2, 4, and 5.
15	MR. HOWARD: If I could, would you mind to also
16	include the Findings of Fact 1 through 4?
17	MS. STEWART: Yes, I will. I would like to
18	amend my motion to include so, I would like to make a
19	motion for approval according to Findings of Fact 1
20	through 4, Planning Staff recommendations, and
21	Conditions 1, 2, 4, and 5.
22	CHAIRMAN: We have a motion.
23	MR. REEVES: Second.
24	CHAIRMAN: Second by Commissioner Reeves. Any
25	discussion on the motion?

1	(NO RESPONSE.)
2	CHAIRMAN: All in favor, signify by raising
3	their right hand.
4	(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)
5	All opposed, same sign.
6	Motion carried.
7	ITEM 6
8	Portions of 6830 Highway 431 & 6920 Highway 431, 1.041 acres
9	Consider zoning change: From I-1 Light Industrial & A-R Rural Agriculture to I-1
10	Light Industrial & A-R Rural Agriculture Applicant: H.J. Marks Co., Rebecca Marks Wissehr
11	
12	MR. PENDLEY: Planning Staff recommends
13	approval subject to the Conditions and Findings of Fact
14	that follow:
15	CONDITIONS:
16	1. Obtain approval of a minor subdivision
17	plat eliminating any split-zoning on the subject
18	properties; and,
19	2. Obtain approval of an amended site plan
20	for the truck terminal use.
21	FINDINGS OF FACT:
22	1. Staff recommends approval because the
23	proposal is in compliance with the community's adopted
24	Comprehensive Plan;
25	2. The subject properties are located in a

Rural Preference plan area where light industrial uses are appropriate in limited locations and rural large-lot residential uses are appropriate in general locations;

2.1

2.3

- 3. The proposed A-R Rural Agricultural zone is a logical expansion of existing A-R zoning located on one of the subject properties;
- 4. At over 10 acres in size, 6830 Highway 431 is a large, well-proportioned lot of record with a single dwelling on the property;
- 5. 6830 Highway 431 has road frontage along a public road, Highway 554, as well as platted access to Highway 431 and, as such, no new roads are proposed with this application;
- 6. The proposed I-1 Light Industrial zone is a logical expansion of existing I-1 zoning located on one of the subject properties;
- 7. The existing truck terminal is nonresidential in nature and appears to comply with all requirements and criteria for buffers and screening elements associated with outdoor storage yards; and,
- 8. At 0.010 acres, the proposed I-1 Light Industrial zoning will not significantly increase the extent of the zone within the vicinity and should not overburden the capacity of roadways and other necessary urban services that are available in the affected area.

1	We'd like to enter the Staff Report into the
2	record as Exhibit D.
3	CHAIRMAN: Is there anybody in the audience who
4	would like to speak on this application?
5	MS. EVANS: Please state your name for the
6	record.
7	MR. SULLIVAN: Ronald M. Sullivan.
8	MS. EVANS: You're sworn as an attorney. Go
9	ahead. You're sworn as an attorney, sir.
10	MR. SULLIVAN: On behalf of the applicants, we
11	wish that the recommendations of the Staff be accepted.
12	The conditions are acceptable to us. The findings of
13	fact are acceptable to us. Thank you.
14	CHAIRMAN: Thank you. Is there anybody else in
15	the audience would like to speak to this application?
16	(NO RESPONSE.)
17	CHAIRMAN: Any commissioners have any
18	questions?
19	(NO RESPONSE.)
20	CHAIRMAN: If none, at this time, the Chair
21	will accept a motion.
22	Ms. Hardaway.
23	MS. HARDAWAY: I make a motion to approve based
24	on the Planning Staff's recommendations, Conditions 1
25	and 2, and Findings of Fact 1 through 8.

1	CHAIRMAN: We have a motion. Do we have a
2	second?
3	MR. BALL: Second.
4	CHAIRMAN: Commissioner Ball.
5	Any questions on the motion?
6	(NO RESPONSE.)
7	CHAIRMAN: All in favor, signify by raising
8	their right hand.
9	(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)
10	CHAIRMAN: Opposed, like sign.
11	Motion carried.
12	MR. BALL: I believe I need to recuse myself
13	from this next item.
14	COMBINED FINAL DEVELOPMENT PLANS/MAJOR SUBDIVISION PRELIMINARY PLATS
15	ITEM 7
16	Pebble Wood, 43.988 acres (Postponed from August 12,
17	2021) Consider approval of a combined final development
18	plan/major subdivision preliminary plat Applicant: Deer Valley Subdivision, LLC; Robert L.
19	Wilson; Mary M. Reynolds; and Sam C. Wilson
20	MR. HOWARD: Commissioners, this plat has been
21	reviewed by the planning staff and engineering staff.
22	All utilities, along with the traffic impact study, have
23	been reviewed by the city and county engineers, along with the state engineers out of Madisonville. That
25	traffic impact study has now been approved by all of
۷)	crarrie impace seady has now been approved by air or

1	those entities. Everything is in compliance with the
2	underlying zoning classification, the subdivision
3	ordinances, and zoning ordinance requirements. And we
4	recommend that you consider it for approval.
5	CHAIRMAN: Anybody in the audience want to
6	speak to this plat?
7	(NO RESPONSE.)
8	CHAIRMAN: Commissioners got any questions?
9	(NO RESPONSE.)
10	CHAIRMAN: Hearing none, the chair is ready for
11	a motion.
12	Commissioner Velotta.
13	MR. VELOTTA: Motion to approve.
14	CHAIRMAN: Do we have a second?
15	Commissioner Edge.
16	We have a motion and second. All in favor,
17	signify by raising their right hand.
18	(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)
19	CHAIRMAN: Opposed, like sign.
20	Motion carried.
21	MAJOR SUBDIVISION PRELIMINARY PLATS
22	ITEM 8
23	Fiddler's Green, 48.9 acres Consider approval of a major subdivision preliminary
24	plat
25	Applicant: Wayne & Pat Robbins, LLC

1	MR. HOWARD: The applicant has requested that
2	this item be postponed tonight to be heard at our
3	meeting in October, so we would need a motion to
4	postpone, please.
5	CHAIRMAN: Do we have a motion to postpone?
6	Commissioner Reeves.
7	MR. REEVES: Motion to postpone this item until
8	the applicant advises us he would like it on the agenda.
9	MR. DAVIS: Second.
10	CHAIRMAN: Second by Commissioner Davis. Any
11	questions on the motion?
12	(NO RESPONSE.)
13	CHAIRMAN: All in favor, signify by raising
14	their right hand.
15	(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)
16	CHAIRMAN: All opposed, like sign.
17	Motion carried.
18	NEW BUSINESS
19	ITEM 9
20	Consider approval of July 2021 financial statements
21	CHAIRMAN: Next item is the financial
22	statement. Did everybody have an opportunity to look
23	over those? Any questions on the financial statement?
24	(NO RESPONSE.)
25	CHAIRMAN: Hearing none, the Chair will accept

1	a motion. Motion by Commission Hardaway.
2	MS. HARDAWAY: Motion to approve.
3	CHAIRMAN: Do we have a second?
4	Commissioner Reeves.
5	Any questions on the motion?
6	All in favor, signify by raising their right
7	hand.
8	(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)
9	CHAIRMAN: All opposed, like sign.
10	Motion carried.
11	ITEM 10
12	Comments by the Chairman
13	CHAIRMAN: The Chair has no comments.
14	ITEM 11
15	Comments by the Planning Commissioners
16	CHAIRMAN: Do any of the commissioners have any
17	comments?
18	(NO RESPONSE.)
19	ITEM 12
20	Comments by the Director
21	CHAIRMAN: Comments by the director?
22	MR. HOWARD: Thank you. Each year we put
23	together a fiscal year activity report. Each of you
24	have a copy of that. This is for the fiscal year ending
25	June 30th, 2021. I'll go over a few of the highlights

with you all. We will also be sending a copy of this to the local elected official and folks with -- you know, outlining some of what's taken place.

1.3

2.1

2.3

Even though we had a full year of COVID, -- I guess a half year of COVID during this time period -- we were very busy. A lot going on. It seemed like one of the things that jumped out -- Melissa, that put together this data -- one of the things that jumped out is that our pool permits nearly doubled from what they were year to year. So I guess, during COVID, everybody decided they needed a pool in their backyards. We had a lot of pool permits.

But you know, just kind of looking over things, over that fiscal year, we had 49 total zoning applications, so averaging a little over four a month. Seventeen of those in the city; thirty-two in the county. We had 185 minor subdivision plats, 42 in the city, with 141 in the county. Site plans, we had 39 in the city, 15 in the county. Development plans, we had 21 in the city, 11 in the county, for a total of 32. So we had a lot of activity on the planning side of things.

The building department was very busy as well. We had a total of 1,172 building permits that we issued, 1,608 electrical permits, 433 HVAC permits. And we had 168 plan review applications. So we had a lot of

activity there. You know, we had a pretty good year, considering the impact that COVID had on things.

1.3

2.1

2.3

With that being said, in the building department, with all of those permits that were issued, our inspectors, which -- generally, when we're at full strength, which we are now, we have three inspectors that essentially split the county into thirds and they go out and do inspections every day. Between the three inspectors that we have -- part of the year, we didn't have the full complement of inspectors. But we did a total of 8,167 inspections during that fiscal year, during this past fiscal year. So, needless to say, they were very busy. They had a lot going on.

I think the previous year, correct me if I'm wrong, but we were just over 7,000 inspections. So in this last fiscal year, we did 1,000 more inspections than we did the year before. That's a lot.

Our inspectors are -- and you've heard me say it before, but I'll say it again. Our inspectors are cross-trained, which means that not only -- when they go out, they look at building, electrical, and HVAC at once. They're all trained to do all of that in the field. Other jurisdictions, they have a building inspector, they have an electrical inspector, they have an HVAC inspector. So three people may make a trip out

to do essentially what one of our inspectors can do in one trip. So we've always -- historically, we've always had multi-trained inspectors so that we can be as efficient as we can be. And, you know, if you look at that number of inspections on three gentlemen, that's a lot every day, where, you know, they're looking at 12, 15 addresses a day a lot of days.

1.3

2.1

2.3

Now, again, they may go to one address for a rough-in, let's say for a single-family residential home, and they may be looking at building, electrical, and HVAC all at once. That is three different inspections that are being conducted, but that's one trip out there, by one person. So it does make our operation more efficient than many other departments across the state. Not saying we're the only one. I know others that do that, but there aren't a whole lot. They're few and far between.

inspection team. With COVID and quarantine and whatever, you know, people have stepped up, pitched in. We've done what we had to do to get inspections done day in/day out. Hasn't been the easiest year, for us or anybody. But I feel like they've done a really good job. So very proud of the planning and building staff, our entire team. You know, I think we've been fortunate

to make it this far through COVID as we have with very few interruptions to our daily workflow. So, you know, very pleased with what we've done there.

2.1

2.3

And last month we had a budget amendment.

I'll just mention briefly that we have hired a
development liaison. He came on September 1st. His
role will be to essentially be an in-office guide to
people as they come in and submit plan reviews, helping
them through that process as quickly and efficiently as
we can. So, he is on-board and learning and he'll be up
to speed soon. His name is Aaron Isom. And, you know,
we're pleased to have him on board. He comes with a
strong background and he's got 17 years of in-the-field
construction experience, 12 residential and five in
commercial; so, you know, he's got a good strong
background in construction.

So, that's my brief summary of our annual activity report. Be glad to answer any questions that you may have. Otherwise, that's the only comment I had tonight.

CHAIRMAN: Are there any questions?

UNIDENTIFIED SPEAKER: I have one. Does the plumbing inspection, is that performed as well, or does it hold up contractors?

MR. HOWARD: I wouldn't speak to that. You

know, that's a separate department, a separate entity; 1 2 and we have no oversight over the plumbing inspector and they do their own thing, so. I think, in general, it 3 works out well. And, you know, they communicate with 4 us, we communicate with them. I don't know that there 5 are any significant issues or anything like that, but I 6 wouldn't really speak to how that functions. 7 8 CHAIRMAN: Thank you. At this time, I'll 9 accept a motion to adjourn. 10 MR. EDGE: Motion to adjourn. 11 CHAIRMAN: Commissioner Edge. MR. BALL: Second. 12 CHAIRMAN: Second by Commissioner Ball. 13 All in favor, raise their right hand. 14 (ALL BOARD MEMBERS PRESENT RESPONDED AYE.) 15 Motion carried. CHAIRMAN: 16 (The meeting adjourned at 5:55 p.m.) 17 18 19 20 2.1 22 2.3 24 25

STATE OF KENTUCKY) 1) SS. REPORTER'S CERTIFICATE 2 COUNTY OF DAVIESS) 3 I, Rhonda Simpson, Notary Public in and for 4 the State of Kentucky-at-Large, do hereby certify that 5 the foregoing Owensboro Metropolitan Planning Commission 6 meeting was held at the time and place as stated in the 7 caption to the proceedings; that each person commenting 8 on issues under discussion were duly sworn before testifying; that the board members present were as 10 11 stated in the caption; that said proceedings were taken by me in stenotype and electronically recorded and was 12 thereafter, by me, accurately and correctly transcribed 13 into the foregoing 23 typewritten pages; and that no 14 signature was requested to the transcript. 15 WITNESS my hand and notary seal on this the 16 8th day of October 2021. 17 18 19 RHONDA SIMPSON, NOTARY PUBLIC STATE-AT-LARGE 20 OHIO VALLEY REPORTING SERVICE 2.1 2200 E. PARRISH AVENUE, SUITE 205C OWENSBORO, KENTUCKY 42303 22 COMMISSION EXPIRES: 2.3 AUGUST 14, 2023 COUNTY OF RESIDENCE: DAVIESS COUNTY, KENTUCKY 24 25