

ORLANS PC

1602 VILLAGE MARKET BLVD. SE, SUITE 310

LEESBURG, VA 20175

703-777-7101

**Substitute Trustees' Sale
Of Improved Real Property****8801 Stone Ridge Circle, Pikesville, MD 21208**

Under a power of sale contained in a Deed of Trust from NICOLE D. DAVIS AND CHRIS A. DAVIS, dated August 3, 2005 and recorded in Liber 0022335, folio 110 among the Land Records of BALTIMORE COUNTY, MD, default having occurred thereunder (Foreclosure Case docketed as Case No.03C17002368; Tax ID No.02-2300010655) the Sub. Trustees will sell at public auction at the BALTIMORE COUNTY COURTHOUSE, located at 401 BOSLEY AVE (MAIN ENTRANCE FACING PATRIOT PLAZA), TOWSON, MD 21204, on

November 28, 2018 at 12:45 p.m.

ALL THAT FEE SIMPLE LOT OF GROUND and improvements thereon situated in BALTIMORE COUNTY, MD and more fully described in above referenced Deed of Trust.

The property will be sold in an "as is" condition and subject to conditions, restrictions and agreements of record affecting the same, if any and with no warranty of any kind.

Terms of Sale: A deposit \$14,800.00 will be required at the time of sale, such deposit to be in CERTIFIED CHECK OR BY CASHIER'S CHECK, CASH WILL NOT BE ACCEPTED. PURCHASER ACKNOWLEDGES THAT THE PROPERTY IS SUBJECT TO AN IRS RIGHT OF REDEMPTION. Balance of the purchase price to be paid in cash within ten days of final ratification of sale by the Circuit Court for BALTIMORE COUNTY. Time is of the essence as to the purchaser. If the purchaser defaults, the deposit shall be forfeited and the property shall be resold at the purchaser's risk and expense. The purchaser waives personal service and accepts service by first class mail and certified mail addressed to the address provided by said Purchaser as identified on the Memorandum of Sale for any Motion or Show Cause Order incident to this sale including a Motion to Default Purchaser and for Resale of the Property. In the event of a resale, the defaulting purchaser shall not be entitled to receive any benefit from the resale, including, but not limited to, additional proceeds or surplus which may arise therefrom. Interest to be paid on the unpaid purchase money at the rate pursuant to the Deed of Trust Note from the date of sale to the date funds are received by the Substitute Trustees. There will be no abatement of interest in the event additional funds are tendered at the time of sale or any time prior to settlement or if the settlement is delayed for any reason. In the event that the Secured Party executes a forbearance agreement with the borrower(s) described in the above-mentioned Deed of Trust, or allows the borrower(s) to execute their right to reinstate or payoff the subject loan, prior to the sale, with or without the Substitute Trustee's prior knowledge, this Contract shall be null and void and of no effect, and the Purchaser's sole remedy shall be the return of the deposit without interest. Purchaser shall pay for documentary stamps, transfer taxes and settlement expenses. Taxes, ground rent, water rent, condominium fees and/or homeowner association dues, all public charges/assessments payable on an annual basis, including sanitary and/or metropolitan district charges, if applicable, shall be adjusted to the date of sale and assumed thereafter by the purchaser. Purchaser shall be responsible for obtaining physical possession of the property. Purchaser assumes the risk of loss or damage to the property from the date of sale forward. If the Substitute Trustee(s) are unable to convey insurable title for any reason, the purchaser(s) sole remedy in law or equity shall be limited to a refund of the aforementioned deposit without interest. In the event the sale is not ratified for any reason, the Purchaser's sole remedy, at law or equity, is the return of the deposit without interest. (File # 584292)

JAMES E. CLARKE, HUGH J. GREEN,
CHRISTINE M. DREXEL, BRIAN THOMAS,
Substitute Trustees.

HARVEY WEST AUCTIONEERS



Member of Auct. Assn. of Md., Inc.

300 E. Joppa Rd., Ste. 1103

Baltimore, MD 21286 (410) 769-9797

www.hwestauctions.com