

HEISE JORGENSEN & STEFANELLI P.A.

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**Substitute Trustees' Sale Of Valuable
Real Estate Known As
3300 Cliftmont Avenue,
Baltimore, Maryland 21213**

By virtue of the power and authority contained in a certain Deed of Trust from Doreen Jenkins to Michael L. Riddle, Trustee, dated November 27, 2002 and recorded in Liber 3278 at Page 366 among the Land Records for Baltimore City, Maryland, the undersigned substituted trustees (by virtue of Deed of Appointment between The Community Development Administration of the Department of Housing and Community Development for the State of Maryland, as successor in interest to National City Mortgage Co. dba Accubanc Mortgage (the "Beneficiary") and said trustees recorded among the Land Records of Baltimore City) will, on

Tuesday, August 28, 2018 at 9:25 o'clock, a.m.

offer for sale at public auction at the Clarence M. Mitchell Courthouse Door, Calvert Street Entrance, located at 100 N. Calvert Street, Baltimore, Maryland, all of the property and improvements thereon conveyed by said deed of trust, described as 3300 Cliftmont Avenue, Baltimore, Maryland 21213, Tax Identification No. 26-35-4179A-023 (the "Property") and more fully described in the Deed of Trust.

TERMS OF SALE: The Property, which is improved by a DWELLING, will be offered for sale, subject to matters known and unknown, in an "AS IS, WHERE IS" condition with no warranty of any kind and will be sold and conveyed by the Substitute Trustees subject to all encumbrances, rights, reservations, covenants, conditions, easements, restrictions, and statutory liens, if any, having priority over the Deed of Trust, as they may lawfully affect the Property. The risk of loss or damage to the Property shall be borne by the successful bidder from and after the date and time of the sale. Obtaining possession of the Property shall be the sole responsibility of the successful bidder. A deposit of Six Thousand Dollars (\$6,000.00), in the form of certified check or cashier's check, (the "Deposit") will be required at the time of sale. The Beneficiary is not required to make a Deposit. The balance of the purchase price for the Property, together with interest at 5.50% per annum from the date of sale to the date of settlement, shall be paid in cash within fifteen (15) days after final ratification of the sale of the Property by the Circuit Court, TIME BEING OF THE ESSENCE WITH REGARD TO ALL OF PURCHASER'S OBLIGATIONS. Taxes, water, sewer, ground rent, condominium fees, and/or homeowners association dues, if applicable, will be adjusted to the date of sale and assumed thereafter by the purchaser. All other public charges and assessments payable on an annual basis, including sanitary and/or metropolitan district charges will be adjusted for the current year to date of sale and assumed thereafter by the purchaser. All costs of conveyance, including transfer taxes and recordation taxes will be paid by the purchaser. If any successful bidder fails for any reason to complete settlement as provided above, the Deposit shall be forfeited and applied to the costs of the sale, including Substitute Trustees' fees, and the balance, if any, shall be delivered to the Beneficiary to be applied by the Beneficiary against the indebtedness secured by, and other amounts due under, the Deed of Trust in accordance with the Deed of Trust or applicable law or otherwise as the Beneficiary shall elect. Forfeiture of the Deposit shall not limit any rights or remedies of the Substitute Trustees or the Beneficiary with respect to any such default. If the Property is resold after any such default, such re-sale shall be at the risk and the cost of the failing bidder, and the failing bidder shall be liable for any deficiency between its bid and the successful bid at the resale as well as the costs of conducting such re-sale. In the event the Substitute Trustees do not execute a deed of conveyance or other necessary settlement documents, the purchaser's sole remedy shall be the refund of the Deposit. In the event the Substitute Trustees are unable to convey marketable title or in the event the borrower entered into a repayment plan, reinstated or paid the loan off prior to the sale, or if for any other reason, the undersigned did not have the right to sell, the sale is null and void and the purchaser is not entitled to any legal or equitable remedy other than return of the Deposit without interest and any and all other claims of the purchaser are hereby released. Additional terms and conditions to be announced at the time of sale. All inquiries regarding the sale should be directed to Stephen B. Jackson, Substituted Trustee.

STEPHEN B. JACKSON and STEVEN P. HENNE,
Substitute Trustees.