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**Substitute Trustees' Sale
Of Improved Real Property
4821 Melbourne Rd.,
Baltimore, MD 21229**

December 19, 2019 at 9:35 a.m.

Under a power of sale contained in a certain Deed of Trust from Gwendolyn R. Durrah dated October 11, 1996 and recorded in Liber 5909, folio 433 among the Land Records of Baltimore City, MD, default having occurred under the terms thereof, the Sub. Trustees will sell at public auction at the Circuit Court for Baltimore City, at the Clarence M. Mitchell Court House, 100 North Calvert Street, Court House Door, Calvert Street entrance, Baltimore, MD 21202, on

ALL THAT FEE SIMPLE LOT OF GROUND, together with the buildings and improvements thereon situated in Baltimore City, MD and more fully described in the aforesaid Deed of Trust. Tax ID #25-01-8146-053.

The property, which is improved by a DWELLING, 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 of \$14,000 in the form of certified check, cashier's check or money order will be required of the purchaser at time and place of sale. Balance of the purchase price to be paid in cash within ten days of final ratification of sale by the Circuit Court for Baltimore City. 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 in the office of the Sub. Trustees. There will be no abatement of interest in the event additional funds are tendered before settlement or if settlement is delayed for any reason. The noteholder shall not be obligated to pay interest if it is the purchaser. TIME IS OF THE ESSENCE FOR THE PURCHASER. Adjustment of all real property taxes, including agricultural taxes, if applicable, and any and all public and/or private charges or assessments, including water/sewer charges and ground rent, to be adjusted to date of sale and thereafter assumed by purchaser. Condominium fees and/or homeowners association dues, if any, shall be assumed by the purchaser from the date of sale forward. Cost of all documentary stamps, transfer taxes and settlement expenses shall be borne 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. Additional terms to be announced at the time of sale.

If the Sub. Trustees are unable to convey good and marketable title, the purchaser's sole remedy in law and equity shall be limited to a refund of the deposit without interest. If the purchaser fails to go to settlement, the deposit shall be forfeited, to the Trustees for application against all expenses, attorney's fees and the full commission on the sale price of the above-scheduled foreclosure sale. In the event of default, all expenses of this sale (including attorney's fees and the full commission on the gross sale price of this sale) shall be charged against and paid out of the forfeited deposit. The Trustees may then re-advertise and resell the property at the risk and expense of the defaulting purchaser or may avail themselves of any legal or equitable remedies against the defaulting purchaser without reselling the property. In the event of a resale, the defaulting purchaser shall not be entitled to receive the surplus, if any, even if such surplus results from improvements to the property by said defaulting purchaser and the defaulting purchaser shall be liable to the Trustees and secured party for reasonable attorney's fees and expenses incurred in connection with all litigation involving the Property or the proceeds of the resale. Trustees' file number 75773.

DIANE S. ROSENBERG, MARK D. MEYER, et al.,
Substitute Trustees.



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