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Substitute Trustees' Sale Of Real Property And Any Improvements Thereon 5916 Belle Vista Ave., Baltimore, MD 21206

Under a power of sale contained in a certain Deed of Trust dated July 2, 2013 and recorded in Liber 15443, Folio 118 among the Land Records of Baltimore City, MD, with an original principal balance of \$127,500.00, 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

May 3, 2018 at 9:50 a.m.

ALL THAT LEASEHOLD LOT OF GROUND, together with any buildings or improvements thereon situated in Baltimore City, MD and more fully described in the aforesaid Deed of Trust. The property will be sold subject to an annual ground rent of \$96.00.

The property, and any improvements thereon, 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 \$8,000 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, together with interest on the unpaid purchase money at the current rate contained in the Deed of Trust Note from the date of sale to the date funds are received by the Sub. Trustees, payable in cash within ten days of final ratification of the sale by the Circuit Court. There will be no abatement of interest due from the purchaser in the event additional funds are tendered before settlement. **TIME IS OF THE ESSENCE FOR THE PURCHASER.** Adjustment of current year's real property taxes are adjusted as of the date of sale, and thereafter assumed by the purchaser. Taxes due for prior years including costs of any tax sale are payable by the purchaser. Purchaser is responsible for any recapture of homestead tax credit. All other public and/or private charges or assessments, to the extent such amounts survive foreclosure sale, including water/sewer charges, ground rent, whether incurred prior to or after the sale to be paid by the purchaser. Any deferred water and sewer charges that purports to cover or defray cost during construction of public water or wastewater facilities constructed by the developer and subject to an annual fee or assessment are to be paid by the purchaser to the lienholder and are a contractual obligation between the lienholder and each owner of this property, and is not a fee or assessment imposed by the county. Any right of prepayment or discount for early prepayment of water and sewer charges may be ascertained by contacting the lienholder. All costs of deed recordation including but not limited to all transfer, recordation, agricultural or other taxes or charges assessed by any governmental entity as a condition to recordation, are payable by purchaser, whether or not purchaser is a Maryland First Time Home Buyer. Purchaser is responsible for obtaining physical possession of the property, and assumes risk of loss or damage to the property from the date of sale. The sale is subject to post-sale audit of the status of the loan with the loan servicer including, but not limited to, determination of whether the borrower entered into any repayment agreement, reinstated or paid off the loan prior to the sale. In any such event, this sale shall be null and void, and the Purchaser's sole remedy, in law or equity, shall be the return of the deposit without interest. If purchaser fails to settle within ten days of ratification, subject to order of court, purchaser agrees that property will be resold and entire deposit retained by Sub. Trustees as liquidated damages for all losses occasioned by the purchaser's default and purchaser shall have no further liability. The defaulted purchaser shall not be entitled to any surplus proceeds resulting from said resale even if such surplus results from improvements to the property by said defaulted purchaser. Sub. Trustees will convey either marketable or insurable title. If they cannot deliver one or the other, or if ratification of the sale is denied by the Circuit Court for any reason, the Purchaser's sole remedy, at law or equity, is return of the deposit without interest. (Matter No. 315508-1)

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 FOR STATUS OF UPCOMING SALES

HOWARD N. BIERMAN, CARRIE M. WARD, et. al.,
 Substitute Trustees.



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