

Please postpone until Friday, 12/4/09.

Ⓢ 2:00 PM

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Notice is hereby given that default having occurred in the payment of a certain indebtedness secured by a Deed of Trust dated July 12, 2006, between Chad J. Gauthier and Carrie E. Gauthier and H. Carl Charles, III, Trustee, recorded in the Office of the Clerk of the Commission, Jefferson County, West Virginia in Deed of Trust Book No. 1572 at Page 00329, which Deed of Trust authorizes the beneficiary to remove, substitute, or add a Trustee, at its option, and the beneficiary having exercised its option and substituted Krystal Cook, Connie Kesner, and Tressia Blevins as its Trustees, to act in the enforcement of said Deed of Trust in person, and the undersigned Substitute Trustees having been requested by the beneficial owner of said indebtedness to enforce said Deed of Trust, will sell at a public auction to the highest bidder, the following hereinafter described real estate on:

**FRIDAY, OCTOBER 23, 2009 AT 2:00PM
IN FRONT OF THE JEFFERSON COUNTY COURTHOUSE
CHARLES TOWN, WEST VIRGINIA**

All of that certain lot or parcel of real estate situate in the Harpers Ferry Corporation, Jefferson County, West Virginia, and more particularly bounded and described as follows:

That parcel of real estate containing 0.47 acres, more or less, in Harpers Ferry Corporation, Jefferson County, West Virginia, fronting 245.95 feet on the north side of Clay Street and 96.92 feet on the east side of York Street, more particularly described on a plat made by Appalachian Surveys, Inc. dated April 6, 1987, attached to a Deed between Donald C. O'Hara et ux, and James M. Fahey, et ex, recorded in the Office of the Clerk of the County Commission of said County in Deed Book 578, at Page 706-708, to which plat reference is made for a more particular description.

PROPERTY ADDRESS: 280 Henry Clay, Harpers Ferry, WV 25425

Property is sold subject to prior trusts, encumbrances, restrictions and easements of records, if any. The property is sold subject to an accurate survey at purchaser's expense.

FEDERAL TAX LIEN: In the event that there are Federal Tax Liens against the property, the United States would have the right to redeem the property within a period of 120 days from the date of such sale or the period allowable for redemption under local law, whichever is longer.

TERMS OF SALE: A deposit of \$52,000.00 by certified check or cashier's check at sale made payable to Mancini & Associates, the balance in cash or by certified check at closing. Certified funds must be presented to Trustee for inspection at start of sale in order to be qualified to bid. Conveyance will be by Special Warranty Deed subject to all easements, covenants, rights-of-way, conditions and restrictions of record. The property is sold in "as is" condition. The beneficial owner of the Deed of Trust does not make any

pp Friday, Dec 4, 2009
@ 2:00 PM

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Notice is hereby given that default having occurred in the payment of a certain indebtedness secured by a Deed of Trust dated July 28, 2006 between Jose B. Zavala and Digna E. Zavala, and Tasha Keller Catrow, Trustee, recorded in the Office of the Clerk of the Commission, Jefferson County, West Virginia in Deed of Trust Book No. 1574 at Page 171, which Deed of Trust authorizes the beneficiary to remove, substitute, or add a Trustee, at its option, and the beneficiary having exercised its option and substituted Krystal Cook, Connie Kesner, and Tressia Blevins as its Trustees, to act in the enforcement of said Deed of Trust in person, and the undersigned Substitute Trustees having been requested by the beneficial owner of said indebtedness to enforce said Deed of Trust, will sell at a public auction to the highest bidder, the following hereinafter described real estate on:

**FRIDAY, OCTOBER 23, 2009 AT 2:00PM
IN FRONT OF THE JEFFERSON COUNTY COURTHOUSE
CHARLES TOWN, WEST VIRGINIA**

That certain lot or parcel of real estate situate in City of Ranson, Jefferson County, West Virginia, designated as Lot No. 6 on plat of the Southern Section of Block 117, made by J. Jas Skinner, S.J.C., dated July 10, 1961, recorded with a deed from Grace C. Moler to Edward C. Simpson, dated July 17, 1961, recorded in the Office of the Clerk of the County Commission of said County in Deed Book 248 at Page 67, said lot fronting on the north side of 7th Avenue in said Town and extending back therefrom in a northward direction between Parallel lines for a distance of 130 feet to the line in the rear thereof.

PROPERTY ADDRESS: 113 E Seventh Avenue E, Ranson, WV 25438

Property is sold subject to prior trusts, encumbrances, restrictions and easements of records, if any. The property is sold subject to an accurate survey at purchaser's expense.

FEDERAL TAX LIEN: In the event that there are Federal Tax Liens against the property, the United States would have the right to redeem the property within a period of 120 days from the date of such sale or the period allowable for redemption under local law, whichever is longer.

TERMS OF SALE: A deposit of \$22,000.00 by certified check or cashier's check at sale made payable to Mancini & Associates, the balance in cash or by certified check at closing. Certified funds must be presented to Trustee for inspection at start of sale in order to be qualified to bid. Conveyance will be by Special Warranty Deed subject to all easements, covenants, rights-of-way, conditions and restrictions of record. The property is sold in "as is" condition. The beneficial owner of the Deed of Trust does not make any representations or warranties as to the physical condition of the property. Any and all legal procedural requirements to obtain physical possession of the premises after the closing are the responsibility of the purchaser. Risk of loss or damage will be purchasers from and after the foreclosure sale. All taxes and utility charges will be the responsibility of the purchaser. All settlement fees, costs of conveyance, examination of title, recording charges, and transfer taxes are at the expense of the purchaser. The