

Friday, March 12, 2016
@ 2:00 PM

Please postpone for approx. 45 days.

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 December 13, 2004, between Gregory Cohen and Elizabeth Cohen and Daniel V. Lawson and D. Gene Merrill, Trustees, recorded in the Office of the Clerk of the Commission, Jefferson County, West Virginia in Deed of Trust Book No. 1384 at Page 330, 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, JANUARY 29, 2010 AT 1:40PM
IN FRONT OF THE JEFFERSON COUNTY COURTHOUSE
CHARLES TOWN, WEST VIRGINIA**

All of that certain unit or parcel of real estate situate in the Huntfield Community in the City of Charles Town, Jefferson County, West Virginia, being more particularly bound and described as follows:

Being all of Lot 111A, which is more particularly set forth on a plat entitled "Record Plat Revision, Phase 1 – Huntfield Lots 28, 29, 108, 109, 110 & 111", made by Urban Engineering & Associates, Inc., dated May 2003, and recorded in said Clerk's Office in Plat Book 20, at Page 18.

PROPERTY ADDRESS: 277 Prospect Hills Blvd. Charles Town, WV 25414

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 \$24,000.00 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 purchaser will be required to complete settlement within 30 days of the date of the sale,