

NOTICE OF TRUSTEE SALE

Pursuant to the authority vested in the undersigned by deed of trust dated the 13th day of March, 2003, signed by Angel Morales, married and Sara Morales, to Tasha N. Keller, Trustee, which said deed of trust is of record in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Trust Deed Book 1166, at page 540, as supplemented in Trust Deed Volume 1728 at page 302 and Volume 1996 at page 704 and the undersigned, R. Vance Golden, III, Trustee having been requested so to do by the Lender, and default having been made under the terms and conditions of said deed of trust, and the provisions in said deed of trust concerning acceleration having been complied with by the Lender and present holder of the note, said Trustee will sell at public auction at 5:00 o'clock, p.m. on the

10th DAY OF NOVEMBER, 2009

At the front doors of the Courthouse in Jefferson County, West Virginia the following described real estate situate in the City of Charles Town, County of Jefferson and State of West Virginia as follows:

All of those certain lot or parcel of real estate situate in the City of Charles Town, Jefferson County, West Virginia, being more particularly bounded and described as follows:

Being all of Lot 48 as the same are designated and described on a plat of Crosswinds IV made by Appalachian Surveys of WV, LLC, dated may 2000, said plat being recorded in the Office of the Clerk of the county Commission of Jefferson County, West Virginia in Plat Book 18 at page 42 et seq.

It is the intention of this notice to sell the secured property by proper description as was intended to be transferred and conveyed in the aforesaid deed of trust.

The above-described real estate is reported to have a mailing address of: #45 Southwinds Drive, Charles Town, West Virginia, 25414

TERMS OF SALE: Cash in hand on day of sale or within 30 days of date of sale upon terms to be agreed upon between Trustee and successful bidder, time being of the essence; payment for unpaid real estate taxes to be assumed by the purchaser. The Trustee does not warrant title or fitness to this property; it is being purchased as is; this is a buyer beware sale and any buyer is advised to retain counsel before the sale. If there is any part of the process of sale, which is found to be objectionable, the Trustee reserves the right to cancel the sale. No purchaser should take possession or make improvements in the premises until the Trustee deed is delivered or recorded. A third party purchaser at sale may be required to pay the purchase price plus all recording and transfer fees.

Any sale hereunder may be adjourned from time to time without any notice other than oral proclamation at the time and place appointed for this sale or by posting of a notice of same. Should the Trustee not appear at the time appointed for the sale and there is no notice posted of a continuance please contact the office of the Trustee to make further inquiry. Any sale may be conducted or adjourned by the designated agent or attorney of the Trustee. The undersigned is fully vested with the authority to sell said property as Trustee by instrument of record.

Should any party have any inquires, objections to the sale or protests regarding the sale, or requests regarding the sale, please notify the trustee below by one of the means of communications set forth below.

R. VANCE GOLDEN, III, Trustee
543 Fifth Street, P.O. Box 81
Parkersburg, West Virginia 26102
Telephone (304) 485-3851
Fax (304) 485-0261
E-mail: vgolden@goldenamos.com

Lender: Bank of America
Processor: Amanda Nolan
(Morales.Angel.nts/mbaker/finishedforeclosure09)