

TRUSTEE'S SALE OF VALUABLE REAL ESTATE

The undersigned Substitute Trustee, by virtue of the authority vested in him by that certain Deed of Trust, dated the 20th day of July, 2007, and duly recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Trust Deed Book 1664, at page 61, Michael G. Clarkson did convey unto Richard A. Pill, Esq., Trustee(s), certain real property described in said Deed of Trust; and the beneficiary has elected to appoint Seneca Trustees, Inc., as Substitute Trustee by a Substitution of Trustee dated May 26, 2009 and recorded in the aforesaid Clerk's office; and default having been made under the aforementioned Deed of Trust, and the undersigned Substitute Trustee having been instructed by the secured party to foreclose thereunder, will offer for sale at public auction at the front door of the Jefferson County Courthouse in Charles Town, West Virginia, on

November 18, 2009 at 1:00 o'clock pm

the following described real estate, together with its improvements, easements and appurtenances thereunto belonging, situate in Charles Town Corp. District, Jefferson County, West Virginia, and more particularly described as follows:

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 Unit 55, Phase I, as the same is designated and described on a plat entitled "Final Plat Showing Lots 1 - 113, Phase I, Huntfield," made by Appalachian Surveys of West Virginia LLC, dated May 31, 2002, the plat being recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia in Plat Book 20, at Page 45, et seq.

At the time of the execution of the Deed of Trust, this property was reported to have an address of: 306 Prospect Hill Blvd, Charles Town, WV 25414.

The referenced real estate will be conveyed with no covenants of warranty, and subject to all covenants, restrictions, easements, rights of way and reservations which may be a matter of record in the aforesaid Clerk's Office or visible upon the ground, all prior liens and encumbrances, including, without limitation, liens for real estate taxes, incinerator, sanitary and sewer charges. The purchasers at the sale shall be responsible for paying the recording costs and also the tax on the privilege of transferring real property (the cost of the tax stamp to be affixed to the deed). The purchasers shall be responsible for payment of all real estate taxes.

The subject property will be sold in "AS IS" condition. The Substitute Trustee shall be under no duty to cause any existing tenant or person occupying the subject property to vacate said property.

TERMS: \$39,000.00 in cash and/or certified funds as deposit with the balance due and payable within 30 days of the day of sale.

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.

Pursuant to the Deed of Trust, the Trustee may postpone the sale by public announcement at the time and place designated or by posting a notice of the same, and act by agent in the execution of the sale. The parties secured by the Deed of Trust reserve the right to purchase the property at such sale.

SENECA TRUSTEES, INC.
965 Hartman Road, Suite 1105
Morgantown, WV 26505
(304) 413-0044
Toll free: (888) 534-3132
Reference File No. 20-014094-09

cc: The Journal
9/14/09, 9/21/09

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TRUSTEE'S SALE OF VALUABLE REAL ESTATE

The undersigned Substitute Trustee, by virtue of the authority vested in him by that certain Deed of Trust, dated the 20th day of July, 2007, and duly recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Trust Deed Book 1663, at page 00605, James R. Grafton and Dustin T. Grafton did convey unto Richard A. Pill, Esq., Trustee(s), certain real property described in said Deed of Trust; and the beneficiary has elected to appoint Seneca Trustees, Inc., as Substitute Trustee by a Substitution of Trustee dated September 21, 2009 and recorded in the aforesaid Clerk's office; and default having been made under the aforementioned Deed of Trust, and the undersigned Substitute Trustee having been instructed by the secured party to foreclose thereunder, will offer for sale at public auction at the front door of the Jefferson County Courthouse in Charles Town, West Virginia, on

November 18, 2009 at 1:00 o'clock pm

the following described real estate, together with its improvements, easements and appurtenances thereunto belonging, situate in Charles Town District, Jefferson County, West Virginia, and more particularly described as follows:

Being all of Lot 5, containing 2.052 acres, more or less, Ashwood Knoll, as the same is designated and described on a plat entitled "Ashwood Knoll Final Plat of Survey for Paul L. and Donna K. Ashbaugh" made by Rexford L. Ostrander, LLS-555, dated September 1, 1992, and recorded in the Office of the Clerk of the County Commission of Jefferson County, Plat Book 10, at Page 117.

TOGETHER WITH that certain right of way for the purpose of ingress and egress to said real estate over the existing road leading to West Virginia State Route 9.

At the time of the execution of the Deed of Trust, this property was reported to have an address of: **112 Hedrick Drive, Charles Town, WV 25414.**

The referenced real estate will be conveyed with no covenants of warranty, and subject to all covenants, restrictions, easements, rights of way and reservations which may be a matter of record in the aforesaid Clerk's Office or visible upon the ground, all prior liens and encumbrances, including, without limitation, liens for real estate taxes, incinerator, sanitary and sewer charges. The purchasers at the sale shall be responsible for paying the recording costs and also the tax on the privilege of transferring real property (the cost of the tax stamp to be affixed to the deed). The purchasers shall be responsible for payment of all real estate taxes.

The subject property will be sold in "AS IS" condition. The Substitute Trustee shall be under no duty to cause any existing tenant or person occupying the subject property to vacate said property.

TERMS: \$22,000.00 in cash and/or certified funds as deposit with the balance due and payable within 30 days of the day of sale.

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.

Pursuant to the Deed of Trust, the Trustee may postpone the sale by public announcement at the time and place designated or by posting a notice of the same, and act by agent in the execution of the sale. The parties secured by the Deed of Trust reserve the right to purchase the property at such sale.

SENECA TRUSTEES, INC.
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(304) 413-0044
Toll free: (888) 534-3132
Reference File No. 20-023904-09

cc: The Journal
09/25/09, 10/02/09

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