

## 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 March 23, 2007 between Steven J. Webster and Stacy M. Webster and Jeff Rokisky, Trustee, recorded in the Office of the Clerk of the Commission, Jefferson County, West Virginia in Deed of Trust Book No. 1638 at Page 00426, 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, NOVEMBER 21, 2008 AT 2:20PM  
IN FRONT OF THE JEFFERSON COUNTY COURTHOUSE  
CHARLES TOWN, WEST VIRGINIA**

Borrower: Webster  
Order #: 1394613

All that certain parcel of real estate, with improvements thereon, situate on the east side of the Shenandoah River in the Kabletown District, Jefferson County, West Virginia, and more particularly bounded and described as follows:

Parcels One and Two: Being all of Lots No. 29 and 30, Section 9-F of the Shannondale Subdivision, as the same is designated and described on a plat made by Holmead and Fry, dated March 1598, which plat is recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed Book 223 at Page 507, of which plat is reference is made for a more particular description.

Parcel Three: All that certain tract or parcel of real estate lying between Lots 29 and 30, Section 9-F which fronts upon Hawthorne Road, a distance of 33.67' and runs back in a southwardly direction and runs back between parallel lines 30' apart the distance of 165' along the western most boundary of Lot 29 and a distance of 175' along the eastern most boundary of Lot 30, as the same is more particularly set forth on the aforesaid plat.  
Parcel #: 19486

**PROPERTY ADDRESS: 114 Stone Ridge Road 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 \$24,000.00 by certified check or cashier's check at sale, 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, failing which the deposit made will be forfeit and the property resold at the risk and expense of the purchaser. Trustee makes no representations regarding state of title. If Trustee cannot convey insurable or marketable title, purchaser's sole remedy is a return of deposit. The Trustee reserves the right to continue sale of the subject property from time to time by oral proclamation, which continuation shall be in the sole discretion of the Trustee.

Connie Kesner, Substitute Trustee  
Mancini & Associates  
201A Fairview Drive  
Monaca, PA 15061  
Phone 724-728-3178  
Fax 724-728-3179

## 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 October 19, 2005, between Natalie Sterling, and David D. Pill, Trustee, recorded in the Office of the Clerk of the Commission, Jefferson County, West Virginia in Deed of Trust Book No. 1490 at Page 00403, 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, NOVEMBER 21, 2008 AT 2:25PM  
IN FRONT OF THE JEFFERSON COUNTY COURTHOUSE  
CHARLES TOWN, WEST VIRGINIA**

All that certain lot or parcel of real estate together with the improvements thereon and appurtenances thereto belonging, situate in Middleway District, Jefferson County, West Virginia, and more particularly described as follows:

All that certain parcel of real estate, with improvements thereon, about a quarter of a mile south of Kearneysville, situate in the Middleway District, Jefferson County, West Virginia, as the same is more particularly bounded and described on a Plat of Resurvey and House Location made by Peter H. Lorenzen, P.S., dated April 3, 2004, containing 0.47 acres, which said survey and plat is recorded in Deed Book 987, at Page 421.

And being the same parcel of real estate conveyed to Natalie A. Sterling, by deed dated the 19<sup>th</sup> day of October 2005, from Judith W. Williams, and recorded in the office of the Clerk of the County Commission of Jefferson County, West Virginia, immediately preceding this instrument.

**PROPERTY ADDRESS: 5744 Charles Town Road, Kearneysville, WV 25430**

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 \$17,000.00 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, failing which the deposit made will be forfeit and the property resold at the risk and expense of the purchaser. Trustee makes no representations regarding state of title. If Trustee cannot convey insurable or marketable title, purchaser's sole remedy is a return of deposit. The Trustee reserves the right to continue sale of the subject property from time to time by oral proclamation, which continuation shall be in the sole discretion of the Trustee.

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