

Postpone until 12/4/09.

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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 May 18, 2005, between Adrian Villalobos and Ramon Oritz, and Peter L. Chakmakian, Trustee, recorded in the Office of the Clerk of the Commission, Jefferson County, West Virginia in Deed of Trust Book No. 1429 at Page 669, 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:

**WEDNESDAY, OCTOBER 28, 2009 AT 2:10PM
IN FRONT OF THE JEFFERSON COUNTY COURTHOUSE
CHARLES TOWN, WEST VIRGINIA**

All that certain lot or parcel of real estate with improvements thereon and appurtenances thereunto, situate in Harpers Ferry District, Jefferson County, West Virginia, and described as follows:

Lot No. 2, containing 1.213 acre, more or less, of the Hidden River Farm Subdivision, Valley View Section, as said lot is described upon a plat of said Valley View Section made by Richard U. Goode, C.L.S., dated May 19, 1972, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Plat Book No. 3, Page 6, to which reference is made for a more particular description, together with a non-exclusive right of way over all roadways designated on said plat for access to and from said lots.

PROPERTY ADDRESS: 35 Hunters Wood Court 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 \$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

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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 September 28, 2006, between John Dahlberg, II 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. 1591 at Page 000675, 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:

**WEDNESDAY, OCTOBER 28, 2009 AT 2:10PM
IN FRONT OF THE JEFFERSON COUNTY COURTHOUSE
CHARLES TOWN, WEST VIRGINIA**

All that certain lot or parcel of land with dwelling house and other improvements thereon, situate at or near Kabletown in Kabletown District, Jefferson County, West Virginia, containing 0.4093 acres, more or less, as the same is more particularly bounded and described according to a plat of survey thereof dated July 18, 1994, prepared by Entech Associates, Inc., and signed by Kirk W. Norton, PS, entitled, "Plat of Survey, Property of Milton A. & Marie W. Rouss (D.B.295/183)", which plat is attached to, made a part of and incorporated in a deed dated July 19, 1994, from Milton A. Rouss, widower, to Jeffrey A. Bayliss, recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed Book 783, at Page 177, to which said deed and plat reference is hereby made for a more complete and accurate description by metes and bounds of the parcel hereby conveyed.

PROPERTY ADDRESS: 3979 Kabletown Road, 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 \$16,000.00 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