

## NOTICE OF TRUSTEE'S SALE

Notice is hereby given by the undersigned Substitute Trustee, in accordance with the provisions of that certain Credit Line Deed of Trust made by **SHENANDOAH CONSTRUCTION MANAGEMENT, LLC**, Grantor, to **DONALD D. SAYERS OR JAMES B. CRAWFORD, III, TRUSTEES**, dated April 22, 2008, of record in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed of Trust Book 1714, at page 67 (the "Deed of Trust"), securing a Promissory Note dated April 22, 2008, in the original principal amount of \$225,000.00, payable to the order of F&M BANK (the "Note"). F&M Bank, the owner and holder of the Note secured by the Deed of Trust, appointed Stephen M. Mathias to serve as Substitute Trustee, by a Substitution of Trustee dated October 8, 2009, of record in the said Clerk's office in Deed of Trust Book 1070, at page 205. Shenandoah Construction Management, LLC, has defaulted under the terms of the Deed of Trust and the Note, and as requested by F&M Bank, the holder and owner of the Note secured by the Deed of Trust, the undersigned Substitute Trustee will sell at public auction on the 12<sup>th</sup> day of November, 2009, at 2:00 p.m. EST, at the front door of the Jefferson County Courthouse, in Charles Town, West Virginia, the following described real property located in Charles Town District, Jefferson County, West Virginia, and more particularly described as follows:

All that certain lot or parcel of land situate in Charles Town District, Jefferson County, West Virginia, which said real estate is more particularly bounded and described as follows:

Being all of Lot P of Tulip Hill Subdivision, containing 3.142 acres, as the same is designated and described on a plat entitled "Proposed Merger Parcels, Tulip Hill Subdivision" made by Appalachian Surveys, Inc., dated April 13, 1993 and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Plat Book 12, at page 15 & 15A, TOGETHER WITH a non-exclusive right of way over existing lane, the 50' access easement and 20' access easement as shown on the aforesaid plat for access to and from West Virginia State Secondary Route 9/4.

Upon information and belief, the address of the real property to be sold is Lot P, Tulip Hill Subdivision, Charles Town District, Jefferson County, West Virginia.

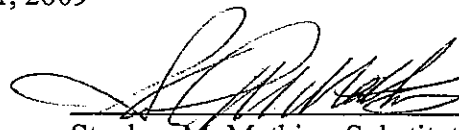
## TERMS OF SALE

Said property will be sold on date of sale by auction to the highest bidder for cash in hand, cancellation of existent indebtedness, credit or a combination thereof in the discretion of the Trustee. The sale shall be further subject to the following:

1. Real estate taxes delinquent, due or payable or to become due and payable;
2. Any statutory lien or liens that may affect the property; and
3. All covenants, conditions, restrictions, reservations, easements and rights-of-way of record in the chain of title to the property, or which may be visible from a physical inspection.
4. The above property will be sold "AS IS, WHERE IS," in the present condition and with all faults and defects, if any, and without any warranty or representation, express or implied.
5. The undersigned Trustee expressly reserves the right to reject any and all bids and may adjourn the sale from time to time without notice other than oral proclamation at the time and place appointed for the sale. Such adjournment may be for a period of time deemed expedient by the beneficial owner and shall not be construed to be a waiver to make said foreclosure.

Any inquiries regarding this sale may be directed to Stephen M. Mathias, Substitute Trustee, 101 S. Queen Street, Martinsburg, West Virginia, 25401, Telephone: (304) 263-0836.

DATED this 12<sup>th</sup> day of October, 2009



Stephen M. Mathias, Substitute Trustee