

1JEROME A. KUTA
Substitute Trustee
6423 Old Branch Avenue
Camp Springs, Maryland 20748
(301) 449-5530

**SUBSTITUTE TRUSTEE'S SALE OF VALUABLE LEASEHOLD IMPROVED REAL ESTATE
known as 1529 S Hanover Street, Baltimore, MD 21230**



By virtue of the power and authority contained in a Deed of Trust dated the 6th day of March, 2008, and duly recorded among the Land Records for Baltimore City, Maryland, at Liber 10561, Folio 426 from Kevin Franklin to Gerald J. Whittaker and Kevin P. Huffman (Trustees) upon default and request for sale, the undersigned Substitute Trustee will offer for sale at public auction at the Circuit Court for Baltimore City, Baltimore, MD, IN FRONT OF THE CLARENCE M. MITCHELL, JR. COURTHOUSE (CALVERT STREET DOORWAY), 100 North Calvert Street, BALTIMORE, MARYLAND, 21202, on the 16th day of April, 2009, at 10:45 A.M., all that property described in said deed of trust and further known as:

1529 S Hanover Street, Baltimore, MD 21230, which has the Account Identifier with the Maryland Department of Assessment and Taxation of Ward(Map) 23, Section 080, Block 1003, Lot 015.

The property is being sold in "as is" condition and subject to conditions, restrictions and agreements of record affecting the same, if any, and subject to the payment of annual rent of \$43.75 payable semi annually on the 1st days of January and July in each and every year. The property is improved by a center unit row house dwelling.

TERMS OF SALE: A deposit of \$ 20,000.00 in the form of cash, certified check, or in any other form suitable to the Substitute Trustee, in his sole discretion, shall be required at the time of sale. The balance of the purchase price with interest at 7.375 per annum from the date of sale to the date of settlement must be paid within ten days after final ratification of the sale. In the event settlement or ratification is delayed for any reason and the property is purchased by someone other than the noteholder, there shall be no abatement of interest caused by the delay. Adjustments on all taxes, public charges, water and sewer charges, if any, and special or regular assessments will be made as of the date of sale and thereafter assumed by purchaser. Title examination, conveyancing, State revenue stamps,

transfer taxes and all other costs incident to settlement are to be paid by the purchaser. Time is of the essence for the purchaser; otherwise, the deposit will be forfeited and the property will be resold at the risk and cost of the defaulting purchaser, in which case the purchaser agrees to pay attorney fees of \$1,250.00, plus costs, to the Trustee. Purchaser waives personal service of any paper filed in connection with such a Motion to Forfeit Deposit and Resell the property on himself and /or any principal or corporate designee, and expressly agrees to accept service of any such paper by regular mail directed to the address provided by said bidder at the time of sale. In addition the defaulting purchaser will be liable for any loss incurred by the noteholder because of the default, including all costs and expenses of resale, any deficiency in the purchase price on resale, reasonable attorney fees, and other charges due and incidental and consequential damages, and shall not be entitled to any surplus proceeds or profits resulting from any resale. If the Substitute Trustee is unable to convey good and marketable title, or the sale is set aside for any reason the purchaser's sole remedy in law or equity shall be limited to the refund of the deposit to the purchaser. Upon refund of the deposit, this sale shall be void and of no effect, and the purchaser shall have no further claim against the Substitute Trustee. Purchaser agrees to pay \$275.00 to Seller's attorney for review of the settlement documents. Purchaser assumes the risk of loss or damage to the property from the date of sale forward. The property will be sold in an "AS IS" condition without either express or implied warranty or representation, including, but not limited to, the description, fitness for a particular purpose/use, structural integrity, physical condition, merchantability, or other similar matters.

Jerome A. Kuta
Substitute Trustee

Ad to appear in the Daily record - 03/31, 04/07, and 04/14