**NOTICE OF SUBSTITUTE**

**TRUSTEE SALE**

**1420 Antoinette Circle,**

**Hampton, VA 23663**

By virtue of the power and authority contained in a Deed of Trust dated January 26, 2009, and recorded at Instrument Number 090001613 in the Clerk’s Office for the Circuit Court for Hampton City, VA, securing a loan which was originally $225,000.00. The appointed SUBSTITUTE TRUSTEE, Commonwealth Trustees, LLC will offer for sale at public auction at the front steps of the Circuit Court for the City of Hampton, 101 Kings Way Mall, Hampton, VA 23669 on: **May 16, 2014 at 1:00 PM** improved real property, with an abbreviated legal description of All that parcel of land in City of Hampton, Hampton City County, Commonwealth of Virginia, being known and designated as follows: Lot 10 Section 2, Garden Village. Lot 10, Section 2, Garden Village. Being more fully described by Deed from Old Landing Corporation as set forth in Book 383 Page 799 dated 09/14/1966 and recorded 09/20/1966, Hampton City County Records, Commonwealth of Virginia. Tax ID: 12003514, and as more fully described in the aforesaid Deed of Trust. TERMS OF SALE: The property will be sold “AS IS,” WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND AND SUBJECT TO conditions, restrictions, reservations, easements, rights of way, and all other matters of record taking priority over the Deed of Trust to be announced at the time of sale. A deposit of $12,000.00, or 10% of the sale price, whichever is lower, in cash or cashier’s check payable to the SUBSTITUTE TRUSTEE will be required at the time of sale. The balance of the purchase price, with interest at the rate contained in the Deed of Trust Note from the date of sale to the date said funds are received in the office of the SUBSTITUTE TRUSTEE, will be due within fifteen (15) days of sale. In the event of default by the successful bidder, the entire deposit shall be forfeited and applied to the costs and expenses of sale and Substitute Trustee's fee. All other public charges or assessments, including water/sewer charges, whether incurred prior to or after the sale, and all other costs incident to settlement to be paid by the purchaser. In the event taxes, any other public charges have been advanced, a credit will be due to the seller, to be adjusted from the date of sale at the time of settlement. Purchaser agrees to pay the Seller's attorneys at settlement, a fee of $445.00 for review of the settlement documents. Additional terms will be announced at the time of sale and the successful bidder will be required to execute and deliver to the Substitute Trustees a memorandum or contract of the sale at the conclusion of bidding.FOR INFORMATION CONTACT: Rosenberg & Associates, LLC(Attorney for Commonwealth Trustees, LLC) 7910 Woodmont Avenue, Suite 750 Bethesda, Maryland 20814 301-907-8000 www.rosenberg-assoc.com