

CERTIFICATE OF PUBLICATION

From THE NEWS-POST Frederick, Md.

SUBSTITUTE TRUSTEE'S SALE

Trustee's sale of valuable unimproved subdivision lots located in Frederick County, Maryland.

By virtue of the power and authority contained in a certain Deed of Trust from Robert L. Miller, Jr. and Margaret M. Miller, his wife, dated August 26, 1977, and recorded in Liber 1028, folio 184, one of the Land Records of Frederick County, Maryland, default having occurred under the terms of the obligation thereby secured, and at the request of the holder of the note secured thereby, the undersigned Substitute Trustee will sell at public auction at the Courthouse Door in Frederick City, Frederick County, Maryland, on

TUESDAY, APRIL 8, 1980

at 10:00 A.M.

all that property known and described as follows:

Lots 1, 2, 3 and 4 in the subdivision known as MERRYLAND, situated on U.S. Route 340 and Kepler Road, Petersville Election District, as shown on a plat thereof recorded in Plat Book 21, folio 26, one of the aforesaid Land Records. The above lots contain the following acreage: Lot 1 — 19.981 acres, Lot 2 — 11.915 acres, Lot 3 — 12.275 acres, Lot 4 — 18.224 acres.

Being all of the land remaining under the aforesaid deed of trust.

ENCUMBRANCE: These lots are being sold subject to a first mortgage from Robert L. Miller, Jr. and Margaret M. Miller, his wife, unto the Federal Land Bank of Baltimore, recorded in Liber 784, folio 146, one of the aforesaid Land Records.

TERMS OF SALE: This advertisement, as amended or supplemented by any oral announcements during the conduct of the sale, constitutes the Substitute Trustee's entire statement relative to the premises described herein and the terms and conditions upon which such premises shall be offered for sale, sold or purchased. The Substitute Trustee reserves the unqualified right to withdraw the properties from sale. The highest bidder acknowledged by the Substitute Trustee shall be the Purchaser. In the event of any dispute among bidders, the Substitute Trustee shall have the sole and final discretion either to determine the successful bidder or to then and there reoffer and resell the premises.

The premises will be offered for sale both in the aggregate and in separate lots in accordance with the description aforementioned. The premises are sold subject to any and all covenants, conditions, restrictions, easements, rights of way and limitations of record.

At the time of sale a deposit of \$15,000.00 in cash, certified check or some other form of exchange acceptable to the Substitute Trustee, in the sole and absolute exercise of his discretion, will be required from the purchaser of the property if sold in the aggregate, or, alternatively, a deposit of \$5,000.00 will be required of each purchaser of each of the separate lots. The balance of the purchase price, together with interest on such balance at the rate of twelve percentum (12%) per annum shall be paid from the date of sale to the date of settlement. All public charges, regular and special assessments and the like shall be adjusted to the date of sale and thereafter assumed by the purchaser. Title examination, attorney's fees, conveyancing fees, state and county transfer taxes, state recordation tax and all other costs incident to settlement will be paid by the purchaser.

Settlement and compliance with the terms of sale shall be made within ten (10) days following final ratification of the sale by the Circuit Court for Frederick County, Maryland, TIME BEING OF THE ESSENCE; otherwise, in addition to any other remedies available to the Substitute Trustee at law or in equity, the Substitute Trustee may, at his election, declare the deposit forfeited and resell the premises at the risk and cost of the defaulting purchaser, and in such event the defaulting purchaser shall be liable for the payment of any deficiency plus all costs and expenses of both sales.

Prospective bidders and other interested parties may obtain additional or more detailed information concerning this sale by contacting the Substitute Trustee during normal business hours.

DAVID M. GUGGENHEIM
Substitute Trustee

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This is to certify that the annexed *Substitute Trustee's Sale* was published in *News + Post* newspapers published in Frederick County, at least once in each of three successive weeks, the first such publication having been made not less than 15 days prior to sale, and the last such publication being made not more than one week prior to the *8th* day of *April* 19 *80*.

THE NEWS-POST

Per *R. L. Putman*
Exhibit B filed April 11, 1980