

IN THE CIRCUIT COURT FOR FREDERICK COUNTY, MARYLAND

SHELDON P. SCHUMAN :  
PHILLIP L. FELTS :

Substituted Trustees

Plaintiffs

vs.

Equity No. <sup>33079</sup>~~01379~~

KEVIN C. HOWARD :  
KATHLEEN HOWARD, his wife :

Defendants

ADVERTISEMENT OF SALE

CERTIFICATE OF PUBLICATION  
From THE NEWS-POST Frederick, Md.

LAW OFFICES OF  
SCHUMAN, KANE & FELTS, CHARTERED  
4804 Moorland Lane  
Bethesda, Maryland 20814

SUBSTITUTED  
TRUSTEE'S SALE  
OF  
IMPROVED REAL PROPERTY

Route #2, Burnt Hickory  
Frederick, (Urbana) Maryland 21701

By virtue of the power and authority contained in the Deed of Trust from KEVIN C. HOWARD and KATHLEEN HOWARD, his wife, dated August 26, 1980, and recorded among the Land Records of Frederick County, Maryland in Liber 1124 at Folio 769 to JOHN F. NOVAK and JOHN E. BOND, Trustees, named in the Deed of Trust, and SHELDON P. SCHUMAN and PHILLIP L. FELTS being substituted in place of the named Trustees, upon default and request for sale, the undersigned Substituted Trustees will offer for sale, at public auction, in front of the courthouse door, for the Circuit Court for Frederick County, Maryland on

TUESDAY, AUGUST 2, 1983

AT 3:00 P.M.

all the property described in the Deed of Trust as follows:

Lot Number Two (2), Section 2, in the subdivision known as "BURNT HICKORY SUBDIVISION," Frederick County, Maryland at plat 1448.

The said improvements consist of:

TERMS OF SALE

This advertisement, as amended or supplemented by any oral announcements during the conduct of the sale, constitutes the Substituted Trustees' 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 Substituted Trustees reserve the unqualified right to withdraw the premises at any time prior to sale. In the event the Substituted Trustees determine that any opening bid does not commensurate the value of the premises, they may reject the same and withdraw the premises from sale. The highest bidder acknowledged by the Trustees shall be the purchaser. In the event of any dispute among the bidders, the Substituted Trustees shall have the sole and final discretion either to determine the successful bidder or to then and there re-offer and resell the premises.

The premises are sold subject to any and all covenants, conditions, restrictions, easements, right-of-way and limitations of record and prior liens of record.

A deposit of \$3,000.00 in cash, certified check or some other form of exchange acceptable to the Substituted Trustees, in the sole and absolute exercise of their discretion, will be required from the purchaser at the time of sale, with the balance of the purchase price, together with interest on such balance at the rate of Sixteen Percent (16%) per annum from the date of sale to the date of settlement, to be paid in cash or equivalent current funds at the date of settlement.

All state and local real estate taxes and other public charges, regular and special assessments and the like shall be adjusted to the date of sale and thereafter assumed by the purchaser. All state and local transfer taxes, recording taxes and fees shall be paid by the purchaser. The cost of title examination, attorneys' fees, conveyancing fees, notary fees and all other costs incident to the settlement, of whatsoever kind or amount, shall 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 Trustees at law or in equity, the Trustees may, at their 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 attorney for the Trustees during the normal business hours at 4804 Moorland Lane, Bethesda, Maryland 20814, or by telephone at (301) 986-0200.

SHELDON P. SCHUMAN and  
PHILIP L. FELTS

Frederick, Md. July 28, 1983

This is to certify, That the annexed *Substituted Trustee's Sale* was published in *The News-Post* newspapers published in Frederick County, once a week for *3* successive weeks prior to the *2nd* day of *August*, 19*83*

THE NEWS-POST

Per *K. S. McKeon*

*Filed August 5, 1983*

LAW OFFICES  
Schuman, Kane & Felts, Chartered

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(301) 986-0200