

# TRUSTEE'S SALE

Of valuable, improved real estate located off the east side of Fry Road in a subdivision known as Potomac Overlook, in Jefferson Election District, Frederick County, Maryland.

By virtue of the power and authority contained in the Deed of Trust from Jean Lamuniere, dated July 23, 1982, and recorded among the Land Records of Frederick County, Maryland, in Liber 1176, folio 74, the undersigned Substitute Trustee will offer for sale at the Court House, under the clock tower (Patrick & Court Streets), in Frederick, Maryland, on

**SEPTEMBER 14, 1983**  
AT 11:00 A.M.

the following described land together with the improvements thereon, to wit:

PARCEL NO. 1: All that piece or parcel of land situate, lying and being in Jefferson Election District, Frederick County, Maryland, being known and designated as Lot #10, as shown on a plat of subdivision entitled "POTOMAC OVERLOOK, SECTION ONE," recorded among the Plat Records of Frederick County, Maryland, in Plat Book 19, folio 37, and containing 7.771 acres of land, more or less.

BEING part of all that real estate described and conveyed in the deed to Jean Lamuniere dated January 3, 1980, and recorded among the Land Records of Frederick County, Maryland, in Liber 1105, folio 280.

The improvements consist of a two-story frame and log dwelling with metal roof, metal spouting and stone foundation. The dwelling consists of approximately 3200 square feet, more or less, and contains a main room with stone fireplace, dining room, unfinished kitchen, summer kitchen, entrance hall, and two-story enclosed sun room. The front porch is approximately 8 feet by 36 feet and located off the sun room is wood deck approximately 235 square feet. The second floor contains three bedrooms with a stone fireplace in the Master Bedroom and two full ceramic baths. The house has been extensively renovated except for the kitchen which is unfinished. Baseboard electric heat, 200 amp electric service and copper and plastic plumbing. There is also a detached frame 3-car garage with metal roof and concrete floor and miscellaneous other outbuildings. A small farm pond is located on the property. Water well and septic system.

PARCEL NO. 2: All that piece or parcel of land, situate, lying and being in Jefferson Election District, Frederick County, Maryland, being known and designated as Lot #12 as shown on a plat of subdivision entitled "POTOMAC OVERLOOK, SECTION ONE," and recorded among the Plat Records of Frederick County, Maryland, in Plat Book 19, folio 37, and containing 10.744 acres of land, more or less.

BEING part of all that real estate described and conveyed in the deed to Jean Lamuniere dated January 3, 1980, and recorded among the Land Records of Frederick County, Maryland, in Liber 1105, folio 280.

The improvements consist of a frame bank barn approximately 40 feet by 62 feet with metal roof and a stone foundation and a concrete block dairy barn approximately 34 feet by 38 feet with metal roof and a concrete floor and a tile and block silo.

FINANCING: Available to qualified purchaser at Fredericktown Bank & Trust Company at 12% interest. For information call Mr. C. Monroe Keeney, Fredericktown Bank & Trust Company, (301) 662-8231.

TERMS OF SALE: A deposit of 10% of the purchase price will be required of the purchaser in cash or certified check payable to the Trustee at the time of sale. The balance of the purchase price to be paid in cash at settlement which shall be within ten (10) business days after the ratification of the sale by the Circuit Court for Frederick County, unless said period is extended by the Trustee, his successors or assigns, for good cause shown. Time being of the essence. Interest at the rate of 12% per annum shall be paid on the unpaid purchase price from the date of sale to the date of settlement. All state and county real estate taxes and other public charges shall be adjusted as of the date of sale, and assumed thereafter by the purchaser. All costs of conveyancing, documentary stamps, transfer taxes, document preparation, and title insurance shall be borne by the purchaser. All property is being sold subject to all recorded restrictions, covenants and agreements. The Trustee reserves the right to withdraw the herein described property from sale at any time. The Trustee reserves the right to announce additional terms and conditions on the day of sale.

**HOWARD R. STEPLER, JR.**  
Substitute Trustee

Howard R. Stepler, Jr.  
18 West Church Street  
Frederick, Maryland 21701  
Phone: (301) 662-6304  
ATTORNEY  
JAMES G. TROUT, Auctioneer

EXHIBIT NO. 4

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ACKNOWLEDGEMENT OF PURCHASE  
FREDERICKTOWN BANK & TRUST COMPANY  
(does) hereby

acknowledge that it have (has)

purchased the real estate described

in the advertisement as Parcel 1

attached hereto at and for the sum of

One Hundred Five Thousand -----

Dollars (\$105,000.00---), the sum of

Ten Thousand Five Hundred -----

Dollars (\$10,500.00---) having been

paid this date and the balance of

Ninety Four Thousand Five Hundred --

Dollars (\$94,500.00---) being due and

payable at the time of final settle-

ment and it do (does) further

covenant and agree that it will

comply with the terms of sale as

expressed in the advertisement attached

hereto.

WITNESS \_\_\_\_\_ hand(s) and seal(s)

this 14th day of September 1983.

FREDERICKTOWN BANK & TRUST COMPANY

By: [Signature] [SEAL]

[SEAL]

Purchaser(s)

WITNESS:

[Signature]  
Howard R. Stepler, Jr.

Filed September 20, 1983