

**SUBSTITUTE  
TRUSTEE'S SALE  
OF VALUABLE IMPROVED  
FEE SIMPLE PROPERTY**

Under and by virtue of the Power of Sale contained in the Deed of Trust from William H. Wood and Nancy R. Wood, his wife, dated the 1st day of May, 1978, and recorded in Liber 1048, folio 303, among the Land Records for Frederick County, Maryland, the holder of the indebtedness as secured by the Deed of Trust having appointed Seymour B. Stern as Substitute Trustee by instrument duly executed, acknowledged and recorded among the Land Records for Frederick County, Maryland, and default having occurred under the terms thereof, the undersigned Substitute Trustee will offer for sale at public auction, on

**TUESDAY, JANUARY 3, 1989**

10:00 a.m.

AT THE

**FREDERICK COUNTY COURTHOUSE  
UNDER THE CLOCK TOWER**

All of the following real estate together with improvements thereon, described in said Deed of Trust aforesaid, situate in the New Market Election District, Frederick County, Maryland, known and designated as 10898 Boyers Avenue, Mt. Airy, Maryland 21771, and more particularly described as follows:

Lot numbered nine (9) in a subdivision known as "Boyers Mill Heights" as per Plat thereof recorded in Plat Book 3, Plat 166, among the Land Records for Frederick County, Maryland.

The above property is improved with a detached rambler (approximately 17 years old) with aluminum siding, three (3) bedrooms, one (1) bath, living room, dining room, kitchen, fireplace in basement, and electric heat.

**TERMS OF SALE:** The above mentioned real property and improvements are to be sold in an "as is" condition and subject to the liens and restrictions of record, if any. A deposit of Three Thousand Five Hundred and no/100 Dollars (\$3,500.00) in cash, certified check or other instrument acceptable to the Substitute Trustee will be required of the Purchaser to be paid at the time and place of the sale. In the event the purchaser fails to consummate the purchase in accordance with the terms of sale, the deposit or any part of it, may be forfeited at the option of the Substitute Trustee. The balance of the purchase price is to be paid within ten (10) days of the ratification of the sale by the Circuit Court for Frederick County, Maryland, unless settlement time is postponed at the sole option of the Substitute Trustee and shall bear interest from the date of sale to the date of settlement at the rate of nine and one-quarter percent (9.25%) per annum. Time is of the essence. All risk of loss following the date of sale shall be at the risk of the purchaser. In the event of default, the property shall be resold at the cost and risk of the purchaser and the Substitute Trustee shall not be limited by such forfeiture from further availing himself of any additional legal or equitable remedies arising out of such default. Taxes, water rent and all other public charges and assessments payable on an annual basis, including sanitary and/or Metropolitan District charges shall be adjusted to the date of sale and assumed thereafter by the purchaser. All other costs and expenses of conveyancing are to be borne by the purchaser.

There are no representations or warranties expressed or implied with respect to the condition of the property, title, lot size or the accuracy of any matters referred to in this advertisement.

**SEYMOUR B. STERN,  
Substitute Trustee**

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