

ST Frederick, Md.

ASSIGNEE'S SALE**OF VALUABLE, IMPROVED
FREE SIMPLE PROPERTY**

Under and by virtue of the power of sale contained in a Mortgage from Robert E. Brennan, Jr. and Brenda L. Brennan, his wife, dated 14 December 1987 and recorded in Liber 1463, folio 322, one of the Land Records of Frederick County, Maryland, the holder of the indebtedness as secured by the Mortgage having appointed Rosanne S. Effingham as Assignee by instrument duly executed and recorded among the Land Records of the County aforesaid, default having occurred under the terms thereof, and at the request of the party secured thereby, the undersigned Assignee will sell at public auction, at the front door of the Frederick County Courthouse located at 100 West Patrick Street in Frederick City, Maryland on:

WEDNESDAY, DECEMBER 7, 1988**AT 11:00 A.M.**

All that lot or parcel of land situate, lying and being in the New Market Election District, Frederick County, State of Maryland, and being more particularly described as follows, to wit:

BEING KNOWN AND DESIGNATED as Lot 529, Section 5, Plat 4, RIDGEWAY FARMS, as per a plat thereof recorded among the Land Records of Frederick County, Maryland in Plat Book 36, at Plat 131.

BEING all and the same property which was conveyed unto Robert E. Brennan, Jr. and Brenda L. Brennan, his wife, by Deed dated 14 December 1987 and recorded among the Land Records of Frederick County in Liber 1463, folio 319.

BEING also known as 11833 Ridgeway Drive, Monrovia, Maryland.

The property being foreclosed and described herein is improved with a partially completed two-story detached dwelling house situated on approximately 4.2 acres containing 5 bedrooms, 3 and one-half baths, and having a gross living area of 3,860 square feet, more or less. The property and improvements are being sold "as is" and pursuant to the description contained in the aforesaid Mortgage, deed and other land records, and the successful purchaser will be buying such property in total, regardless of deficiency or surplus in actual computed area and regardless of the condition of the same, and subject to liens and restrictions of record, if any.

TERMS OF SALE: A deposit of \$10,000.00 in cash, certified check or other instrument acceptable to the Assignee will be required of the purchaser to be paid at the time and place of sale. The balance of the purchase price shall be paid within fifteen (15) days of the ratification of the sale by the Circuit Court for Frederick County, Maryland (unless postponed at the option of the Assignee) with interest to be paid on the unpaid balance of the purchase price from the date of auction sale to the date of final settlement at the rate of ten and one-half percent (10½%) per annum. Taxes and other public charges and assessments payable on an annual or periodic basis shall be adjusted to date of sale and assumed thereafter by the purchaser. All costs incident to the settlement and conveyancing, including, without limitation, document preparation, recording costs and taxes, transfer taxes, revenue stamps, settlement fees, notary fees, survey expenses (if any) and title charges and premiums will be at the cost of the purchaser.

Assignee reserves the right to withdraw the herein described property from sale at any time. In the event of default, Assignee reserves the right to declare as forfeited the deposit of purchaser as liquidated damages; to resell the property at the purchasers risk or to pursue such other remedy as he may have under Maryland law. The property herein is being sold subject to all Federal, State and County laws and ordinances which may affect the property and/or its use, as well as all easements, restrictions, covenants, conditions and other matters of record which may be superior to the mortgage being foreclosed.

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

NOTE: For additional information, contact the attorney for the Assignee or auctioneer.

ROSANNE S. EFFINGHAM
Assignee

HARRY T. deMOLL
Attorney for Assignee
129-12 West Patrick Street
Frederick, Maryland 21701
(301) 695-9200/831-4203
DELBERT S. NULL, Auctioneer
92 Thomas Johnson Drive
Suite 100
Frederick, Maryland 21701
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is to certify that the annexed Assignee
Sale was published in News/Post
aper published in Frederick County, at least once in
three successive weeks, the first such publication hav-
made not less than 15 days prior to sale, and the last
publication being made not more than one week prior to
7 day of December 19 88

THE NEWS-POST

Per Boo Neal

6, Dec. 3