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**SUBSTITUTE TRUSTEES' SALE
VALUABLE FEE SIMPLE PROPERTY
201 CARRIAGE COURT
HAVRE DE GRACE, MD 21078**

Pursuant to the power of sale contained in a Deed of Trust from Michael A. Buchanan and Jillian K. Buchanan unto James M. Solomon, Trustee, dated November 26, 2010, recorded among the Land Records of Harford County, Maryland in Liber JJR No. 8965, page 76, the holder of the indebtedness secured by this Deed of Trust having appointed James D. O'Connor and/or Ellyn S. Butler, Substitute Trustees, by instrument duly recorded among the aforesaid Land Records, default having occurred thereunder (Case No. C-12-CV-22-000246), and at the request of the party secured thereby, the undersigned Substitute Trustees will sell at public auction AT THE FRONT OF THE HARFORD COUNTY COURTHOUSE LOCATED AT 20 W. COURTLAND STREET, BEL AIR, MD on:

WEDNESDAY, AUGUST 24, 2022 AT 11:00 AM

ALL THAT FEE-SIMPLE LOT OF GROUND AND THE IMPROVEMENTS THEREON situated in Harford County, MD and more fully described in the aforesaid Deed of Trust. Tax ID #02-073714.

The property is believed to be improved by a single family dwelling.

The property will be sold in an "AS IS" condition without either express or implied warranty or representation, including but not limited to the description, fitness for a particular purpose or use, structural integrity, physical condition, availability of utilities, flood hazard, lead paint violations, construction, extent of construction, workmanship, materials, liability, zoning, subdivision, environmental condition, merchantability, compliance with building or housing codes or other laws, ordinances or regulations or other similar matters, and subject to easements, agreements and restrictions of record, and to any rights of tenants or other parties or persons in possession which affect the same, if any.

TERMS OF SALE: A deposit of \$10,000 in the form of a certified check, a cashier's check or in such other form as the Substitute Trustees may determine, at their sole discretion, will be required from purchaser at time of sale, balance in cash upon final ratification of sale by the Circuit Court of HARFORD COUNTY, interest to be paid at the rate of four and three-quarters of one percent (4.75%) on unpaid purchase money from date of sale to date funds are received in the office of the SUBSTITUTION TRUSTEES. Within two (2) days of the date of sale, the purchaser will be required to increase the deposit to ten percent (10%) of the purchase price. The secured party herein, if the purchaser, shall not be required to post a deposit or pay interest. The purchaser will be required to complete settlement of the purchase within TEN (10) DAYS of the ratification of the sale by the Court. In the event that the purchaser fails to go to settlement as required, the aforementioned deposit may be forfeited or the property may be resold at the risk and expense of the purchaser and purchaser shall be liable for the payment of any deficiency in the purchase price, all costs and expenses of resale, reasonable attorneys' fees, and all other charges due and incidental and consequential damages. Purchaser waives personal service of any motion for resale on purchaser and/or any corporate designee, and expressly agrees to accept service by regular mail directed to the address provided by purchaser at the time of sale. The defaulting purchaser shall not be entitled to any surplus proceeds or profits resulting from any resale of the property. Adjustment of all real property taxes and any and all public and/or private charges or assessments, to the extent such amounts survive foreclosure sale, including water/sewer, ground rent and front foot benefit charges, condo/HOA assessments, if any, to be adjusted to the date of sale and thereafter assumed by purchaser. Purchaser is responsible for any recapture of homestead tax credit. Cost of all documentary stamps, recordation and transfer taxes shall be borne by the purchaser. Physical possession of the property shall be the responsibility of the purchaser. If the SUBSTITUTION TRUSTEES are unable to convey good and marketable title, the purchaser's sole remedy in law or equity shall be limited to the refund of the aforementioned deposit. Upon refund of the deposit, this sale shall be void and of no effect, and the purchaser shall have no further claim against the SUBSTITUTION TRUSTEES.

Note: The information contained herein was obtained from sources deemed to be reliable, but is offered for information purposes only. The Auctioneer, the Substitute Trustees, the Deed of Trust holder and the secured party do not make any representations or warranties with respect to the accuracy of the information contained herein. Prospective purchasers are urged to make their own inspection.

James D. O'Connor, Ellyn S. Butler, Substitute Trustees

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