

**Law Offices of  
Gebhardt & Smith LLP  
One South Street  
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**SUBSTITUTE TRUSTEES' SALE OF 18.54 +/- ACRES OF VALUABLE  
COMMERCIAL REAL PROPERTY LOCATED OFF OF BARNETTE LANE IN  
ABERDEEN, MARYLAND**

Under and by virtue of the power of sale contained in that certain *Purchase Money Deed of Trust*, dated July 1, 2010, securing the original principal amount of \$4,200,000.00, executed and delivered by NMR, LLC ("NMR") to the trustees named therein and recorded among the Land Records of Harford County, Maryland ("**Land Records**") at Liber 08743, Folio 146, as modified by a Modification of Mortgage, dated June 28, 2013, executed by NMR for the benefit of Primis Bank and recorded among the Land Records at Liber 10390, Folio 332, and as further modified and increased pursuant to a Modification of Deed of Trust, dated April 12, 2019, executed by NMR for the benefit of Primis Bank and recorded among the Land Records at Liber 13287, Folio 67 (collectively, the "**Deed of Trust**"), the holder of the indebtedness secured by said Deed of Trust (the "**Noteholder**"), having subsequently appointed Michael C. Bolesta and Richard A. DuBose, III as Substitute Trustees in the place and stead of the original trustees under the Deed of Trust by instrument duly executed, acknowledged and recorded among the aforementioned Land Records, a default having occurred under the terms of said Deed of Trust and at the request of the parties secured thereby, the undersigned Substitute Trustees (collectively, the "**Trustees**") will offer for sale at public auction on the steps of the Circuit Court for Harford County, Maryland located at 20 West Courtland Street, Bel Air, Maryland 21014, on:

**FRIDAY, DECEMBER 2, 2022  
at 11:00 a.m.**

ALL THOSE lots or parcels of land situate and lying in Harford County, Maryland (collectively, the "**Property**") and being further described as follows:

BEING KNOWN AND DESIGNATED as Lot No. 4 on a Plat entitled "Revised Final Plat, Lands of Nelson Gilmer", recorded among the Plat Records of Harford County in Plat Book 131 at Page 52. Being assessed as 18.5498 acres +/-.

Tax ID No. 02-110024

The Property is believed to consist of approximately 18.54 +/- acres of raw commercial real property generally known as "Lot 4 Barnette Lane" in Aberdeen, Maryland. The Property is a single parcel and is believed to be zoned B3-Highway Commercial District. The Property has a Tax Identification Number of 02-110024.

**TERMS OF SALE:** A deposit of Fifty Thousand Dollars (\$50,000.00) for the Property, payable in cash, certified check or other form acceptable to the Trustees, will be required of the purchaser(s) at the time and place of sale. The successful bidder will be required to increase the deposit to ten percent (10%) of the bid amount within five (5) calendar days of the date of sale by

delivering certified funds to the Trustees in an amount sufficient to bring the total deposit to ten percent (10%) of the bid amount. The balance of the purchase price shall be due at settlement in cash or by certified check together with interest on the unpaid balance of the purchase price at the rate of seven percent (7%) per annum from the date of sale to and including the date of settlement, which settlement shall occur within thirty (30) days following the final ratification of sale by the Circuit Court for Harford County, Maryland, unless said period is extended by the Trustees for good cause shown. Time is of the essence. If ratification or settlement is delayed for any reason, there shall be no abatement of interest. In the event the beneficiary under the Deed of Trust, or an affiliate thereof, is the successful bidder at the sale, such party will not be required to make a deposit or to pay interest on the unpaid purchase money. All real estate taxes, assessments, water charges, and other fees relating to the Property and municipal charges owed against the Property which are not extinguished as a matter of law by the foreclosure sale are the responsibility of the Purchaser and shall be paid by the Purchaser at settlement. The cost of all documentary stamps, recordation taxes, transfer taxes, title examination costs, other transfer taxes, and all other costs associated with conveying the Property to the purchaser shall be the sole responsibility of the purchaser and shall be paid for by the purchaser at settlement. At settlement, the purchaser shall provide all additional information and documentation reasonably requested by the Trustees and/or the Noteholder in order to comply with all applicable anti-money laundering, anti-terrorism or other applicable laws or regulations. The Trustees reserve the right to reject any and all bids, and to extend the time for settlement, at their discretion.

The Property is being sold in an "AS IS" condition and without any warranties or representations of any kind, either express or implied, as to the value, nature, condition or description of the Property or the improvements thereon. The Property is being sold subject to: (a) all existing building and zoning code violations; (b) all existing wetlands, (c) all critical area and wetland violations; (d) all environmental problems, conditions, encroachments and other violations which may exist on or with respect to the Property; (e) all senior liens, encumbrances, easements, conditions, restrictions, agreements, declarations and covenants which are not extinguished as a matter of law by the foreclosure sale; (f) any rights of redemption; (g) such state of facts that an accurate survey or physical inspection of the Property might disclose; and (h) all agreements and restrictions of record affecting the Property, if any. The purchaser is responsible for conducting all of its own due diligence regarding the Property. The purchaser at the foreclosure sale shall assume the risk of loss for the Property immediately after the sale takes place. It shall be the purchaser's responsibility to obtain possession of the Property following final ratification of the sale by the Circuit Court for Harford County, Maryland and conveyance of the Property by the Trustees to the purchaser.

In the event the purchaser fails to go to settlement as required, in addition to any other legal or equitable remedies available to the Trustees, the Trustees may, subject to further order of the court, resell the Property at the purchaser's sole risk and expense and retain and apply the aforementioned deposit to any deficiency in the purchase price sustained by the Trustees and/or the Noteholder, all costs and expenses of both sales, reasonable attorneys' fees, and any other damages sustained by the Trustees and/or the Noteholder as a result of the purchaser's default, including, without limitation, all incidental damages. In the event a resale of the Property results in a sale in excess of the amount originally bid by the defaulting purchaser, the defaulting purchaser waives any

and all claims, rights and interest to any such excess amount and shall not be entitled to any distribution whatsoever from the sale proceeds. The parties' respective rights and obligations regarding the terms of sale and the conduct of the sale shall be governed by and interpreted according to the laws of the State of Maryland.

If the Trustees are unable to convey the Property as described above, the purchaser's sole remedy at law or in equity shall be limited to the refund of the aforementioned deposit, without interest thereon. Upon refund of the deposit to the purchaser, the sale shall be void and of no effect, and the purchaser shall have no further claim against the Trustees, the Noteholder or the Auctioneer.

The information contained herein was obtained from sources deemed to be reliable, but is offered for informational purposes only. The Auctioneer, the Noteholder and the Trustees do not make any representations or warranties with respect to the accuracy of this information.

Richard A. DuBose and Michael C. Bolesta  
Substitute Trustees

For further information, contact:

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