HYATT & WEBER, P.A. 200 Westgate Circle, Suite 500 Annapolis, Maryland 21401 410-266-0626

SUBSTITUTE TRUSTEE'S SALE

OF

VALUABLE, FEE-SIMPLE, PROPERTIES

Known as

6003 Drum Point Road, Deale, Maryland 20751 (Tax ID # 07-242-04562302) 6005 Drum Point Road, Deale, Maryland 20751 (Tax ID # 07-242-04562301) Drum Point Road, Deale, Maryland 20751 (Tax ID # 07-242-04562303)

Under and by virtue of the power of sale contained in a certain Purchase Money Deed of Trust from Pamela Vivian Offer and James Bernard Offer, dated December 27, 2002, and recorded in Liber 12576, folio 738, among the Land Records of Anne Arundel County, Maryland, default having occurred under the terms thereof and at the request of the party secured thereby, the undersigned Substitute Trustees will sell at public auction, at the front entrance of the Court House for the Circuit Court for Anne Arundel County, Maryland located at 8 Church Circle, Annapolis, Maryland 21401 on:

TUESDAY AUGUST 19, 2025, AT 9:30 A.M.

ALL THAT property situated in Anne Arundel County, Maryland and described as follows:

PARCEL NO. 1 – KNOWN AND DESIGNATED as Lots Nos. 2 and 3 on the Plat of Deale Park, Block B, which Plat is recorded among the Plat Records of Anne Arundel County in Plat Book 20, Folio 16. Said property being known as 6005 Drum Point Road, Deale, Maryland 20751 (Tax ID # 07-242-04562301)

PARCEL NO. 2 – KNOWN AND DESIGNATED as Lot No. 1 on the Plat of Deale Park, Block B, which Plat is recorded among the Plat Records of Anne Arundel County in Plat Book 20, Folio 16. Said property being known as 6003 Drum Point Road, Deale, Maryland 20751 (Tax ID # 07-242-04562302)

PARCEL NO. 3 – BEGINNING for the same at a stake set 156.48 feet from the East side of the County Road leading to Drum Point, said stake being set on the division line between the property now owned by Hattie L. Windsor running South 64° 40' East, 112.34 feet; thence running South 20° 50' West 78.90 feet to a stake set on a road 20 feet wide with use in common; thence with the Northerly side of said 20 foot road, North 69° 10' West, 112 feet to a stake set on the Northerly side of said 20 foot road; thence running in a Northerly direction 87.72 feet to the place of beginning. Known as lots 4 and 5, Block B, Deale Park, Plat Book 20, folio 16. Said property being known as Drum Point Road, Deale, Maryland 20751 (Tax ID # 07-242-04562303)

The property and any improvements thereon will be sold subject to conditions, restrictions and agreements of record, or otherwise, affecting the same, if any. The property and improvements thereon are being sold without warranty, express or implied, of any kind, in "as is" condition. The property will also be sold subject to the statutory right of the United States of America Internal Revenue Service to redeem the property for a period of 120 days after the sale.

TERMS OF SALE: A cash deposit or cashier's check for \$23,000.00 is required of the purchaser at the time of sale, the balance in cash or cashier's check at settlement, which must occur within ten (10) days following final ratification of sale by the Circuit Court for Anne Arundel County, unless said period is extended by the Substitute Trustees, their successors or assigns, in their sole discretion, time being of the essence. Interest to be paid on the unpaid purchase price at the rate of 8.5% per annum from the date of sale to date of settlement. In the event purchaser fails to proceed to settlement as required herein, in addition to any other legal or equitable remedies available to them, the Substitute Trustees may, without further order of the court, declare the aforementioned deposit forfeited and resell the property at the purchaser's risk and expense. In such event, the defaulting purchaser shall be liable for the payment of any deficiency in the purchase price, all costs and expenses of both sales, reasonable attorneys' fees, all other charges due, and incidental damages. The defaulted purchaser shall not be entitled to any surplus proceeds resulting from said resale even if such surplus results from improvements to the property by said defaulted purchaser. Adjustment of current year's real property taxes are adjusted as of the date of sale, and thereafter assumed by the purchaser. Taxes due for prior years including costs of any tax sale are payable by the purchaser. Purchaser is responsible for any recapture of homestead tax credit. All other public and/or private charges or assessments, to the extent such amounts survive the foreclosure sale, including water/sewer charges, ground rent, whether incurred prior to or after the sale are to be paid by the purchaser. It shall be the responsibility of the purchaser to obtain possession of the property. Purchaser assumes the risk of loss or damage from the date of sale forward. The sale is subject to the foreclosing lender's (or servicer's) post-sale audit of the status of the loan, including, but not limited to, determination of whether the borrower entered into any repayment agreement, reinstated or paid off the loan prior to the sale. Cost of all documentary stamps, transfer taxes, title examination, document preparation and title insurance shall be borne by the purchaser, whether or not purchaser is a Maryland First Time Home Buyer. The Substitute Trustees reserve the right to modify the requirements for bidders' deposits, to withdraw the property from the sale prior to the termination of bidding and to postpone the sale. If Substitute Trustees are unable to convey good and marketable title to the property, the sole remedy of the purchaser shall be limited to the refund of the deposit of the purchaser. Upon refund of the deposit, the sale shall be void and of no effect, and the purchaser shall have no further claim against the Substitute Trustees. The beneficiary, or any subsidiary of beneficiary, named in the deed of trust being foreclosed upon shall be excused from posting a deposit.

Further terms and particulars may be announced at the time of sale, and the successful bidder may be required to execute a Memorandum of Sale along with other documents upon completion of the auction.

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

Financing may be available for qualified successful bidder. Please contact Stephen LeCompte at 410-260-2041 for more information.

W. David Morse and Benjamin S. Henry, Substitute Trustees.

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