

**Law Offices of  
Gebhardt & Smith LLP  
One South Street  
Suite 2200  
Baltimore, Maryland 21202**

**SUBSTITUTE TRUSTEES' SALE OF A VALUABLE 3-BEDROOM TOWNHOME  
LOCATED AT 9864 GREENBRIAR WAY, MIDDLE RIVER, MARYLAND 21220**

Under and by virtue of the power of sale contained in that certain *Indemnity Deed of Trust, Security Agreement and Fixture Filing*, dated July 23, 2019, executed and delivered by Ronald Covington (“**Grantor**”) to the trustees named therein and recorded among the Land Records of Baltimore County, Maryland (“**Land Records**”) at Liber 41750, Folio 77 (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 a public auction to be conducted at the Courthouse for the Circuit Court for Baltimore County, Maryland located at 401 Bosley Avenue (Patriot Plaza entrance) Towson, Maryland 21204 on:

**FRIDAY, AUGUST 16, 2024  
at 11:00 a.m.**

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

Being known and designated at Lot 61, Section A on Plat entitled “RESUBDIVISION, SECTION A, GREENBRIAR AT WHITE MARSH” as per plat thereof recorded in Plat Book 69 at plat 135 among the Land Records of Baltimore County, Maryland.

BEING the same property conveyed to Ronald Covington from Philippe L. Morales and Sarah J. Morales, by Deed dated February 28, 2003, and recorded on March 6, 2003, in Liber 17635, Folio 454.

The Property is believed to be improved by a townhome consisting of 3 bedrooms and 3 bathrooms. The Property is believed to be improved by a walkout patio and is believed to be assigned one parking spot. The Property has a Tax Identification Number of 15-2300001103.

**TERMS OF SALE:** A deposit of Twenty-Five Thousand Dollars (\$25,000.00) 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 (“**Purchaser**”) 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 (collectively, the “**Deposit**”). 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 Baltimore 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, including without limitation, that certain Deed of Trust, dated May 27, 2008 from Grantor to Countrywide Bank FSB and recorded among the Land Records at Liber 27034, Folio 687, as assigned to Towd Point Master Funding Trust 2019-PM3 pursuant to an assignment of Deed of Trust dated May 10, 2019 and recorded among the Land Records at Liber 41403, Folio 88; (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 Baltimore 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 or fails to deliver the entire Deposit to the Trustees as required herein, in addition to any other legal or equitable remedies available to the Trustees, the Purchaser shall forfeit the entire Deposit and 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 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. If the Trustees are unable to convey the Property to the Purchaser as described above for any reason, the Purchaser's sole remedy at law or in equity shall be limited to a refund of the 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 conducting the foreclosure sale. 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.

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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