

**Law Offices of
Gebhardt & Smith LLP
One South Street
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**SUBSTITUTE TRUSTEES' SALE OF A VALUABLE 4-BEDROOM, 2.5 BATH
SINGLE FAMILY HOME LOCATED AT
18011 SILVER LEAF DRIVE, GAITHERSBURG, MARYLAND 20877**

Under and by virtue of the power of sale contained in that certain *Indemnity Deed of Trust*, dated May 17, 2022, executed and delivered by Christopher R. Turenne and Jennifer G. Turenne (collectively, the “**Grantor**”) to the trustees named therein and recorded among the Land Records of Montgomery County, Maryland (“**Land Records**”) at Liber 65800, Folio 224 (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 Montgomery County, Maryland located at 50 Maryland Avenue, Rockville, Maryland 20850 on:

**FRIDAY, SEPTEMBER 19, 2025
at 12:30 p.m.**

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

BEING KNOWN AND DESIGNATED as Lot No, 5, Block L, as shown on the Plat entitled "Plat 5, Emory Grove, Renewal Project", which plat is recorded among the Land Records of Montgomery County in Plat Book 108 at Plat No. 12530.

The improvements thereon being known as 18011 Silver Leaf Drive, Gaithersburg, Maryland 20877.

The Property is believed to be improved by a 4 bedroom, 2.5 bath single family home located in Montgomery County, Maryland and generally known as 18011 Silver Leaf Drive, Gaithersburg, Maryland 20855. The Property is believed to include a 2-car garage, a rear deck and is believed to be serviced by public water and public utilities. The Property has a Tax Identification Number of: 09-00774403

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 Montgomery 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 December 15, 2015 from Grantor to Caliber Home Loans, Inc. and recorded among the Land Records at Liber 52095, Folio 436 (as serviced by and/or assigned to Roundpoint Mortgage) ("First Mortgage"); (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 Montgomery County, Maryland and conveyance of the Property by the Trustees to the Purchaser. As stated above, the property will be sold subject to the First Mortgage and it is believed that, as of September 19, 2025, approximately \$278,817.93 in principal, interest, late fees and other charges was due in connection with the First Mortgage. At settlement, the successful bidder shall be required to deliver the amount necessary to satisfy the First Mortgage and their bid amount.

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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