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**SUBSTITUTE TRUSTEE'S SALE
SINGLE FAMILY RESIDENCE**

LOCATED AT

**5981 STEPHEN REID ROAD
HUNTINGTOWN, MD 20639**

Under a power of sale contained in that certain Deed of Trust from Jeffrie E. Long and Sharon L. Long to Donald M. Parsons, Jr. and Andrew F. O'Mahoney, Trustee, dated October 29, 2004, and recorded in Book 02344, Page 418, in the Land Records office of Calvert County, Maryland ("Deed of Trust 1"), and that certain Deed of Trust from Jeffrie E. Long and Sharon L. Long to Lloyd B. Harrison, III and Dan Kubican, Trustee, dated April 20, 2006, and recorded in Book 02795, Page 077, in the Land Records office of Calvert County, Maryland ("Deed of Trust 2"; Deed of Trust 1 and Deed of Trust 2 collectively to be referred to herein as the "Deeds of Trust") (Case C-04-CV-19-000457), default having occurred under the terms thereof, the Substitute Trustee will sell at public auction at the Circuit Court for Calvert County, at the Courthouse Door, 175 Main Street, Prince Frederick, MD 20678,

ON FEBRUARY 14, 2020 AT 11:30 AM

BEGINNING for the same at a steel rod set on the North side of a small poplar tree located on the East side of the present dirt road leading from Route No. 510 and cutting through the property intended to be described and that of Percy Stevens; and running from said point of beginning and cutting through the conveyance by deed dated April 5, 1935, from the County Corporation of Maryland to Polk B. Lyons and Virginia H. Lyons, his wife, and recorded among the Land Records of Calvert County in Liber AAH No. 34, Folio 10; and leaving the East side of said road, North 70 degrees 35 minutes East 111.7 feet to a steel rod set; thence South 29 degrees 03 minutes East 311.12 feet to a steel rod set; thence South 81 degrees 09 minutes West 196.20 feet to a point in the center line of the above mentioned dirt road at 187.04 feet along this course passing over a steel rod set; thence with the center line of the present dirt road as now in use, North 22 degrees 24 minutes West 72.45 feet; thence North 16 degrees 59 minutes West 100.0 feet; thence North 9 degrees 21 minutes West 100.0 feet; thence leaving the center line of the said dirt road, North 70 degrees 35 minutes East 11.3 feet to the point of beginning, containing 1.08 acres, more or less, as per survey made by J.R. McCrone, Jr., Inc. Registered Professional Land Surveyors and Civil Engineers in December, 1956.

The property and improvements, if any, will be sold in an "AS IS" condition and subject to conditions, restrictions, existing building, zoning, and/or environmental violations, agreements of record affecting the same, if any, and with no warranty, either expressed or implied as to the description of the condition of the property or improvements.

The property will be sold subject to any violation notices and subject to all conditions, restrictions, covenants, encumbrances, right of ways, agreements, and other matters of record affecting the same, if any.

Terms of Sale: A deposit of \$20,000.00 in the form of certified check, cashier's check, or money order, at the time of sale will be required of all purchasers other than the holder of the Deeds of Trust or an affiliate. The deposit(s) must be increased to 10% of the purchase price within 2 business days at the office of the Auctioneer. The balance of the purchase price is to be paid in immediately available funds, within ten (10) business days after the final ratification of sale by the Circuit Court for Calvert County. If payment of the balance does not take place within ten (10) business days after ratification, the deposit will be forfeited, and the property will be resold at the risk and expense of the defaulting purchaser. The defaulting purchaser shall not be entitled to any surplus proceeds or profits resulting from any resale of the property. In the event the property is purchased by someone other than the note holder or an affiliate, interest shall be paid on the unpaid purchase money at the rate pursuant to the note, or the judgment, whichever is higher, from date of sale to the date funds are received in the office of the Substitute Trustee. In the event the settlement is delayed for any reason and the property is purchased by someone other than the note holder or an affiliate, there shall be no abatement of interest caused by the delay. Real property taxes, water, and sewer shall be prorated to the date of sale and assumed thereafter by the purchaser. Any and all other fees in connection with the property incurred prior to or after the sale including, but not limited to, taxes, ground rent, condominium fees, and/or homeowners association dues, and any and all other public charges and assessments payable on an annual basis, including sanitary and/or metropolitan district charges, to the extent the lien of which is not discharged by the foreclosure, and all documentary stamps, recordation taxes, and transfer taxes, shall be borne by the purchaser.

The property will be sold in an "AS IS" condition and without any recourse, representations, or warranties, either express or implied, as to its nature, condition, or description. Neither the Auctioneer, nor the Substitute Trustee, nor the secured party, nor the note holder, nor any other party makes any warranty or representation of any kind or nature regarding the physical condition of, the description of, or title to the property. The purchaser at the foreclosure sale shall assume the risk of loss for the property immediately after the sale.

If the Substitute Trustee is unable to convey the property as described above, by reason of any defect in the title or otherwise, the purchaser's sole remedy at law or in equity shall be limited to the refund of the aforementioned deposit. Upon refund of the deposit to the purchaser, the sale shall be void and of no effect, and the purchaser shall have no further claims against the property, the Auctioneer, the Substitute Trustee, the secured party, or the note holder. The conveyance of the property by the Substitute Trustee to the purchaser at settlement shall be by Trustee's Deed without covenant or warranty.

The purchaser is responsible for, and the property is sold subject to, any environmental matter or condition, whether latent or observable, if any, that may exist at or affect or relate to the property and to any governmental requirements affecting the same.

The contract of sale between the Substitute Trustee, as seller, and the purchaser (the "Contract of Sale") shall include, by reference, all the terms and conditions contained herein, specifically including, but not limited to, the following provisions: "Purchaser agrees and represents that the purchaser is purchasing the property subject to all matters known and

unknown, in 'AS IS, WHERE IS' condition. In executing and delivering the Contract of Sale, purchaser has not relied upon nor been induced by any statements or representations of any person, including the Auctioneer, the Substitute Trustee, the secured party, the note holder, or an affiliate or their respective servicers, heirs, personal and legal representatives, agents, employees, successors, and assigns (collectively, 'Released Parties'), in respect to the condition of the property, including the environmental condition of the property, unless such representations or statements are specifically set forth in the Contract of Sale. Purchaser has not relied on anything in the foreclosure advertisement, but rather has relied solely on such investigations, examinations, or inspections of the property as purchaser has made. Purchaser waives and releases the Released Parties from any and all claims the purchaser or its successors and assigns may have now or in the future may have relating to the condition of the property. Purchaser acknowledges and agrees that this provision was a negotiated part of the Contract of Sale and serves as an essential component of consideration for the same. The parties specifically acknowledge and agree that this clause bars all claims by purchaser against Released Parties, arising from the condition of or releases from the property pursuant to the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, and all other actions pursuant to federal, state, or local laws, ordinances, or regulations for any environmental condition of or releases from the property. Further, purchaser agrees to indemnify Substitute Trustee for any liability she may have to any third party for an environmental condition of the property. Notwithstanding the parties' intent that this clause bars all such claims, should a court of competent jurisdiction deem otherwise, purchaser agrees that the presence of this clause should serve as the overwhelming, primary factor in any equitable apportionment of response costs under applicable federal, state, or local laws, ordinances, or regulations."

As a part of any sale, the Substitute Trustee, as agent for McKenzie Banking Company, successor in interest by assignment to PNC Bank, National Association, successor in interest by merger or acquisition to Mercantile Southern Maryland Bank ("MBC"), is required, by law, to confirm that each prospective purchaser or refinancing source and each equity holder of each such entity is not or shall not be: (i) a person with whom MBC is restricted from doing business under any Anti-Terrorism Law (as hereinafter defined) or Anti-Money Laundering Statutes, (ii) engaged in any business involved in making or receiving any contribution of funds, goods, or services to or for the benefit of such a person or in any transaction that evades or avoids, or has the purpose of evading or avoiding, the prohibitions set forth in any Anti-Terrorism Law or any Anti-Money Laundering Statutes, or (iii) otherwise in violation of any Anti-Terrorism Law or Anti-Money Laundering Statutes. For the purposes herein, "Anti-Terrorism Law" shall mean any laws relating to terrorism or money laundering, including Executive Order No. 13224, effective September 24, 2001, the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001, Public Law 107-56, the laws comprising or implementing the Bank Secrecy Act, the Foreign Corrupt Practices Act, as jointly enforced by the United States Justice Department and the Securities and Exchange Commission, and the laws administered by the United States Treasury Department's Office of Foreign Assets Control (as any of the foregoing orders or laws may from time to time be amended, renewed, extended, or replaced). Any third party conducting any such sale shall be required to cooperate fully with the Substitute Trustee and MBC in connection with such confirmation. Purchaser shall be required to cooperate fully with, and provide any information requested by, the Substitute Trustee and MBC in connection with such confirmation.

Note: The information contained herein was obtained from sources deemed to be reliable but is offered for information purposes only. The Auctioneer, the Substitute Trustee, the secured

party, and the note holder 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.

Mary R. McCliggott, Substitute Trustee