NOTICE OF SUBSTITUTE TRUSTEE'S SALE

(1000 Tabscott Road, Kents Store, Virginia)

Tax Map Ref. No.: 23-A-107

Pursuant to the terms of a Deed of Trust dated May 17, 2017, recorded in the records of the Clerk's Office of the Circuit Court for the County of Fluvanna, Virginia (the "Clerk's Office") on May 22, 2017 at Deed Book 987 at Page 104 and re-recorded on December 14, 2017 as Instrument No. 1704002 (the "Deed of Trust"), any personal property described in the Deed of Trust (the "Personal Property") and the real property described in the Deed of Trust, commonly known as 1000 Tabscott Road, Kents Store, Virginia, and the improvements thereon (the "Real Property" and together with any Personal Property, the "Property"), as set forth below and as more specifically described in the Deed of Trust, to which reference is hereby made, will be offered for sale at public auction:

All that certain land, with all improvements thereon, lying in the Columbia District,

Fluvanna County, Virginia, containing 1.558 acres, as shown on a plat entitled "Plat Showing Boundary and Easement Survey of Tax Map 23 Parcel 106 Serenity Cottage" and prepared by Stanley Land Surveys, PLC, dated April 12, 2017, and recorded in the Clerk's Office in Plat Book 987, Page 101. Reference is hereby made to said plat for a more particular description of the property.

TOGETHER with that 20' right of way along the existing gravel road and further shown on that certain plat prepared by Stanley Land Surveys, PLC, dated April 12, 2017.

BEING the same real estate conveyed to Bryant K. Edwards by Deed from Diane V.

Bailey, sole heir of Virgie Payne, dated April 22, 2010 and recorded April 27, 2010 in the Clerk's Office in Deed Book 816, Page 364.

The sale will take place at 11:00 a.m. on September 25, 2019 at the entrance to the Circuit Court for the County of Fluvanna, 72 Main Street, Palmyra, VA 22963.

Terms: The purchase price in the form of immediately available funds will be due and payable on the closing date. A deposit in the form of certified funds or a cashier's check in the initial amount of \$2,000 may be required at the time of sale from the successful bidder, which deposit amount may have to be increased by the successful bidder within two business days of the foreclosure sale to an amount that equals 10% of the total bid price. The successful bidder will be required to close within thirty (30) days of the date of sale. Time will be of the essence as to the closing date and the payment of the purchase price. In the event an auctioneer is used in connection with the sale of the Property, there will be included a buyer's premium of 10% of the purchase price that must be paid by the successful bidder. All loss or damage to the Property from the time of sale and before settlement shall be at the risk of the successful bidder.

The Property will be sold "AS IS" and the Real Property will be conveyed by Special Warranty Deed, subject to all rights, reservations, leases, covenants, conditions, easements and restrictions, as they may lawfully affect the Property. Any Personal Property will be conveyed by Bill of Sale, without warranty. Neither the Substitute Trustee nor the holder of the note secured by the Deed of Trust will deliver physical possession of the Property to the successful bidder.

The purchaser at the sale will be required to pay all closing costs, including the Grantor's recording tax. Real estate taxes will be pro rated as of the foreclosure sale date.

Additional terms may be announced at the sale.

William K. Lewis Substitute Trustee

For information contact:

Bill Londrey, CAI

Tranzon Fox

Phone: 804-355-2251

View property information at Tranzon.com, Property No. 4597

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