

NOTICE OF SUBSTITUTE TRUSTEE SALE

1285 East River Road, Fork Union, VA 23055

By virtue of the power and authority contained in a Deed of Trust dated March 27, 2018 and recorded at Instrument Number 180000914 in the Clerk's Office for the Fluvanna County Virginia Circuit Court, Virginia, securing a loan which was originally \$191,346.00. The appointed SUBSTITUTE TRUSTEE, Commonwealth Trustees, LLC will offer for sale at public auction at the front steps of the Fluvanna Circuit Court located at 72 Main Street, Palmyra, Virginia 22963.

March 20, 2023 at 2:00 PM

improved real property, with an abbreviated legal description of the following described property, to wit

All that certain tract or parcel of land lying and being, situate in the Fork Union District of Fluvanna County, Virginia, containing 8.000 acres, more or less, fronting on State Route 6, being more particularly shown on plat made by Robert L. Lum, C.L.S., dated September, 1977 and recorded in the Clerk's Office of the Circuit Court of Fluvanna County, Virginia, in Deed Book 126, page 647.

AND as more fully described in the aforesaid Deed of Trust.

TERMS OF SALE: The property will be sold "AS IS," WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND AND SUBJECT TO conditions, restrictions, reservations, easements, rights of way, and all other matters of record taking priority over the Deed of Trust to be announced at the time of sale. A deposit of \$20,000 or 10% of the sale price, whichever is lower, will be required at the time of sale, in the form of certified check, cashier's check or money order by the purchaser.

The balance of the purchase price, with interest at the rate contained in the Deed of Trust Note from the date of sale to the date said funds are received in the office of the SUBSTITUTE TRUSTEE, will be due within fifteen (15) days of sale. In the event of default by the successful bidder, the entire deposit shall be forfeited and applied to the costs and expenses of sale and Substitute Trustee's fee. All other public charges or assessments, including water/sewer charges, whether incurred prior to or after the sale, and all other costs incident to settlement to be paid by the purchaser. In the event taxes, any other public charges have been advanced, a credit will be due to the seller, to be adjusted from the date of sale at the time of settlement. Purchaser agrees to pay the seller's attorneys at settlement, a fee of \$470.00 for review of the settlement documents.

Additional terms will be announced at the time of sale and the successful bidder will be required to execute and deliver to the Substitute Trustees a memorandum or contract of the sale at the conclusion of bidding.

FOR INFORMATION CONTACT

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