

# **NOTICE OF SUBSTITUTE TRUSTEE SALE**

**25 Riverside Drive, Palmyra, VA 22963**

By virtue of the power and authority contained in a Deed of Trust dated April 19, 2018 and recorded at Instrument Number 180001179 and a Loan Modification recorded on June 29, 2022 in Instrument Number 220002357 in the Clerk's Office for the Fluvanna County Virginia Circuit Court, Virginia, securing a loan which was originally \$175,000.00. 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.

**April 17, 2023 at 2:00 PM**

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

**All that certain lot or parcel of land, with improvements thereon, situated in Fluvanna County, Virginia, more particularly described as Lot 258, Phase Six, Addition One - Riverside Section of Lake Monticello Subdivision, on plat by B. Aubrey Huffman & Associates, dated June 1971, and recorded in the Clerk's Office of the Circuit Court of Fluvanna County, Virginia, in Deed Book 83, pages 224 through 226.**

**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**

Rosenberg & Associates, LLC  
(Attorney for the Secured Party)  
4340 East West Highway, Suite 600  
Bethesda, MD 20814  
301-907-8000  
[www.rosenberg-assoc.com](http://www.rosenberg-assoc.com)