

TRUSTEE SALE

Real property at 4514 W RIVER RD SCOTTSVILLE, VA 24590

In execution of a Deed of Trust in the original principal amount of \$207,100.00 dated May 17, 2007 and recorded in the land records of Fluvanna County, Virginia at Book 729, Page 692 on May 22, 2007, default having been made in the indebtedness secured thereby, the undersigned Substitute Trustee will offer for sale at public auction at the entrance for the Circuit Court for Fluvanna County, located at 72 Main Street, Palmyra VA 22963, the above referenced property and fixtures or improvements thereon briefly described as "All that parcel of land lying in Cunningham Magisterial District, Fluvanna County, on the south side of adjoining Virginia Primary Route #6, being the public road leading from Scottsville to Temperance Bridge, containing 6.08 acres, more or less" on

October 20, 2023 AT 1:00 pm

TERMS OF SALE: The property will be sold "AS IS," WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND AND SUBJECT TO any environmental or other conditions, covenants, restrictions, reservations, easements, rights of way, prior liens, and all other matters of record taking priority over the Deed of Trust, if any. Substitute Trustee shall have no obligation to deliver possession of the property or any other obligation as to the premises.

A bidder's deposit of \$20,000.00 or 10% of the sale price, whichever is lower, will be required at the time of sale in the form of a certified check or cashier's check from the purchaser or the bid will be rejected. Successful bidder will be required to sign a memorandum of sale at the time of the sale and settle by remitting the balance of the purchase price within fourteen (14) days of sale. If the buyer wishes to use their own settlement company and documentation, there will be a fee of \$300.00 for review of their settlement documents. 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 according to the Code of Virginia.

All other public charges or assessments, including water/sewer charges to be prorated through date of sale; those incurred after the sale date, 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. Sale is subject to post sale confirmation that the borrower did not file for protection under the U.S. Bankruptcy Code prior to the sale as well as to post-sale confirmation of the status of the loan with the loan servicer including, but not limited to, determination of whether the borrower entered into any repayment agreement, reinstated or paid off the loan prior to the sale or whether other legal impediment to title exists. In any such event, the sale shall be null and void, and the Purchaser's sole remedy, in law or equity, shall be the return of the deposit without interest. Additional terms may be announced at the time of sale.

FOR INFORMATION CONTACT: Cohn Goldberg Deutsch, 410-296-2550 or www.cgd-law.com re: CGD #460402. Cohn Goldberg Deutsch is a debt collector; any information obtained will be used for that purpose.

BLUE RIDGE TRUSTEES LLC