NOTICE OF TRUSTEE'S SALE

539 Nahor Manor Road, Palmyra, VA 22963 Tax Map # 17-A-23

In execution of a Deed of Trust in the original amount of \$15,000.00, dated August 18, 2014 from Michael A. Hicks and Irene L. Hicks, recorded as Instrument Number 1402280 in the land records of the Fluvanna County Circuit Court, Palmyra, Virginia, default having been made in the payments of the indebtedness thereby secured, the undersigned will on

August 15, 2024 @ 11:30AM

at the front entrance of the Fluvanna County Circuit Court, 72 Main Street, Palmyra, Virginia, 22963, offer for sale at public auction the property and improvements thereon, described as follows:

All that certain lot or parcel of land, situated in the Cunningham Magisterial District of Fluvanna County, Virginia, containing 1.039 of and acre, more or less, shown by plat made by Robert L. Lum, C.L.S., dated September 18, 1978, attached to the Deed recorded in Book 132 at Page 224.

TERMS OF SALE: CASH

This sale is subject to all matters of record in the chain of title to the above property, and also subject to mechanics' and materialmen's liens of record and not of record, if any such liens exist.

A bidder's deposit of 10% of bid amount, in cash, certified or cashier's check, is required at the time of sale, with the balance due at settlement, to be held within 30 days from the sale date at the office of the Trustee. The property and improvements thereon shall be sold in "as is" condition. All costs of conveyance, by special warranty deed, will be at the cost of the purchaser. Real estate taxes shall be prorated to date of sale. Additional terms of sale shall be announced at the time of sale and contained in a memorandum of sale which the successful bidder shall be required to sign.

JEFFREY A. WARD SUBSTITUTE TRUSTEE

For more information please contact: Jeffrey A. Ward, Esquire Franklin, Denney, Ward, & Strosnider PLC 129 N. Wayne Ave., Waynesboro, Virginia 22980 540-946-4408 email: jward@fdwslaw.com