

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

NOTICE IS HEREBY GIVEN that default having occurred in the payment of a certain indebtedness secured by a Deed of Trust dated June 26, 2007, between Manuel R. Ramos and Richard A. Pill and David D. Pill, Trustee, recorded in the Office of the Clerk of the Commission, Jefferson County, West Virginia in Deed of Trust Book No. 1661 at Page 135, which Deed of Trust authorizes the beneficiary to remove, substitute or add a Trustee, at its option, and the beneficiary having exercised its option and substituted Krystal Cook, Connie Kesner, and Tressia Blevins as its Trustees, to act in the enforcement of said Deed of Trust in person, and the undersigned Substitute Trustees having been requested by the beneficial owner of said indebtedness to enforce said Deed of Trust, will offer for sale at a public auction on

**MONDAY
JANUARY 30, 2012
AT 2:00 PM**

**IN FRONT OF THE JEFFERSON COUNTY COURTHOUSE
CHARLES TOWN, WEST VIRGINIA**

the following described real estate with all improvements, easements, and appurtenances thereunto belonging:

All that certain parcel of real estate, together with all the rights, rights-of-way, easements, privileges, improvements and appurtenances belonging thereto, situate in the City of Ranson District, Jefferson County, West Virginia, more particularly described as follows:

That parcel containing 0.11 acre, more or less, in the City of Ranson, Jefferson County, West Virginia, being Lot 17 and part of Lot 16 in Block 136 as said parcel is described on a plat by Appalachian Surveys, Inc. dated August, 1985 of record in the Office of the Clerk of the County Commission of the said County in Deed Book 544, at page 146, to which reference is hereby made for a more particular description.

The property having a common address of: **411 N. Preston Street a/k/a 411 North Preston Street, Ranson, West Virginia 25438**

Property is sold subject to prior trusts, encumbrances, restrictions and easements of records, if any. The property is sold subject to an accurate survey at purchaser's expense.

FEDERAL TAX LIEN: In the event that there are Federal Tax Liens against the property, the United States would have the right to redeem the property within a period of 120 days from the date of such sale or the period allowable for redemption under local law, whichever is longer.

TERMS OF SALE: A deposit of \$9,000.00 by certified check or cashier's check at sale made payable to Mancini & Associates, the balance in cash or by certified check at closing. Certified funds must be presented to Trustee for inspection at start of sale in order to be qualified to bid. The purchaser will be required to complete settlement within 30 days of the date of the sale, failing which the deposit made will be forfeit and the property resold at the risk and expense of the purchaser. Conveyance will be subject to all easements, conveyances, rights-of-way, conditions and restrictions of record. The property is sold in "as is" condition. The beneficial owner of the Deed of Trust does not make any representations or warranties as to the physical condition of the property. Any

and all legal procedural requirements to obtain physical possession of the premises after the closing are the responsibility of the purchaser. Risk of loss or damage will be purchasers from and after the foreclosure sale. All taxes and utility charges will be the responsibility of the purchaser. All settlement fees, costs of conveyance, examination of title, recording charges, and transfer taxes are at the expense of the purchaser. Trustee makes no representations regarding state of title. If the Trustee cannot convey insurable or marketable title, purchaser's sole remedy is a return of deposit.

Pursuant to the Deed of Trustee, the Trustee may postpone the sale by public announcement at the time and place designated or by posting a notice of the same, and act by agent in the execution of the sale. The Trustee reserves the right to continue sale of the subject property from time to time by oral proclamation, which continuation shall be in the sole discretion of the Trustee. The parties secured by the Deed of Trust reserve the right to purchase the property at such sale.

Daniel J. Mancini, Esq.
Mancini & Associates
201A Fairview Drive
Monaca, PA 15061
Phone (724) 728-1020
Fax (724) 728-4239