NOTICE OF SUBSTITUTE TRUSTEE'S SALE

NOTICE is hereby given that by virtue of the authority vested in the undersigned Substitute Trustee by that certain Deed of Trust executed by STEPHANIE F. GROVE, dated October 31, 2005, to RICHARD A. PILL, ESQ., TRUSTEE, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia as Transaction No. 2005029270 in Deed of Trust Book 1492, at Page 001; and an Assignment of Mortgage/Deed of Trust dated September 19, 2006 and recorded on October 2, 2006 as Transaction No. 2006023502 in Assignment Book 177 at Page 214, in the Office of the Clerk of the County Commission of Jefferson County, West Virginia; and that certain Substitution of Trustee, Fred G. Staker, III, a resident of Cabell County, West Virginia, dated September 6, 2019, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia on September 16, 2019 as Instrument No. 201900011604 in Book 1229 at Page 648, by which Deed of Trust referenced above the said grantor, STEPHANIE F. GROVE, conveyed unto the said Trustee, the hereinafter described real estate to secure payment of a certain Promissory Note set out and described therein, and default having been made in the payments of said Promissory Note, and the said Substitute Trustee, Fred G. Staker, III, having been requested in writing to do so by the owner and holder of said Promissory Note, the undersigned Substitute Trustee, Fred G. Staker, III, will sell to the highest bidder on FRIDAY, DECEMBER 6, 2019 AT THE HOUR OF 11:00 O'CLOCK A.M. at the front door of the Courthouse of Jefferson County, or at the location at, around, or within the Courthouse where Foreclosure Sales are normally and regularly conducted, located within the City of Charles Town, State of West Virginia, the following described real estate, TO WIT:

All that certain lot or parcel of real estate, with improvements thereon, situate in the Tuscawilla Hills Subdivision, Charles Town District, Jefferson County, West Virginia, and more particularly bounded and described as follows:

Being all of Lot 290, as the said lot is described in accordance with a survey and plat thereof, entitled "Final Plat Amended, Lots 285-292, Tuscawilla Hills", said plat being dated September 24, 1984, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Plat Book 6, at Page 93.

PHYSICAL ADDDRESS: The physical address and location of the subject real property is 28 STANDISH COURT, CHARLES TOWN, WEST VIRGINIA 25414.

TERMS OF SALE: Ten percent (10%) down on the day of sale to be paid by certified check. The remainder is due in no more than thirty (30) days from the day of sale. The sale shall be subject to any and all outstanding property taxes and assessments and all prior liens and encumbrances of record and otherwise, if any. The Substitute Trustee does not warrant title to the subject property.

The purchaser shall be responsible for the payment of all transfer taxes imposed by Article 2 of Chapter 11 of the Official Code of West Virginia, as amended.

The subject property will be sold in an "AS IS" and "WHERE IS" condition. The Substitute Trustee shall be under no duty to cause any existing tenant or person occupying the subject property to vacate the said property. The Substitute Trustee will deliver a Trustee's Deed to the Purchaser without any covenant or warranty (express or implied) in the form prescribed by WV Code Section 38-1-6, as amended. The Substitute Trustee makes no representations and warranties about the title of the real estate to be conveyed.

Any sale hereunder may be adjourned or continued from time to time without any further notice other than an oral proclamation at the time and place appointed for this sale, or by the posting of a written notice of the same where legal notices are posted for Jefferson County. Should the Substitute Trustee not appear at the time and place appointed for the sale, and there is further no notice posted of an adjournment or continuance, please contact the office of the Substitute Trustee. The undersigned is fully vested with the authority to sell said real property as Trustee by instrument previously recorded.

Should any party or person have any inquiries, objections to the sale, protests regarding the sale, or requests regarding the sale, please notify the Substitute Trustee below at the address and telephone number set forth below.

Given under my hand all as of this 22nd day of October, 2019.

FRED G. STAKER, III, SUBSTITUTE TRUSTEE

120 East Fourth Street

8th Floor

Cincinnati, Ohio 45202-4007 Telephone: (304) 710-0525