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 MATTHEW T. HOWELL, dated March 31, 2010, to TASHA K. CATROW, TRUSTEE, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia as Instrument No. 2010005651 in Deed of Trust Book 1800, at Page 127; and a Corporate Assignment of Deed of Trust dated September 26, 2011, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia on September 29, 2011 as Instrument No. 2011026833 in Book 183 at Page 399; and a Substitution of Trustee dated October 21, 2013, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia on October 28, 2013 as Instrument No. 2013019677 in Book 1131 at Page 311; and a Substitution of Trustee dated November 21, 2016, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia on November 23, 2016 as Instrument No. 20160041845 in Book 1183 at Page 81; and a Substitution of Trustee dated November 13, 2017, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia on November 20, 2017 as Instrument No. 201700018929 in Book 1198 at Page 720; and that certain Substitution of Trustee, Fred G. Staker, III, a resident of Cabell County, West Virginia, dated September 30, 2019, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia on October 7, 2019 as Instrument No. 201900013051 in Book 1230 at Page 710, by which Deed of Trust referenced above the said grantor, Matthew T. Howell, 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 13, 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 of those certain parcels of real estate situate in Shepherdstown District, Jefferson County, West Virginia, being further described as:

Parcel A: All of "Parcel 1" containing 2.876 acres as shown on a plat entitled "Thomas F. & Thelma C. Butler and Bonnie Howell Properties" made by Robert M. Shepp, dated May 16, 1979, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed Book 490 at Page 416.

And being a part of the property conveyed to Thomas F., Thelma Cleo and Bonnie Lorraine Butler by deed dated April 24, 1964, and recorded in said Clerk's Office in Deed Book 266 at Page 234. By deed dated November 12, 1993, Bonnie Butler (now Gano) conveyed her interest in Parcel A to Thomas F. & Thelma Cleo Butler.

<u>Parcel B</u>: All of "Parcel No. 1*" containing 0.027 acres as shown on a plat entitled "Resurvey and Division of the Property of Wesley C. and Mary E. Whitmer" made by Robert M. Shepp, dated April 9, 1979, and recorded in the Office of said Clerk in Plat Book 5 at Page 43.

And being the same property that was conveyed to Thomas F. and Thelma C. Butler by deed dated September 11, 1979, and recorded in said Clerk's Office in Deed Book 472 at Page 521.

Thomas F. Butler died March 22, 2006, and by the survivorship provisions in said deeds, ownership of the property vested in Thelma C. Butler. Thelma C. Butler died October 14, 2009, testate, and by her Will probated in said Clerk's Office in Will Book 18 at Page 254, she devised sole ownership of said property to Matthew T. Howell, the grantor herein.

PHYSICAL ADDRESS: The physical address and location of the subject real property is 6505 SCRABBLE ROAD, SHEPHERDSTOWN, WEST VIRGINIA 25433.

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 4th day of November, 2019.

FRED G. STAKER, III, SUBSTITUTE TRUSTEE

120 East Fourth Street

8th Floor

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