

NOTICE OF TRUSTEE'S SALE

Notice is hereby given by the undersigned Substitute Trustee, in accordance with the provisions of that certain Deed of Trust made by Elias Caleb Jones, dated February 10, 2006, of record in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed of Trust Book 1522, at page 594 (the "Deed of Trust") securing a Promissory Note dated February 10, 2006, in the original principal amount of One Hundred Seventeen Thousand Dollars (\$117,000.00), payable to the order of Premier Bank, Inc., a West Virginia banking corporation, and all renewals thereof (the "Note"). United Bank, Inc., successor to Premier Bank, Inc., appointed Stephen M. Mathias to serve as Substitute Trustee, by a Substitution of Trustee dated February 5, 2016, of record in the said Clerk's office in Deed of Trust Book 1168, at page 36. Elias C. Jones has defaulted under the terms of the Deed of Trust and the Note, and as requested by United Bank, Inc., successor to Premier Bank, Inc., the holder and owner of the Note secured by the Deed of Trust, the undersigned Substitute Trustee will sell at public auction on April 27, 2016, at 11:30 a.m. at the front door of the Jefferson County Courthouse, 100 E. Washington Street, in Charles Town, West Virginia, the following described real property situate in the Shepherdstown District, Jefferson County, West Virginia, and more particularly described as follows:

Containing 1.041 acres, more or less, as shown and described on a plat of survey entitled "Plat Of Survey Showing Walker Property", dated October 20, 2000, prepared by Appalachian Surveys of WV, LLC, and signed by R. Michael Shepp, PS, which is attached to and recorded with a Deed from Jeffrey Allen Hildebrand to Elias Caleb Jones dated the 23rd day of August, 2005, and recorded in the office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed Book 1013, page 333, to which reference is hereby made for a more particular description, and being known for postal purposes as 4915 Scrabble Road, Shepherdstown, West Virginia. [Tax Map 2, parcel 8]

AND BEING that same real estate which was conveyed to Elias Caleb Jones, by deed dated August 23, 2005, from Jeffrey Allen Hildebrand, and recorded in the Office of the Clerk of the Jefferson County Commission of Jefferson County, West Virginia, in Deed Book 1013, page 333.

TERMS OF SALE

Said property will be sold by auction to the highest bidder payable Five Thousand (\$5,000.00) in cash on day of sale and the balance due in cash in thirty (30) days. The sale shall be further subject to the following:

1. Real estate taxes delinquent, due or payable, or to become due and payable;
2. Any statutory lien or liens that may affect the property; and
3. All covenants, conditions, restrictions, reservations, easements and rights-of-way of record in the chain of title to the property, or which may be visible from a physical inspection.
4. 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.

Said property will be sold "AS IS, WHERE IS," in the present condition and with all faults and defects, if any, and without any warranty or representation, express or implied.

The successful bidder shall pay all recording fees including the West Virginia Excise Tax on the Privilege of Transferring Real Property and any delinquent or unpaid real estate taxes.

The undersigned Trustee expressly reserves the right to reject any and all bids and may adjourn the sale from time to time without notice other than oral proclamation at the time and place appointed for the sale or by posting of a notice of same. Such adjournment may be for a period of time deemed expedient by the beneficial owner and shall not be construed to be a waiver to make said foreclosure.

Any inquiries regarding this sale may be directed to Stephen M. Mathias, Substitute Trustee, 101 S. Queen Street, Martinsburg, West Virginia, 25401, Telephone: (304) 263-0836.

DATED this 31st day of March, 2016.

A handwritten signature in black ink, appearing to read "S. M. Mathias", written over a horizontal line.

Stephen M. Mathias, Substitute Trustee