

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Notice is hereby given by the undersigned Substitute Trustee, in accordance with the provisions of that certain Credit Line Deed of Trust made by William F. Osuch, Jr. and Karen B. Osuch, of record in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed of Trust Book 1593, at page 541 (the "Deed of Trust") securing a Promissory Note dated September 29, 2006, in the original principal amount of One Hundred Thousand Dollars (\$100,000.00), payable to the order of Premier Bank, Inc., now known as United Bank, Inc., and all extensions, and renewals thereof (the "Note"). United Bank, Inc., appointed Stephen M. Mathias to serve as Substitute Trustee, by a Substitution of Trustee dated May 22, 2017, of record in the said Clerk's Office in Deed of Trust Book 1191, at page 613. William F. Osuch, Jr. and Karen B. Osuch have defaulted under the terms of the Deed of Trust and the Note, and as requested by United 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 September 6, 2017, at 11:00 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 Middleway District, Jefferson County, West Virginia, and more particularly described as follows:

Tract 6, containing 14.5120 acres, more or less, as the same is more particularly designated and described on a plat and survey thereof dated September 8, 1987, made by Fred Woodworth Gates, LLS, entitled "Tract Six, William A. Orndorff Farm", which is attached to, made a part of and incorporated in a Deed to B.K. Haynes Corporation from John K. Dorsey, Trustee, dated September 18, 1987, and recorded in the office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed Book 590, page 719, to which Deed and the plat attached thereto reference is hereby made for a more complete and accurate description of the parcel hereby conveyed, and being known for postal purposes as 114 Hinton Road, Kearneysville, West Virginia. [Tax Map 27, parcel 5.5]

BEING all and the same parcel of real estate which was conveyed to the party of the first part [William F. Osuch, Jr. and Karen B. Osuch], from B. K. Haynes Corporation, a Virginia corporation authorized to do business in West Virginia, by a Deed dated the 5th day of November, 1987, and recorded in the Jefferson County Clerk's office in Deed Book 593, page 600.

## TERMS OF SALE

Said property will be sold at public auction to the highest bidder for cash on date of sale, payable \$5,000.00 cash on date of sale and the balance in thirty 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. 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 3rd day of August, 2017.



Stephen M. Mathias, Substitute Trustee