

## 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 Jerome C. Rosperich and Marie A. Rosperich, also known as Marie A. Draus, to P. Michael Pleska and F. Thomas Graff, Jr., Trustees, dated February 18, 2008, of record in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed of Trust Book 1702, at page 519 (the "Deed of Trust") securing a Promissory Note dated February 18, 2008, in the original principal amount of Six Hundred Thirty-Five Thousand Five Hundred Dollars (\$635,500.00), payable to the order of United Bank, Inc. (the "Note"). United Bank, formerly known as United Bank, Inc., appointed Stephen M. Mathias to serve as Substitute Trustee, by a Substitution of Trustee dated January 31, 2019, of record in the said Clerk's Office in Deed of Trust Book 1219, at page 119. Jerome C. Rosperich and Marie A. Rosperich, also known as Marie A. Draus have defaulted under the terms of the Deed of Trust and the Note, and as requested by United Bank, formerly known as 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 May 9, 2019, 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 Kabletown Magisterial District, Jefferson County, West Virginia, and more particularly described as follows:

### Parcel One:

Lot 28, Pembroke Grove Subdivision, containing 3.492 acres, as the same is bounded and described on a Plat entitled, "Resubdivision of Pembroke Grove," made by Appalachian Surveys, Inc., dated May 24, 1979, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Plat Book 6, at Page 2.

### Parcel Two:

Lot 59-A, Pembroke Grove Subdivision, containing 3.816 acres, as the same is bounded and described on a Plat entitled, "Resubdivision of Pembroke grove," made by Appalachian Surveys, Inc., dated May 24, 1979, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Plat Book 6, at Page 2.

Parcel Three:

Lot 59-B, Pembroke Grove Subdivision, containing 4.368 acres, as the same is bounded and described on a Plat entitled, "Resubdivision of Pembroke Grove," made by Appalachian Surveys, Inc., dated May 24, 1979, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Plat Book 6, at Page 2.

### TERMS OF SALE

Said property will be sold by public auction to the highest bidder for cash. 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.
5. The trustee reserves the right to offer the property described above as a whole and to contingently accept the highest bid thereon. Thereafter, bids will be taken separately and contingently accepted on the above described parcels separately and/or in combination with each other. After the offering of said property is hereinabove provided, the bid or bids submitted may be accepted in a manner that will result in the highest total price for all of such property sold.


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 9th day of April, 2019.

  
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Stephen M. Mathias, Substitute Trustee