

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 GARY E. HARDER, JR., a single person, dated September 23, 2008, to RICHARD A. PILL, ESQ., TRUSTEE, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia as Instrument No. 2008021818 in Book Number 1735, at Page 80; and a Home Affordable Modification Agreement (Deed of Trust) dated November 9, 2016, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia as Instrument No. 20160042776 in Book Number 2121, at Page 481; and a Substitution of Trustee, Seneca Trustees, Inc., a West Virginia Corporation, dated October 12, 2017, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia as Instrument No. 201700017431 in Book Number 1197, at Page 427; and that certain subsequent Substitution of Trustee, Fred G. Staker, III, a resident of Cabell County, West Virginia, dated July 19, 2019, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia on August 5, 2019 as Instrument No. 201900009566 in Book Number 1228 at Page 98, by which Deed of Trust referenced above the said grantor, GARY E. HARDER, JR., 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, OCTOBER 25, 2019 AT THE HOUR OF 2:00 O'CLOCK P.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 the improvements thereon and the appurtenances thereunto belonging, situate in Charles Town District District, Jefferson County, West Virginia, being more particularly bounded and described as follows: .

Lot 1, Section C, in the Orchard Hills Subdivision as said lot is bounded and described in a plat of said subdivision made by C.R. Atherton, C.E., dated September 30, 1968 and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Plat Book 1, at page 37, as revised by plat recorded in said Clerk's Office in Plat Book 1, at page 193.

AND BEING the same parcel of real estate conveyed to the Grantors herein by Deed dated September 23, 2008 from Shelby Renee Hough, Tammy Marie Kerns and Garnett Victor Adams and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed Book 1056, at page 424.

FOR PURPOSES OF SECTION 4, ARTICLE I, CHAPTER 13 OF THE WEST VIRGINIA CODE ANNOTATED, ANY NOTICE OF A TRUSTEE'S SALE SHALL BE MAILED TO THE GRANTORS HEREUNDER AT THE FOLLOWING ADDRESS (OR SUCH OTHER ADDRESS SUBSEQUENTLY GIVEN TO THE LENDER IN WRITING BY THE GRANTOR): 13 Peach Tree Drive Ranson, WV 25438

PHYSICAL ADDRESS: The physical address and location of the subject real property is **13 PEACH TREE DRIVE, RANSON, WEST VIRGINIA 25438.**

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.

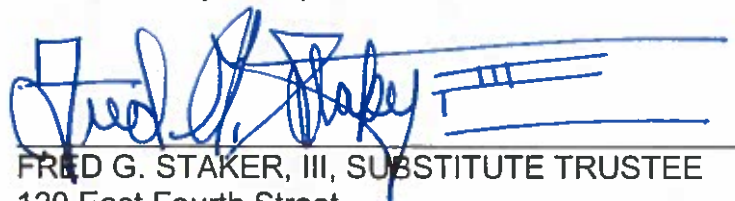
The purchaser shall be responsible for the payment of all transfer taxes imposed by Article 2 of Chapter 11 of the Official Code of West Virginia, as amended.

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 19th day of September, 2019.



FRED G. STAKER, III, SUBSTITUTE TRUSTEE
120 East Fourth Street
8th Floor
Cincinnati, Ohio 45202-4007
Telephone: (304) 710-0525