TRUSTEE'S SALE OF VALUABLE REAL ESTATE

The undersigned Substitute Trustee, by virtue of the authority vested in him by that certain Deed of Trust, dated July 31, 1990, and duly recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Document No. 5173, in Book No. 663, at Page 376 and modified by Loan Modification Agreement in Document No. 2014006754 MOD, in Book No. 2001, at Page 533, Donald W Gossett and Beth A Gossett did convey unto Bernard F. Murray, Trustee(s), certain real property described in said Deed of Trust; and the beneficiary has elected to appoint Seneca Trustees, Inc., as Substitute Trustee; and default having been made under the aforementioned Deed of Trust, and the undersigned Substitute Trustee having been instructed by MidFirst Bank to foreclose thereunder, will offer for sale at public auction at the front door of the Jefferson County Courthouse in Charles Town, West Virginia, on

October 7, 2025 at 1:00 PM

the following described real estate, together with its improvements, easements and appurtenances thereunto belonging, situate in 02 - Charles Town Dist District, Jefferson County, West Virginia, and more particularly described as follows:

BEING all of Lots Nos. 1 and 2, Section 9-J, as the same is designated on a plat of the Subdivision thereof, made for Shannondale, Inc., a corporation, by W. R. Amos, Surveyor, dated August 1967, and recorded in the Office of the Clerk of the County Commission, Jefferson County, West Virginia in the Deed Book 289, at page 561

AND BEING the same real estate conveyed to the Grantors herein by deed dated February 6, 1990, from Cynthia W. Brooker, widow, and recorded in the aforesaid Clerk's Office in Deed Book 652, at page 496. THIS CONVEYANCE IS MADE SUBJECT, HOWEVER, to all easements and rights-of-way of record, and is made FURTHER SUBJECT to all covenants, conditions, restrictions, reservations and agreements of record, and in particular those set forth in a deed recorded in the aforesaid Clerk's Office in Deed Book 294, at page 501.

At the time of the execution of the Deed of Trust, this property was reported to have an address of: RT 2 Box 862, Harpers Ferry, WV 25425.

The referenced real estate will be conveyed with no covenants of warranty, and subject to all covenants, restrictions, easements, rights of way and reservations which may be a matter of record in the aforesaid Clerk's Office or visible upon the ground, all prior liens and encumbrances, including, without limitation, liens for real estate taxes, incinerator, sanitary and sewer charges. The purchasers at the sale shall be responsible for paying the recording costs and also the tax on the privilege of transferring real property (the cost of the tax stamp to be affixed to the deed). The purchasers shall be responsible for payment of all real estate taxes.

The subject property will be sold in "AS IS" condition. The Substitute Trustee shall be under no duty to cause any existing tenant or person occupying the subject property to vacate said property.

TERMS: \$3500.00 in cash and/or certified funds as deposit at the time of sale with the balance due and payable within 30 days of the day of sale.

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.

Pursuant to the Deed of Trust, the Trustee may postpone the sale by public announcement at the time and place designated or by posting a notice of the same, and act by agent in the execution of the sale. The parties secured by the Deed of Trust reserve the right to purchase the property at such sale.

SENECA TRUSTEES, INC. 5000 Coombs Farm Drive, Suite 104 Morgantown, WV 26508 (304) 413-0044 (304) 292-2918 Toll free: (888) 534-3132

Toll free: (888) 534-3132 Reference File No. 93697

cc: Spirit of Jefferson

August 28, 2025, September 4, 2025, September 11, 2025, September 18, 2025

