

NOTICE OF TRUSTEE'S SALE

NOTICE OF TRUSTEE'S SALE is hereby given pursuant to and by virtue of the authority vested in the Trustee, Richard A. Pill, by that certain Deed of Trust dated July 9, 2007, executed by Borrower(s), Frankie R. Martfeld, to Richard A. Pill, the Trustee of record in the office of the Clerk of the County Commission of Jefferson County, West Virginia, in Book 1662, at Page 390. At the time of the execution of the Deed of Trust, this property was reported to have a mailing address of 29 Lee Way, Charles Town, WV 25414. The borrower(s) defaulted under the Note and Deed of Trust, and the Trustee has been instructed to foreclose under the Deed of Trust. Accordingly, the Trustee will sell the following property described to the highest bidder at the front door of the Courthouse of Jefferson County, in Charles Town, West Virginia, on the following date:

March 16, 2026 at 5:06 p.m.

All that certain real estate situate in the Charles Town District, Jefferson County, West Virginia and more particularly described as follows:

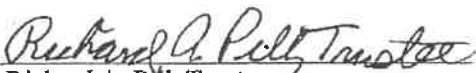
Being all of Lot A-15, Section A of the Patrick Henry Estates Subdivision, as said lot is described on a plat of record in the Office of the Clerk of the County Commission of Jefferson County, West Virginia in Plat Book 6 at Page 13.

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TERMS OF SALE:

- 1) The property will be conveyed in an "AS IS" physical condition by Deed containing no warranty, express or implied, subject to the Internal Revenue Service right of redemption, all property taxes, prior Deeds, liens, reservations, encumbrances, restrictions, rights-of-ways, easements, covenants, conveyances and conditions of record in the Clerk's office or affecting the subject property.
- 2) The Purchaser shall be responsible for the payment of the transfer taxes imposed by the West Virginia Code § 11-22-1.
- 3) The Beneficiary and/or the Servicer of the Deed of Trust and Note reserve the right to submit a bid for the property at sale.
- 4) The Trustee reserves the right to continue sale of the subject property from time to time by written or oral proclamation, which continuance shall be in the sole discretion of the Trustee.
- 5) The Trustee shall be under no duty to cause any existing tenant or person occupying the property to vacate said property, and any personal property and/or belongings remaining at the property after the foreclosure sale will be deemed to constitute ABANDONED PROPERTY AND WILL BE DISPOSED OF ACCORDINGLY.
- 6) The total purchase price is payable to the Trustee within thirty (30) days of the date of sale, with ten (10%) of the total purchase price payable to the Trustee at sale.


Richard A. Pill, Trustee
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