

**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 January 4, 2008, and duly recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed of Trust Book 1696, at Page 304, Curtis L. Fraley and Angela M. Fraley did convey unto John C. Skinner, Jr., Trustee, certain real property described in said Deed of Trust; and the beneficiary has elected to appoint Pill & Pill, PLLC as Substitute Trustee by a Substitution of Trustee recorded in the aforesaid Clerk's Office; and default having been made under the aforementioned Deed of Trust, and the undersigned Substitute Trustee having been instructed by the secured party 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

Thursday, December 3, 2015, at 3:30 PM

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

All that certain lot or parcel of real estate, with the improvements and appurtenances thereunto belonging, situate in Charles Town District, Jefferson County, West Virginia, more particularly described as follows:

All that certain parcel of land containing 0.8078 acres, more or less, located near Shenandoah Junction in Charles Town District, Jefferson County, West Virginia, as the same is more particularly bounded and described according to a plat of survey thereof dated December 29, 1993, made by Entech Associates, Inc., entitled, "Plat of Property and House Location Survey for Curtis Lee Fraley", which said plat and the writing attached thereto is attached to, made a part of, and is incorporated into a deed to Curtis L. Fraley, single, from Kenneth M. Housden, dated January 7, 1994, and recorded in the aforesaid Clerk's Office in Deed Book 767, at Page 153, and to which said plat and description reference is hereby made for a more complete and accurate description by metes and bounds of the parcel hereby conveyed.

THIS CONVEYANCE IS MADE SUBJECT, HOWEVER, to covenants, agreements, rights of way, restrictions and easements of record.

At the time of the execution of the Deed of Trust, this property was reported to have a mailing address of 293 Ridge Road, Shenandoah Junction, WV 25442.

AND BEING the same real estate which was conveyed to Curtis L. Fraley, by Deed dated January 7, 1994, from Kenneth M. Housden, and recorded in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed Book 767, at Page 153.

The above-described property will be sold subject to any covenants, restrictions, easements, leases and conditions of record, and subject to any unpaid 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: Ten percent (10%) of the purchase price as a cash deposit with the balance due and payable within 30 days of the day of sale.

Pill & Pill, PLLC, Substitute Trustee

By: Richard A. Pill, member  
Richard A. Pill, Member