

Notice of Trustee's Sale of **4315 Howertons Road, Dunnsville, VA 22454**

In execution of a Deed of Trust in the original principal amount of \$148,800.00, dated March 26, 2010 recorded in the Clerk's Office of the Circuit Court of Essex County, Virginia, at Instrument Number 100000344 and default having occurred in the payment of the Note thereby secured and at the request of the holder of the Note, the undersigned Substitute Trustee will offer for sale at public auction at the entrance of the Circuit Court Building of Essex County, 305 Prince Street, Tappahannock, VA 22560, on **January 18, 2018 at 11:00 a.m.** the property described in said Deed of Trust, located at the above described address and briefly described as: Adj Davis, Tax ID No. 45-95C and subject to any and all covenants, conditions, restrictions, easements, and all other matters of record taking priority over the Deed of Trust, if any, affecting the aforesaid property.

TERMS OF SALE: CASH: A deposit of \$14,900.00 or 10% of the sales price, whichever is lower, cash or certified check will be required at the time of sale, with settlement within fifteen (15) days from the date of sale. Sale is subject to post sale confirmation that the borrower did not file for protection under the U.S. Bankruptcy Code prior to the sale, as well as to post-sale confirmation of the status of the loan with the loan servicer including, but not limited to, determination of whether the borrower entered into any repayment agreement, reinstated or paid off the loan prior to the sale. In any such event, the sale shall be null and void, and the Purchaser's sole remedy, in law or equity, shall be the return of his deposit without interest. Additional terms may be announced at the time of sale. Pursuant to the Federal Fair Debt Collection Practices Act, we advise you that this firm is a debt collector attempting to collect the indebtedness referred to herein and any information we obtain will be used for that purpose. PATEL & DALRYMPLE, PLLC, Substitute Trustee. This is a communication from a debt collector. FOR INFORMATION CONTACT: PATEL & DALRYMPLE, PLLC 5200 Fort Avenue, Lynchburg, VA 24502 (434) 832-7030