

Arnold M. Zerwitz, Solicitor  
38 S. Dundalk Avenue  
Baltimore, Maryland 21222

**SUBSTITUTE TRUSTEE'S SALE  
2 STOREFRONT BUILDINGS**

**915 & 917- 919 W. 36<sup>TH</sup> ST.  
"HAMPDEN AREA"  
BALTIMORE CITY, 21211**

By virtue of a Decree of the Circuit Court for Baltimore City, Case No. 24-O-07-3753, the undersigned Substitute Trustee will offer for sale at public auction

**ON THE PREMISES, ON  
MAY 20, 2008 AT 2:00 PM**

ALL THOSE FEE-SIMPLE LOTS OF GROUND, together with the buildings and improvements thereon situated in Baltimore City, MD and more fully described as Tax ID numbers 13-13-3530-007 (915) and 13-13-3530-008 (917-919).

The properties will be sold in an "as is" condition and subject to conditions, restrictions and agreements of record affecting the same, if any, and with no warranty of any kind.

Terms of Sale: A deposit of \$15,000 on 915 W. 36<sup>th</sup> St. and \$35,000 on 917-919 W. 36<sup>th</sup> St. if sold individually or \$50,000 if sold as an entirety in the form of cash, certified check, or in any other form suitable to the Substitute Trustee in his sole discretion, shall be required at the time of sale, except no deposit shall be required of the secured party, its successors or assigns. The deposit must be increased to 10% of the purchase price within 3 business days after the date of the foreclosure sale in the office of the auctioneer in the form of certified check or cashiers check. Balance of the purchase price to be paid in cash within ten days of final ratification of sale by the Circuit Court for Baltimore City. If the purchaser fails to go to settlement, the deposit shall be forfeited and the property may be resold at the purchaser's risk and expense. The defaulting purchaser shall not be entitled to any surplus proceeds or profits resulting from any resale of the property. Interest to be paid on the unpaid purchase money at the rate of 10% per annum from the date of sale to the date funds are received in the office of the Substitute Trustee. In the event settlement is delayed for any reason, there shall be no abatement of interest. Taxes, ground rent, water rent, condominium fees and/or homeowner association dues, all public charges/assessments payable on an annual basis, including sanitary and/or metropolitan district charges, if applicable, to be adjusted for the current year to date of sale and assumed thereafter by the purchaser. The purchaser is responsible for any amount in excess of \$500 of outstanding water bills, if any, incurred prior to date of sale. Cost of all documentary stamps, transfer taxes and settlement expenses shall be borne by the purchaser. Purchaser shall be responsible for obtaining physical possession of the property. Purchaser assumes the risk of loss or damage to the property from the date of sale forward. If the Substitute Trustee is unable to convey good and marketable title, the purchaser's sole remedy in law and equity shall be limited to a refund of the deposit. In the event the sale is not ratified for any reason, the purchaser's sole remedy, at law or equity, is the return of the deposit.

John Zorzit, Substitute Trustee

ALEX COOPER AUCTS., INC.  
908 YORK RD., TOWSON, MD 21204  
410-828-4838

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DAILY RECORD -- SINGLE COLUMN AD -- MAY 5, 12 & 19  
dm(36<sup>th</sup> 052008)