

**Law Offices of  
Gebhardt & Smith LLP  
One South Street  
Suite 2200  
Baltimore, Maryland 21202**

**SUBSTITUTE TRUSTEES' SALE OF VALUABLE  
REAL PROPERTY GENERALLY KNOWN AS  
2119 NORTH CHARLES STREET,  
BALTIMORE, MARYLAND 21218**

Under and by virtue of the power of sale contained in that certain Deed of Trust, dated June 1, 2007, in the original principal amount of \$125,000.00, executed and delivered by Mindmine Inc. to the trustees named therein and recorded among the Land Records of Baltimore City, Maryland in Liber 9987, Folio 454 (the "Deed of Trust"), the holder of the indebtedness secured by said Deed of Trust (the "Noteholder"), having subsequently appointed Kenneth R. Rhoad and Michael C. Bolesta as Substitute Trustees ("Substitute Trustees") in the place and stead of R. B. Anderson, Jr. and Neil I. Title, Original Trustees under the Deed of Trust, by instrument duly executed, acknowledged and recorded among the aforesaid Land Records, default having occurred under the terms of said Deed of Trust and at the request of the party secured thereby, the undersigned Substitute Trustees will offer the property described below for sale at a public auction to be held at the Property on

**Thursday, March 18, 2010  
at 10:00 a.m.**

ALL THAT piece, tract or parcel of land situate, lying and being in Baltimore City, Maryland and more particularly described as follows (the "Property"):

BEGINNING FOR THE SAME on the east side of Charles Street at the distance of 180 feet north from the corner formed by the intersection of the north side of Twenty-first Street with the east side of Charles Street and running thence north bounding the east side of Charles Street 120 feet to a 10 alley running from Twenty-first Street to be all times kept open for the use of the property bounding thereon, thence south bounding on the west side of said alley with the use thereof in common 20 feet and thence west parallel with Twenty-first Street 120 feet to the place of beginning.

The improvements thereon being known as 2119 North Charles Street, Baltimore, Maryland 21218, Account Number Ward 12, section 08, block 3810, lot 10.

The Property is believed to contain approximately 2,400 square feet and is believed to be improved by a three-story mixed use commercial/residential building consisting of approximately 3,300 square feet. The Building consists of a commercial space in the basement front, commercial space on the first floor, a one bedroom apartment on the second floor, and a two bedroom apartment on the third floor. The Property is believed to be zoned B-23, which has a designation of mixed use commercial/residential.

**TERMS OF SALE:** A deposit in the amount of Twenty Thousand Dollars (\$20,000.00), payable in cash, certified check or other form acceptable to the Substitute Trustees, will be required

of the purchaser at the time and place of sale. Within seven (7) calendar days after the date of the sale, the purchaser of the Property shall deliver a certified check to the Substitute Trustees in an amount necessary to increase the purchaser's deposit to an amount equal to ten percent (10%) of the entire amount bid by such purchaser for the Property at the sale. The balance of the purchase price, together with interest thereon at the rate of ten percent (10%) per annum from the date of sale to the date of settlement, shall be due from the purchaser to the Substitute Trustees in cash or by certified check within twenty (20) days following the final ratification of sale by the Circuit Court for Baltimore City, Maryland, unless such closing deadline is extended in writing by the Substitute Trustees. Time is of the essence. Settlement shall be held at the offices of Gebhardt & Smith LLP, One South Street, Suite 2200, Baltimore, Maryland 21202, or such other place as may be agreed to by the Substitute Trustees. In the event that the beneficiary under the Deed of Trust, or an affiliate or subsidiary thereof, is the successful bidder at the sale, such party will not be required to make any deposit(s) required hereunder or to pay interest on the unpaid purchase money. The Substitute Trustees reserve the right to reject any and all bids at the sale, and to extend the time for settlement, at their discretion.

The Property is being sold in an "AS IS" condition and without any warranties or representations, either express or implied, as to the nature, condition, value, use or description of the Property or any improvements thereon. The Property will also be sold subject to: (i) all senior liens and encumbrances that are not extinguished by operation of law by the foreclosure sale of the Property; (ii) all easements, equitable servitudes, conditions, rights of way, restrictions, rights of redemption, covenants, restrictive covenants, declarations, documents establishing homeowner's association(s) and any other agreements, matters or restrictions of record affecting the Property; (iii) all existing housing, building and zoning code violations, encroachments, and critical area and wetland violations; (iv) all environmental problems, conditions or hazards which may exist on or with respect to the Property; and (v) such state of facts that an accurate survey or physical inspection of the Property might disclose.

All real estate taxes, assessments, water charges, county or municipal charges, homeowners' association charges and senior liens that are owed against the Property and that are not extinguished by the foreclosure sale of the Property, and the cost of all recordation fees and taxes, document preparation costs, transfer taxes, title examination costs, attorneys' fees and other costs associated with conveying the Property to the purchaser, shall be the sole responsibility of the purchaser and shall be paid for by the purchaser at settlement. The purchaser at the foreclosure sale shall assume the risk of loss for the Property immediately after the sale takes place. It shall be the purchaser's responsibility to obtain possession of the Property after the closing.

In the event that the purchaser fails to go to settlement as required, in addition to any other legal or equitable remedies available to the Substitute Trustees, the Substitute Trustees may declare the aforementioned deposit forfeited and resell the Property at the purchaser's sole risk and expense. In such event, the defaulting purchaser shall be liable for the payment of any deficiency in the purchase price sustained by the Substitute Trustees and/or the Noteholder, all costs and expenses of both sales, attorneys' fees, and any other damages sustained by the Substitute Trustees and/or the Noteholder, including, without limitation, all incidental damages. If the Substitute Trustees are unable to convey the Property as described above, the purchaser's sole remedy at law or in equity shall be limited to a refund of the aforementioned deposits, without interest thereon. Upon refund of

the deposit to the purchaser as aforesaid, the sale shall be void and of no effect, and the purchaser shall have no further claim against the Substitute Trustees, the Noteholder or the Auctioneer conducting the sale of the Property. The parties' respective rights and obligations regarding the terms and conduct of the sale shall be governed by the laws of the State of Maryland.

The information contained herein was obtained from sources deemed to be reliable, but is offered for informational purposes only. The Auctioneer, the Noteholder and the Substitute Trustees do not make any representations or warranties with respect to the accuracy of this information.

Michael C. Bolesta and  
Kenneth R. Rhoad,  
Substitute Trustees

For additional information or directions to the Property, contact:

Paul Cooper  
Alex Cooper Auctioneers  
Direct: (410) 828-4838

Or

Michael C. Bolesta, Esquire  
Gebhardt & Smith LLP  
One South Street  
Suite 2200  
Baltimore, Maryland 21202  
Tel: 410-385-5071

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(charles 2119 legal ad)