

**Drescher & Associates, P.A.**  
**4 Reservoir Circle, Suite 107**  
**Baltimore, MD 21208**  
**(410) 484-9000**

**SUBSTITUTE TRUSTEE'S SALE**  
**VALUABLE RESIDENTIAL REAL ESTATE**  
**10533 STEVENSON ROAD**  
**STEVENSON, MARYLAND 21153**

Under and by virtue of the power of sale contained in that certain Deed of Trust from Ronald E. Talbert and Ellen E. Talbert to New Windsor State Bank (the "Lender"), dated September 23, 2003 and recorded among the Land Records of Baltimore County, Maryland, in Liber 18854, Page 545 (the "Deed of Trust"), the Lender having subsequently substituted Ronald J. Drescher as substitute trustee, by instrument duly executed, acknowledged and recorded among the Land Records of the county aforesaid, default having occurred under the terms of said Deed of Trust and at the request of the party secured thereby, the undersigned Substitute Trustee will offer for sale at public auction on the premises, on

**February 10, 2010**  
**AT 11:00 A.M.**

BEING KNOWN AND DESIGNATED as Lot Number 1, as laid out and shown on Plat of Valley Farms, which said Plat is recorded among the Land Records of Baltimore County in Plat Book G.L.B., No. 24, folio 82.

SAVING AND EXCEPTING from so much of the aforesaid lot of ground as was conveyed by Herbert S. Zing and wife unto Baltimore County, Maryland by Deed dated May 10, 1967 and recorded among the Land Records of Baltimore County in Liber O.T.G. No. 4757, folio 339.

**TERMS OF SALE:** A deposit of Ten Thousand Dollars (\$10,000.00), payable in cash or certified check, will be required of the Purchaser(s) at the time and place of sale. The deposit must be increased to 10% of the purchase price within 2 business days. The balance of the purchase price shall be due upon settlement, which shall occur within twenty (20) days following the final ratification of the sale by the Circuit Court for Baltimore County, Maryland; however, the Substitute Trustee reserves the right to extend the time for settlement. Time is of the essence. The Substitute Trustee reserves the right to reject any and all bids.

Interest shall be paid by the Purchaser(s) on the unpaid purchase money at the rate of 6 percent (6%) per annum from the date of sale to the date of settlement. In the event the Lender or an affiliate of the Lender is the successful bidder at the sale, the Lender or the affiliate of the Lender will not be required to make a deposit or to pay interest on the unpaid purchase money. Taxes (including, without limitation, any taxes due and owing as a result of any tax sale(s), personal property taxes or otherwise), water rent, and all municipal charges and liens owed against the Property shall be the responsibility of the Purchaser(s) and shall be paid by the Purchaser(s) at settlement. In addition, all other charges, expenses and liens owed against the

Property including, but not limited to, all public charges and assessments owed against the Property and payable on an annual basis, such as sanitary and/or metropolitan district charges, if any, shall also be the responsibility of the Purchaser(s) and shall be paid by the Purchaser(s) at settlement. The cost of all documentary stamps, recordation taxes, document preparation and transfer taxes shall also be paid by the Purchaser(s).

The Property will be sold subject to all easements, conditions, liens, restrictions, rights of redemption, covenants, encumbrances, such state of facts that an accurate survey or physical inspection of the Property might disclose, and agreements of record affecting the same, if any. The Subject Property will also be sold subject to all existing housing, building and zoning code violations, subject to all critical area and wetland violations, subject to all environmental problems or violations which may exist on or about the Property, subject to any other problems or violations which may exist on or about the Property, subject to all applicable rules, obligations, easements, equitable servitudes and regulations, subject to all matters and restrictions of record affecting the same, if any, and subject to all rights having priority over the Deed of Trust, if any. The Property will also be sold in an "AS IS" condition and without any warranties or representations, either express or implied, as to the nature, condition or description of the land or the improvements. The Purchaser(s) at the foreclosure sale shall assume the risk of loss for the Property immediately after the sale takes place.

In the event the Purchaser(s) fail to go to settlement as required, the aforementioned deposit shall be forfeited and the Property shall be re-sold at the Purchaser(s)' risk and expense.

If the Substitute Trustee is unable to convey the Property as described above, the Purchaser(s)' sole remedy at law or in equity shall be limited to the refund of the aforementioned deposit. Upon refund of the deposit to the Purchaser(s), the sale shall be void and of no effect, and the Purchaser(s) shall have no further claim against the Substitute Trustee or the Lender.

The information contained herein was obtained from sources deemed to be reliable, but is offered for informational purposes only. The Auctioneer, the Lender, and the Substitute Trustee do not make any representations or warranties with respect to the accuracy of this information. For more information concerning the property or any inspection of the property please contact the Substitute Trustee.

Ronald J. Drescher  
Substitute Trustee

Alex Cooper Auctioneers  
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JEFFERSONIAN – DOUBLE COLUMN AD – JAN. 21, 28 & FEB. 4  
(Stevenson 02.10.10 legal ad)