

**HARTMAN AND EGELI, LLP
116 Defense Highway, Suite 300
Annapolis, Maryland 21401**

**SUBSTITUTED TRUSTEE'S SALE OF
VALUABLE IMPROVED FEE SIMPLE PROPERTY
14022 Triadelphia Mill Road, Dayton, Maryland 21036**

UNDER AND BY VIRTUE of the power of sale contained in a Deed of Trust from Kevin Patrick Crowell and Suzanne Magnolia Crowell, to George H. Mantakos and Robert P. Warr, as Trustees, and First Mariner Bank as Beneficiary, dated December 28, 2007, and recorded among the Land Records of Howard County, Maryland, in Liber 11056, folio 224, and contained in an Amendment and Supplement to Deed of Trust between Kevin Patrick Crowell and Suzanne Magnolia Crowell and First Mariner Bank, dated October 28, 2008, and recorded among the Land Records of Howard County, Maryland, in Liber 11407, folio 471, the holder of the indebtedness secured by the Deed of Trust and the Amendment and Supplement to Deed of Trust having appointed the undersigned as Substituted Trustee by instrument duly executed, acknowledged and recorded among the aforesaid Land Records, default having occurred under the terms of the Deed of Trust and the Amendment and Supplement to Deed of Trust and at the request of the parties secured thereby, the undersigned will offer for sale at public auction

AT THE ENTRANCE OF THE COURT HOUSE,
CIRCUIT COURT FOR HOWARD COUNTY
8360 COURT AVENUE
ELLCOTT CITY, MARYLAND 21043

Thursday, August 5, 2010 at 11:00 a.m.

Lot Numbered 16, in the Plat known as "TRIADELPHIA MILL FARMS, Section 1, Area 1" as per plat recorded as Plat 4437 among the Land Records of Howard County, Maryland.

Improved by the premises known as 14022 Triadelphia Mill Road, Dayton, Maryland 21036.

Tax ID No.: 05-388600

THE property will be sold in "as is" condition, subject to any and all covenants, conditions, restrictions, easements, rights of way and limitations of record, and with no warranties.

TERMS OF SALE: The advertisement, as amended or supplemented by any oral announcements during the conduct of the sale, constitutes the substituted trustee's entire statement relative to the premises described herein and the terms and conditions upon which such premises shall be offered for sale, sold or purchased. The substituted trustee reserves the unqualified right to withdraw the premises at any time prior to sale. In the event that the substituted trustee determines that any opening bid is not commensurate with the value of the premises, he may reject the same and withdraw the premises from sale. The highest bidder

acknowledged by the substituted trustee shall be the purchaser. In the event of any dispute among the bidders, the substituted trustee shall have the sole and final discretion to determine the successful bidder or to then and there re-offer and resell the premises. A deposit of \$50,000.00 in cash, certified check or other instrument acceptable to the undersigned, in the sole and absolute exercise of his discretion, will be required from the purchaser at the time of sale. The balance of the purchase price, together with interest on such balance at the rate of twelve percent (12%) per annum from the date of sale to the date of settlement, is to be paid in cash or equivalent current funds on the date of settlement. If the party secured by the trust is the purchaser at the sale, they shall not be required to post a deposit.

ALL state and local real estate taxes and other public charges, regular and special assessments and the like shall be the responsibility of purchaser, including all back real estate taxes and charges associated with redemption. All state and local transfer taxes, documentary stamps, recording taxes and fees shall be paid by the purchaser. Costs of title examination and all other costs incident to the settlement of whatsoever kind or amount shall be paid by the purchaser.

Settlement and compliance with the terms of sale shall be made within fifteen (15) days following ratification of the sale by the Circuit Court of Howard County, Maryland, time being of the essence. Otherwise, in addition to any other remedies available to the undersigned at law or in equity, the undersigned may, at his election, declare the deposit forfeited and resell the property at the risk and cost of the defaulting purchaser, and in such event the defaulting purchaser shall be liable for payment of any deficiency plus any costs and expenses of the subsequent sale.

C. EDWARD HARTMAN, III
Substitute Trustee

For further particulars, apply to:

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