

## LEGAL NOTICE

**CYNTHIA E. O'CONNOR, LLC**  
**Post Office Box 832**  
**Rising Sun, Maryland 21911**  
**(410) 658-2564**

**TRUSTEES' SALE**

Trustees sale of valuable land known as 1729 Colora Road, Colora, MD. Under a power of sale contained in a certain Deed of Trust from Jeffery L. Wallace and Sally E. Wallace, dated April 17, 2009, and recorded among the Land Records of Cecil County, Maryland in Book No. 2635, Page 331, default having occurred under the terms thereof, Trustees will sell at public auction at the Circuit Court for Cecil Co., at the Courthouse Door, Elkton, Main Street, on **July 27, 2015 at 11AM.**

ALL THAT fee simple LOT OF GROUND, together with any buildings and improvements thereon situated in Cecil Co., MD and more fully described in the aforesaid Deed of Trust. Property and improvements sold "as is" and subject to conditions, restrictions, easements, existing building and/or environmental violations/conditions (latent or observable), and agreements/other matters of record affecting the same, if any, and with no warranty of any kind.

Terms of Sale: Deposit of \$5,000.00 in cash or certified check required at sale from purchaser unless waived by Trustees. Trustee reserves the right to conduct the sale in the manner Trustee desires including requiring bidders to submit their deposit to the Trustee or Trustees Agent prior to sale to be held until close of auction. Trustee or their Agent has final decision as to whom they will accept bids. Balance of purchase price with interest on the unpaid purchase money at 5% from sale date to date funds received by Trustees; settlement funds are to be overnighted or wired to Trustees with all costs of such to be paid by Buyer and interest is to continue to run until date funds received by Trustees. Balance of purchase price with interest due payable in immediate funds within 10 days of final ratification of sale by the court. Trustees will grant an additional 30 days to settle contingent upon an additional \$5,000.00 non-refundable deposit. No abatement of interest due from purchaser in the event additional funds are tendered before settlement or settlement is delayed for any reason. Property is sold subject to prior or senior liens, or any other encumbrances not extinguished by operation of law in a foreclosure. Adjustment of property taxes and charges, and all other public charges or assessments, including water/sewer charges, ground rent, condo/HOA dues, made as of the date of sale and thereafter assumed by Purchaser. All other costs incident to settlement, including transfer taxes and recordation fees paid by purchaser. Purchaser responsible for obtaining physical possession of the property, and assumes risk of loss/damage from sale date. Sale is subject to post sale audit of loan status with noteholder incl., not limited to, determination of whether borrowers entered a repayment agreement, reinstated/paid off loan prior to sale. In such event, Purchaser agrees, upon notification, sale is null and void, and Purchaser's sole remedy, at law or equity, is return of deposit without interest. Purchaser waives personal service of papers filed in connection with such motion on himself or principal or corporate designee, and agrees to accept service by regular mail directed to the address provided at sale. If Purchaser defaults under these terms, deposit(s) are forfeited to Trustees and all expenses of sale (incl. attys' fees and full commission on gross sales price) will be charged against and paid from forfeited deposit(s). Trustees may resell property at risk and cost of defaulting purchaser and defaulting purchaser will be liable for any deficiency in purchase price, all costs and expenses of resale, reasonable attorneys' fees, and all other charges due and incidental and consequential damages. In no event shall defaulted purchaser be entitled to any surplus proceeds resulting from resale. If Trustees are unable to convey either insurable or marketable title, or if sale not ratified for any reason, including errors by Trustees, Purchaser's sole remedy, at law or in equity, shall be limited to a refund of the deposit without interest.

Purchaser has not relied upon nor been induced by any statements/representations of any person, including Trustees, secured party, or their legal representatives, agents, employees, successors and assigns (collectively, "Released Parties"), in respect of property condition, including environmental condition, unless specifically set forth in the Contract of Sale; and further waives, releases, and indemnifies Released Parties from any and all claims the purchaser or any third party may have now or in the future relating to the condition of the property.

Purchaser to furnish affidavit of identification and capacity required by Maryland Rule 14-305(b).

Cynthia E. O'Connor or Evangelos D. Sidou, Substitute Trustees

Auctioneer:  
 J.T. Rhoades, Auctioneer  
 3420 Old Elk Neck Road  
 Elkton, MD 21921  
 (410) 620-1728

CG 7/9 7/16 7/23

**Chelsea M. Sadler, Esq.**, Attorney  
 P.O. Box 704  
 North East, Maryland 21901

**Notice of Appointment**  
**Notice to Creditors**  
**Notice to Unknown Heirs**

To all Persons Interested in Estate No. 12200, the  
**Estate of Gloria Marie Heck**

Notice is given that Charles Donald Heck, Jr. of 538 Susquehanna Avenue, P.O. Box 108; Perryville, Maryland 21903 was, on June 30, 2015, appointed personal representative of the estate of Gloria Marie Heck who died on December 29, 2001 with a will.

Further information can be obtained by reviewing the estate file in the office of the Register of Wills or by contacting the personal representative or the attorney.

Any person having a claim against the decedent must present the claim to the undersigned personal representative or file it with the Register of Wills with a copy to the undersigned on or before the earlier of the following dates:

- 1) Six months from the date of the decedent's death, except if the decedent died before October 1, 1992, nine months from the date of the decedent's death; or
- 2) Two months after the personal representative mails, or otherwise delivers, to the creditor a copy of this published notice or other written notice, notifying the creditor that the claim will be barred unless the creditor presents the claims within two months from the mailing or other delivery of the notice.

A claim not presented or filed on or before that date, or any extension provided by law, is unenforceable thereafter. Claim forms may be obtained from the Register of Wills.

By: **Charles Donald Heck, Jr.**  
*Personal Representative*

True Copy  
 Test: **Michael W. Dawson**  
*Register of Wills for Cecil County*  
 Circuit Courthouse  
 129 E. Main Street, Rm. 102  
 P.O. Box 468; Elkton, Maryland 21922-0468  
 Phone: (410) 996-5330

CG: 07/09/2015, 07/16/2015, 07/23/2015

**Janice Cox Freeman**, Proper Person  
 261 McGrady Road  
 Rising Sun, Maryland 21911

**Small Estate**  
**Notice of Appointment**  
**Notice to Creditors**  
**Notice to Unknown Heirs**

To all Persons Interested in Estate No. 19959, the  
**Estate of Jacqueline L. Cox**

Notice is given that Janice Cox Freeman of 261 McGrady Road; Rising Sun, Maryland 21911 was, on July 09, 2015, appointed personal representative of the small estate of Jacqueline L. Cox who died on May 24, 2015 without a will.

Further information can be obtained by reviewing the estate file in the office of the Register of Wills, or by contacting the personal representative or the attorney.

All persons having any objection to the appointment shall file their objections with the Register of Wills within 30 days after the date of publication of this Notice.

All persons having an objection to the probate of the will shall file their objections with the Register of Wills within six months after the date of publication of this Notice.

All persons having claims against the decedent must serve their claims on the undersigned personal representative or file them with the Register of Wills with a copy to the undersigned on or before the earlier of the following dates:

- 1) Six months from the date of the decedent's death, except if the decedent died before October 1, 1992, nine months from the date of the decedent's death; or
- 2) Thirty days after the personal representative mails, or otherwise delivers, to the creditor a copy of this published notice or other written notice, notifying the creditor that the claims will be barred unless the creditor presents the claim within thirty days from the mailing or other delivery of the notice.

Any claim not served or filed within that time, or any extension provided by law, is unenforceable thereafter.

By: **Janice Cox Freeman**  
*Personal Representative*

True Copy  
 Test: **Michael W. Dawson**  
*Register of Wills for Cecil County*  
 Circuit Courthouse; 129 E. Main Street, Rm. 102  
 P.O. Box 468; Elkton, Maryland 21922-0468  
 Phone: (410) 996-5330

CG: 07/23/2015

**Jaclynn K. Smith**, Proper Person  
 61 Morningside Drive  
 York, Pennsylvania 17402

**Notice of Appointment**  
**Notice to Creditors**  
**Notice to Unknown Heirs**

To all Persons Interested in Estate No. 19913, the  
**Estate of Bonnie G. Lund**

AKA: Bonnie Gray Lund

Notice is given that Jaclynn K. Smith of 61 Morningside Drive; York, Pennsylvania 17402 was, on July 01, 2015, appointed personal representative of the estate of Bonnie G. Lund who died on April 13, 2015 with a will.

Further information can be obtained by reviewing the estate file in the office of the Register of Wills or by contacting the personal representative or the attorney.

All persons having any objection to the appointment (or to the probate of the decedent's will) shall file their objections with the Register of Wills on or before the 1st day of January, 2016.

Any person having a claim against the decedent must present the claim to the undersigned personal representative or file it with the Register of Wills with a copy to the undersigned on or before the earlier of the following dates:

- 1) Six months from the date of the decedent's death, except if the decedent died before October 1, 1992, nine months from the date of the decedent's death; or
- 2) Two months after the personal representative mails, or otherwise delivers, to the creditor a copy of this published notice or other written notice, notifying the creditor that the claim will be barred unless the creditor presents the claims within two months from the mailing or other delivery of the notice.

A claim not presented or filed on or before that date, or any extension provided by law, is unenforceable thereafter. Claim forms may be obtained from the Register of Wills.

By: **Jaclynn K. Smith**  
*Personal Representative*

True Copy  
 Test: **Michael W. Dawson**  
*Register of Wills for Cecil County*  
 Circuit Courthouse  
 129 E. Main Street, Rm. 102  
 P.O. Box 468; Elkton, Maryland 21922-0468  
 Phone: (410) 996-5330

CG: 07/09/2015, 07/16/2015, 07/23/2015

**Dennis S. Clower**, Attorney  
 226 East Main Street  
 Elkton, Maryland 21921

**Notice of Appointment**  
**Notice to Creditors**  
**Notice to Unknown Heirs**

To all Persons Interested in Estate No. 19949, the  
**Estate of Weltha W. Jones**

Notice is given that Flora Ramey of 367 Willow Drive; Elkton, Maryland 21921 was, on July 15, 2015, appointed personal representative of the estate of Weltha W. Jones who died on June 18, 2015 with a will.

Further information can be obtained by reviewing the estate file in the office of the Register of Wills or by contacting the personal representative or the attorney.

All persons having any objection to the appointment (or to the probate of the decedent's will) shall file their objections with the Register of Wills on or before the 15<sup>th</sup> day of January, 2016.

Any person having a claim against the decedent must present the claim to the undersigned personal representative or file it with the Register of Wills with a copy to the undersigned on or before the earlier of the following dates:

- 1) Six months from the date of the decedent's death, except if the decedent died before October 1, 1992, nine months from the date of the decedent's death; or
- 2) Two months after the personal representative mails, or otherwise delivers, to the creditor a copy of this published notice or other written notice, notifying the creditor that the claim will be barred unless the creditor presents the claims within two months from the mailing or other delivery of the notice.

A claim not presented or filed on or before that date, or any extension provided by law, is unenforceable thereafter. Claim forms may be obtained from the Register of Wills.

By: **Flora Ramey**  
*Personal Representative*

True Copy  
 Test: **Michael W. Dawson**  
*Register of Wills for Cecil County*  
 Circuit Courthouse  
 129 E. Main Street, Rm. 102  
 P.O. Box 468; Elkton, Maryland 21922-0468  
 Phone: (410) 996-5330

CG: 07/23/2015, 07/30/2015, 08/06/2015