

## LEGAL NOTICE

**HEISE JORGENSEN & STEFANELLI P.A.**  
18310 Montgomery Village Avenue, Suite 400  
Gaithersburg, MD 20879  
(301) 977-8400

**SUBSTITUTE TRUSTEES' SALE OF  
VALUABLE REAL ESTATE  
Known as  
111 CONOWINGO COURT, NORTH EAST,  
MARYLAND 21901**

By virtue of the power and authority contained in a certain Deed of Trust from Joshua A. Pfeiffer to George H. Mantakos and Robert P. Warr, Trustees, dated September 29, 2006 and recorded in Book 2231 at Page 170 among the Land Records for Cecil County, Maryland, the undersigned substituted trustees (by virtue of Deed of Appointment between Maryland Department of Housing and Community Development, Community Development Administration, as successor in interest to 1st Mariner Bank (the "Beneficiary") and said trustees recorded among the Land Records of Cecil County) will, on

**TUESDAY, OCTOBER 13, 2015 at 12:30 O'Clock, P.M.**

offer for sale at public auction at front door of the Court House, 129 East Main Street, Elkton, Maryland 21921, all of the property and improvements thereon conveyed by said deed of trust, described as 111 Conowingo Court, North East, Maryland 21901, Tax Identification No. 05-070066 (the "Property") and more fully described in the Deed of Trust.

**TERMS OF SALE:** The Property, which is improved by a dwelling, will be offered for sale, subject to matters known and unknown, in an "AS IS, WHERE IS" condition with no warranty of any kind and will be sold and conveyed by the Substitute Trustees subject to all encumbrances, rights, reservations, covenants, conditions, easements, restrictions, and statutory liens, if any, having priority over the Deed of Trust, as they may lawfully affect the Property. The risk of loss or damage to the Property shall be borne by the successful bidder from and after the date and time of the sale. Obtaining possession of the Property shall be the sole responsibility of the successful bidder. A deposit of Ten Thousand Dollars (\$10,000.00), in the form of certified check or cashier's check, (the "Deposit") will be required at the time of sale. The Beneficiary is not required to make a Deposit. The balance of the purchase price for the Property, together with interest at 6.25% per annum from the date of sale to the date of settlement, shall be paid in cash within fifteen (15) days after final ratification of the sale of the Property by the Circuit Court, TIME BEING OF THE ESSENCE WITH REGARD TO ALL OF PURCHASER'S OBLIGATIONS. Taxes, water, sewer, ground rent, condominium fees, and/or homeowners association dues, if applicable, will be adjusted to the date of sale and assumed thereafter by the purchaser. All other public charges and assessments payable on an annual basis, including sanitary and/or metropolitan district charges will be adjusted for the current year to date of sale and assumed thereafter by the purchaser. All costs of conveyance, including transfer taxes and recordation taxes will be paid by the purchaser. If any successful bidder fails for any reason to complete settlement as provided above, the Deposit shall be forfeited and applied to the costs of the sale, including Substitute Trustees' fees, and the balance, if any, shall be delivered to the Beneficiary to be applied by the Beneficiary against the indebtedness secured by, and other amounts due under, the Deed of Trust in accordance with the Deed of Trust or applicable law or otherwise as the Beneficiary shall elect. Forfeiture of the Deposit shall not limit any rights or remedies of the Substitute Trustees or the Beneficiary with respect to any such default. If the Property is resold after any such default, such re-sale shall be at the risk and the cost of the failing bidder, and the failing bidder shall be liable for any deficiency between its bid and the successful bid at the resale as well as the costs of conducting such re-sale. In the event the Substitute Trustees do not execute a deed of conveyance or other necessary settlement documents, the purchaser's sole remedy shall be the refund of the Deposit. In the event the Substitute Trustees are unable to convey marketable title or in the event the borrower entered into a repayment plan, reinstated or paid the loan off prior to the sale, or if for any other reason, the undersigned did not have the right to sell, the sale is null and void and the purchaser is not entitled to any legal or equitable remedy other than return of the Deposit without interest and any and all other claims of the purchaser are hereby released. Additional terms and conditions to be announced at the time of sale. All inquiries regarding the sale should be directed to Stephen B. Jackson, Substituted Trustee.

**STEPHEN B. JACKSON and JOHN P. FOLEY, IV**  
Substitute Trustees

CG 9/24 10/1 10/8

**Sharon C. Walla P.A., Attorney**  
157 East Main Street  
Elkton, Maryland 21921  
410-398-3346

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

To all Persons Interested in Estate No. 20053, the  
**Estate of Cornelius Francis Shanahan, Jr.**

Notice is given that Sharon C. Walla of 157 E. Main Street; Elkton, Maryland 21921 and H. Norman Wilson of 109 N. Bridge Street; Elkton, Maryland 21921 were, on September 9, 2015, appointed personal representatives of the estate of Cornelius Francis Shanahan, Jr. who died on July 27, 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 9<sup>th</sup> day of March, 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: Sharon C. Walla  
H. Norman Wilson  
Personal Representatives

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: 09/17/2015, 09/24/2015, 10/01/2015

**Mark Sebastian, Proper Person**  
303 Stone Run Drive  
Rising Sun, Maryland 21911

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

To all Persons Interested in Estate No. 19934, the  
**Estate of William Martin Eckroade**

Notice is given that Mark Sebastian of 303 Stone Run Drive; Rising Sun, Maryland 21911 was, on September 18, 2015, appointed personal representative of the estate of William Martin Eckroade who died on June 8, 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 18<sup>th</sup> day of March, 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: Mark Sebastian  
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: 10/01/2015, 10/08/2015, 10/15/2015

**Robert Franklin McKnight, Proper Person**  
120 East Thomas Avenue  
North East, Maryland 21901

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

To all Persons Interested in Estate No. 20040, the  
**Estate of Ralph McKnight**

Notice is given that Robert Franklin McKnight of 120 East Thomas Avenue; North East, Maryland 21901 was, on September 10, 2015, appointed personal representative of the estate of Ralph McKnight who died on August 16, 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 10<sup>th</sup> day of March, 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: Robert Franklin McKnight  
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: 09/17/2015, 09/24/2015, 10/01/2015

**David F. Foxx, Esq., Attorney**  
Jennifer L. Hammond, LLC  
103 Court House Plaza, Suite 202  
Elkton, Maryland 21921

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

To all Persons Interested in Estate No. 19986, the  
**Estate of Linda Diane Jackson**

Notice is given that Heather L. Curran of 649 Shimmering Run Court; Sykesville, Maryland 21784 and William J. Curran, Jr. of 33 Biscayne Parkway; Nashua, New Hampshire 03064 were, on September 18, 2015, appointed personal representatives of the small estate of Linda Diane Jackson who died on June 16, 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 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 claim 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: Heather L. Curran  
William J. Curran, Jr.  
Personal Representatives

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: 10/01/2015

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