

## 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

**Clara E. Campbell, Attorney**  
 Law Offices of Clara E. Campbell  
 190 East Main Street  
 Elkton, Maryland 21921

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

To all Persons Interested in Estate No. 20082, the  
**Estate of Marjorie L. Taylor**

Notice is given that Marilyn Ann Blankenship of 19 Greenwood Street; Elkton, Maryland 21921 and Deborah Ann Bowen of 196 Elk View Road; North East, Maryland 21901 were, on September 25, 2015, appointed personal representatives of the estate of Marjorie L. Taylor who died on July 14, 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 25<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: Marilyn Ann Blankenship  
 Deborah Ann Bowen  
 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: 10/08/2015, 10/15/2015, 10/22/2015

### Comptroller Invites College Officials

*Continued from page 1*

follow the curriculum - particularly the new physical therapy assistant program.

But the Comptroller is also seeing Cecil College as an example that is of great interest to the Maryland Board of Public Works. The Governor, Comptroller and State Treasurer are the members of the Board of Public Works and their role is to review any construction project that requires a state loan to build.

Franchot said he and Governor Larry Hogan are upset at the way some governmental entities are handling state monies.

For years, the state has backed many major construction projects throughout the state, he said.

"A lot of counties view these buildings as disposable," Franchot said.

Amid last week's rain storms, Franchot took a tour of Cecil College and said he is impressed with the renovation work at the college's gymnasium that transformed it into a building with greater function for the college.

As the nation and the states emerge from the recession, Franchot said that while the economy is improving, money is still tight. With school construction costing an average of \$380 a square foot, Franchot said he and Governor Hogan have agreed the Board of Public Works will be strict in their review of construction plans and incentives will be given to projects that focus on adaptive reuse of existing buildings.

"There's going to be financial incentives - and penalties," he said, noting that Cecil College represents the frugal approach to maintenance and growth that the Board of Public Works wants to see and he would like to invite Cecil College officials to the Board of Public Works to explain their approach.

"Cecil College represents an interesting institution that has embraced taking care of what is has in addition to building new buildings," Franchot said.



### Furnace Bay *Continued from page 1*

turned into farmland, a campground and now Furnace Bay Gold Course. A historic mansion sits on the property which was a home then apartments and now the club house. The grounds are beautiful and abundant in nature which has been owned by the Neff family.

"Mr. (Howard) Neff was the owner, he passed away in November of 2014," said Ellwood Little (in photo) of Furnace Bay, during an interview on Sunday afternoon. "Mrs. (Beverlee) Neff became the owner. It took two years to build the course in 1998 and 1999. We opened in May of 2000. It's a family operation and all done by the family. It's now run by Shelby Haley and Randy Neff. They're a great family."

Being out on the course is just as important as the sport itself, it is a chance to unwind. "When you're out there with your buddies for four hours, you enjoy it," Ellwood added. "You talk a little personal life and current events."

After putting on the 18th green, Ray Fadeley, left, and Rick Scarlato, (cover photo) both of Havre De Grace, had good things to say about their routine trip to Furnace Bay. "I've been playing here since the first week it was open," Rick said after returning their golf cart. "I remember when it was a KOA Campground a long time ago. They treat us good here. We play here every weekend. This course will make you play every club in your bag."

"We play here every Sunday as long as the creek don't rise to high," Ray said. "Friendly people and it's convenient. The place is pretty historical. I'm a bird watcher and you always see a lot of nature."

Many remember the area as a campground of 24 years. "We had the campground and Chesapeake View Farms," said Randy Neff. "We farmed this land. It's been a lot of things."

"We have loyal golfers on Saturday and Sundays. The eagles are back here now and the Osprey are here."

Furnace Bay Golf Course is located at 79 Chesapeake View Road in Perryville. For more info, call 410-642-6816 and look them up online at www.FurnaceBayGC.com.



**Your Community News Source:**  
[www.cecilguardian.com](http://www.cecilguardian.com)