

LEGAL NOTICE

Bryce J. Helfer, Esq., Attorney
Friedman & Friedman, LLP
409 Washington Avenue, Suite 900
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**Notice of Appointment
Notice to Creditors
Notice to Unknown Heirs**

To all Persons Interested in Estate No. 20152, the
Estate of Arthur I. McCowin

Notice is given that Angela L. Millsaps of 324 North Mulberry Street; Lancaster, Pennsylvania 17603 was, on November 12, 2015, appointed personal representative of the estate of Arthur I. McCowin who died on February 20, 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 (or to the probate of the decedent's will) shall file their objections with the Register of Wills on or before the 12th day of May, 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: **Angela L. Millsaps**
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: 11/19/2015, 11/26/2015, 12/03/2015

**TOWN OF PORT DEPOSIT
NOTICE OF WORK SESSION MEETINGS
Amendments to the Zoning Ordinance**

The Planning Commission for the Town of Port Deposit will conduct work session meetings in Town Hall, 64 S. Main Street, Port Deposit at 6:30 p.m. to consider proposed amendments to the Port Deposit Zoning Ordinance on the following dates:

December 3, 2015: Article XII, Section 219, 220 and 226; Article XV, Section 247; Article XVI, Sections 273, 274, 278, 279, 280 and 281 and December 10, 2015: Article XVII, Sections 288 – 318; Article XVIII, Sections 319 – 331; and Article XIX, Sections 332 – 339. The public is invited to attend.

The proposed amendments are available on our website at www.portdeposit.org or a copy is available at Town Hall, 64 S. Main St., Port Deposit. For more information contact Town Hall at 410.378.2121 or email the Town Administrator at vrinkerman@portdeposit.org

CG 11/19 11/26

Russack Associates, LLC
100 Severn Avenue, Suite 101
Annapolis, Maryland 21403

**SUBSTITUTE TRUSTEES' SALE OF VALUABLE
APARTMENT BUILDINGS**

**501 Evans Street, Perryville, Maryland 21903
(a/k/a Otsego Street, Tax ID #07-025181)**

Under and by virtue of the power of sale contained in a certain Real Estate Deed of Trust (the "Deed of Trust") from 501 Evan Street Properties, LLC, dated October 13, 2006, recorded in Book 2239 at Page 678 among the Land Records of Cecil County (Case No. 07-C-15001525), default as defined in said Deed of Trust having occurred, and at the request of the party secured thereby, the undersigned Substitute Trustees will sell at public auction at the Circuit Court for Cecil County, at the Courthouse Door, Elkton, 129 E. Main Street, on **December 9, 2015 at 10:00 AM.**

ALL THAT FEE-SIMPLE LOTS OF GROUND AND THE IMPROVEMENTS THEREON situated in Cecil County, MD and more fully described in the aforesaid Deed of Trust.

The property contains a total of four 1 bedroom and 1 bath units, one 2 bedroom and 1.5 baths unit and one 3 bedroom and 2 bath unit.

Terms of Sale: A cash deposit, certified check or cashier's check for \$20,000 will be required of the purchaser(s) at time and place of sale. The balance of the purchase price is to be paid in cash within ten (10) days following final ratification of the sale by the Circuit Court for Cecil County. Substitute Trustee will grant an additional 30 days to settle upon the receipt of an additional non-refundable deposit of \$10,000. Time is of the essence for the purchaser(s) performance. If the purchaser(s) fails to go to settlement the deposit shall be forfeited to the Substitute Trustees and all expenses of this sale (including attorney fees and full commission on the gross sales price of the sale) shall be charged against and paid from the forfeited deposit. In the event of resale the defaulting purchaser(s) shall not be entitled to any surplus proceeds or profits resulting from any resale of the properties regardless of any improvements made to the real properties. Interest to be charged on the unpaid purchase money at the rate of 5% from date of sale to the date funds are received by the Substitute Trustees. All other public charges or assessments, including but not limited to, environmental citations, water/sewer charges, ground rent, sanitary and/or metropolitan district charges, personal property taxes, real property taxes, tax sale redemption, condominium/HOA dues, are to be adjusted to the date of sale and assumed thereafter by the purchaser(s). The purchaser(s) shall be responsible for payment of any ground rent escrow, if required. The properties will be sold in "AS IS" condition, and without any representations or warranties, either express or implied, with respect to the nature, value, use, description or condition of the properties, equipment, fixtures or improvements. The properties are also being sold subject to all existing housing, building and zoning code violations, critical area and wetland violations, environmental problems, conditions or hazards, which may exist on or with respect to the properties and such state of facts that an accurate survey or physical inspection of the properties might disclose. Purchaser(s) shall be responsible for obtaining physical possession of the properties. If there are tenants in possession of all or part of the properties, the Substitute Trustees shall not be responsible for any tenant security deposit. The properties are being sold subject to easements, agreements, restrictions or covenants of record affecting same, if any. If the Substitute Trustees are unable to convey good and marketable title, the purchaser(s) sole remedy in law or equity shall be limited to the refund of the deposit to the purchaser(s). Upon refund of the deposit this sale shall be null and void and of no effect and the purchaser(s) shall have no further claim against the Substitute Trustees. Cost of all documentary stamps, transfer taxes, agricultural transfer taxes and settlement costs to be paid by the purchaser(s). In the event settlement is delayed for any reason and the properties are purchased by someone other than Note holder, there shall be no abatement of interest caused by the delay. The purchaser(s) at the foreclosure sale shall assume the risk of loss for the properties from the date of sale. The information contained herein was obtained from sources deemed to be reliable, but is offered for informational purposes only. The Auctioneer and the Substitute Trustees do not make representations or warranties with respect to the accuracy of this information. The acreage and square footage are approximate.

Daniel A. Staeven & George R. Roles, Substitute Trustees

Auctioneer:
Hunter's Auctioneer Services, Inc.
Norman Hunter, Auctioneer
2084 Jacob Tome Mem. Hwy
Port Deposit, MD 21904
(410) 658-6400

CG 11/19 11/25 12/3

Law Office of Hunter C. Piel, LLC
502 Washington Avenue, Suite 730
Towson, Maryland 21204

**SUBSTITUTE TRUSTEES' SALE
RESIDENTIAL REAL PROPERTY**

34 CAMBRY LANE, ELKTON, MARYLAND 21921

Under and by virtue of the power of sale contained in that certain Purchase Money Deed of Trust, executed by Roy H. Hanna, Jr., and dated March 17, 2004, and recorded among the Land Records of Cecil County, Maryland, at Liber 1614, page 614 (the "Deed of Trust"), the holder of the indebtedness secured by the Deed of Trust (the "Noteholder") having subsequently appointed Hunter C. Piel and Brian R. Greuter (the "Substitute Trustees") as Substitute Trustees by instrument duly executed, acknowledged and recorded among the Land Records of Cecil County, Maryland for the purposes therein contained, default having occurred under the terms of the Deed of Trust and at the request of the party secured thereby, the Substitute Trustees will offer for sale to the highest qualified bidder at a public auction to be held at the steps of the Circuit Court for Cecil County, Maryland, 129 E. Main Street, Elkton, Maryland 21921, on:

**Thursday, December 10, 2015
at 2:00 p.m.**

ALL OF THAT real property being situate in Cecil County, Maryland, and the improvements thereon (collectively, the "Property"), in fee simple, being more particularly described in the Deed of Trust, and generally known as 34 Cambry Lane, Elkton, Maryland 21921.

TERMS OF SALE: A deposit in the amount of Fifteen Thousand Dollars (\$15,000.00), payable in cash or certified check, will be required of the purchaser(s) at the time and place of sale. The balance of the purchase price shall be due in cash or by certified check with interest on the unpaid balance of the purchase price at the rate of six percent (6%) per annum from the date of sale to and including the date of settlement. In the event the Noteholder, or an affiliate thereof, is the successful bidder at the sale, such party will not be required to make a deposit or to pay interest on the unpaid purchase money. The Substitute Trustees reserve the right to reject any and all bids and to extend the time for settlement for any reason.

All senior liens, real estate taxes, recordation taxes, assessments, ground rents, water charges and municipal charges owed against the Property, which are not extinguished as a matter of law by the foreclosure sale, shall be the sole responsibility of the purchaser(s) and shall be paid for by the purchaser at settlement. In the event taxes or other municipal charges owing on or with respect to the Property have been prepaid they shall be adjusted at settlement between the Substitute Trustees and the purchaser(s) to the date of the foreclosure sale.

The Property will 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 Property or the improvement thereon. The Property will also be sold subject to: (a) all existing housing, building and zoning code violations; (b) all critical area and wetland violations; (c) all environmental problems, conditions and violations which may exist on or with respect to the Property; and (d) all matters and restrictions of record affecting the Property. The purchaser(s) at the foreclosure sale shall assume the risk of loss for the above-referenced Property immediately after the sale takes place. It shall be the purchaser(s)' responsibility to obtain possession of the Property following ratification of the sale by the Circuit Court for Cecil County, Maryland.

The Property will be sold subject to all easements, conditions, liens, restrictions, rights of redemption, covenants, encumbrances, ground rents, ground leases, such state of facts that an accurate survey or physical inspection of the Property might disclose, and agreements of record.

The purchaser(s) shall pay all state and local transfer taxes, recordation taxes and fees, title examination costs, attorneys' fees, conveyance fees and all other incidental settlement costs. The purchaser(s) shall settle and comply with the sale terms within twenty (20) days following the final ratification of sale by the Circuit Court for Cecil County, Maryland, unless said period is extended by the Substitute Trustees in Substitute Trustees' sole and absolute discretion. Time is of the essence.

In the event the purchaser(s) fails to go to settlement as required, in addition to any other legal or equitable remedies available, the Substitute Trustees may, without further order of the court, declare the aforementioned deposit forfeited and resell the Property at the purchaser's sole risk and expense. In such event, the defaulting purchaser(s) shall be liable for the payment of any deficiency in the purchase price, all costs and expenses of both sales, reasonable attorneys' fees, all other charges due, and incidental damages. The parties' respective rights and obligations regarding the terms of sale and the conduct of the sale shall be governed by and interpreted according to the laws of the State of Maryland.

If the Substitute Trustees are 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, without interest thereon. 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 Trustees or the Noteholder.

The information contained herein was obtained from sources deemed to be reliable, but is offered for informational purposes only. The Auctioneer, the Noteholder and the Substitute Trustees do not make any representations or warranties with respect to the accuracy of this information.

Hunter C. Piel,
Brian R. Greuter,
Substitute Trustees

For further information, contact:
Hunter C. Piel, Esquire
Law Office of Hunter C. Piel, LLC
502 Washington Avenue, Suite 730
Towson, Maryland 21204
(410) 849-4888

Alex Cooper Auctioneers, Inc.
908 York Road
Towson, Maryland 21204
(410) 828-4838

CG 11/19 11/25 12/3

MACo Winter Conference Will Be Held In December

The Maryland Association of Counties will hold their annual winter conference from December 9 to 11 at the Hyatt in Cambridge. Cecil County officials will join a group of an estimated 400 county leaders from across the state to discuss the upcoming state legislative session and to learn about a variety of topics. This year's MACo winter conference theme is Mission: Public Safety with a lot of information about the latest technology and tactics. The conference will also offer educational classes on a wide variety of topics from handling the news media to storm water management to medical marijuana.

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