Staeven & Associates, LLC 100 Severn Avenue, Suite 100 Annapolis, Maryland 21401

SUBSTITUTE TRUSTEES' SALE OF A **VALUABLE COLONIAL PROPERTY**

35 West Cherry Street, Rising Sun, MD 21911

Under and by virtue of the power of sale contained in a certain Real Estate Deed of Trust (the "Deed of Trust") from Melissa D. Hunter, by Ronda L. Fabian, her attorney in fact, dated October 20, 2006, recorded in Book 2232 at Page 434 among the Land Records of Cecil County (Case No. 07-C-15001778), 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 February 29, 2016 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 two story colonial home with 3 bedrooms and 1 bathroom and is on 0.22 acres of land more or less.

Terms of Sale: A cash deposit, certified check or cashier's check for \$10,000 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 \$8,000. 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 property regardless of any improvements made to the real property. 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 property 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 property and such state of facts that an accurate survey or physical inspection of the property might disclose. Purchaser(s) shall be responsible for obtaining physical possession of the property. If there are tenants in possession of all or part of the property, the Substitute Trustees shall not be responsible for any tenant security deposit. The property is 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 property is 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 property from the date of sale. The information contained herein was obtained from sources deemed to be reliable, but is offered for information 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 foo are approximate.

Daniel A. Staeven, George R. Roles Substitute Trustees

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

CG 2/11 2/18 2/25

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Jason Gregory Tanner, Proper Person 630 Mechanics Valley Road North East, Maryland 21901

Notice of Appointment Notice to Creditors Notice to Unknown Heirs

To all Persons Interested in Estate No. 20252, the

Estate of Susan Ann Tanner

Notice is given that Jason Gregory Tanner of 630 Mechanics Valley Road; North East, Maryland 21901 was, on January 28, 2016, appointed personal representative of the estate of Susan Ann Tanner who died on October 19, 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 decedents will) shall file their objections with the Register of Wills on or before the 28th day of July, 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:

- 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
- 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.

Jason Gregory Tanner Personal Representative

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

CG: 02/04/2016, 02/11/2016, 02/18/2016

Tina M. Graham, Proper Person 200 Woolens Road Elkton, Maryland 21921

Notice of Appointment Notice to Creditors Notice to Unknown Heirs

To all Persons Interested in Estate No. 20078, the

Estate of Donnie Wayne Robinson

Notice is given that Tina M. Graham of 200 Woolens Road Elkton, Maryland 21921 was, on January 19, 2016, appointed personal representative of the estate of Donnie Wayne Robinson who died on August 21, 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.

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:

- 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
- 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.

Tina M. Graham Personal Representative

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

CG: 01/28/2016, 02/04/2016, 02/11/2016

Petra L. Ritchie, Proper Person 2456 Appleton Road Elkton, Maryland 21921

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

To all Persons Interested in Estate No. 20257, the

Estate of Isabel Suarez

Notice is given that Petra L. Ritchie of 2456 Appleton Road; Elkton, Maryland 21921 was, on February 2, 2016, appointed personal representative of the small estate of Isabel Suarez who died on January 11, 2016 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:

- 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
- 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.

Petra L. Ritchie 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: 02/11/2016

Julie A. Price, Proper Person 2672 Red Toad Road Rising Sun, Maryland 21911

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

To all Persons Interested in Estate No. 20232, the

Estate of Gerald A. Sakers, Sr.

AKA: Gerald Allen Sakers

Notice is given that Julie A. Price of 2672 Red Toad Road; Rising Sun, Maryland 21911 was, on February 1, 2016, appointed personal representative of the small estate of Gerald A. Sakers, Sr. who died on December 21, 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:

- Six months from the date of the decedents death, except if the decedent died before October 1, 1992, nine months from the date of the decedent's death; or
- 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.

Julie A. Price

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: 02/11/2016