TRUSTEE SALE 242 Whays View Ln, Reedville, VA 22539 Aka 178 Whays View Ln, Reedville, VA 22539 Northumberland County

In execution of a Deed of Trust in the original

principal amount of \$156,650.00, dated August 16, 1994 recorded in the Clerk's Office of the Circuit Court of the Northumberland County, Virginia, in Book No. 372, at Page 524, at the request of the holder of the Note, the undersigned Substitute Trustee will offer for sale at public auction at the entrance to the Circuit Court of Northumberland County, 220 Judicial Place, Heathsville, on December 28, 2022 at 12:00 PM the property described in said deed, located at the above address and briefly described as:

County, 220 Judicial Place, Heathsville, on December 28, 2022 at 12:00 PM the property described in said deed, located at the above address and briefly described as:

Containing One (1.00) acre, more or less, and Ninety-Four Hundredths (0.94) of an acre, more or less, as shown on plat of survey recorded in Deed Book 372 at Page 529, with any improvements thereon

Subject to any and all covenants, condi-

tions, restrictions, easements, and all other matters of record taking priority over the Deed of Trust, if any, affecting the aforesaid property.

TERMS OF SALE: CASH: A deposit of \$20,000.00 or 10% of the sales price, whichever is lower, cash or certified check will be required at the time of sale, but no more than \$10,000.00 of cash will be accepted, with settlement within fifteen (15) days from the date of sale. Sale is subject to post sale confirmation that the borrower did not file for protection under the U.S. Bankruptcy Code prior to the sale which affects the validity of the sale, as well as to post-sale confirmation

of the status of the loan with the loan servicer including, but not limited to, determination of whether the borrower entered into any repayment agreement, reinstated or paid off the loan prior to the sale. In any such event, the sale shall be null and void, and the Purchaser's sole remedy, in law or equity, shall be the return of his deposit without interest. Additional terms may be announced at the

time of sale. Pursuant to the Federal Fair Debt Collection Practices Act, we advise you that this firm is a debt collector attempting to collect the indebtedness referred to herein and any information we obtain will be used for that purpose.

SAMUEL I. WHITE, P.C., Substitute Trustee

This is a communication from a debt collector. FOR INFORMATION CONTACT:
SAMUEL I. WHITE, P.C. (80163)
596 Lynnhaven Parkway Suite 200
Virginia Beach, VA 23452
757-457-1460 - Call Between 9:00 a.m. and 5:00 p.m. or visit our website at

www.siwpc.net