

**NOTICE OF TRUSTEE'S SALE OF
VALUABLE PROPERTY AT
Lot 103 Lois Lane, Mineral, VA 23117**

In execution of that certain First Deed of Trust dated March 31, 2023 recorded among the land records of Louisa County, Virginia (the "Land Records") in Deed Book 1892, at Page 31 (the "Deed of Trust"), default having been made in the payment of the indebtedness thereby secured, the undersigned will offer for sale at public auction on

November 6, 2024 at 10:00 a.m.

In front of the main entrance to Louisa County Circuit Court Courthouse, 100 W. Main Street, Louisa, VA 23093, all of that certain parcel of land located in Louisa County, Virginia (together with all improvements and fixtures thereon, if any, and all other rights and property encumbered and otherwise defined in the Deed of Trust) described as follows:

Lot 103, Section III, Overton Fork Subdivision, on that plat of survey dated February 1990, made by James H. Bell, Jr. P.C., Professional Land Surveyor, and recorded in the Clerk's Office of the Circuit Court of Louisa County, Virginia, in Plat Book 8 at Page 399.

(hereinafter referred to as the "Property").

STREET ADDRESS/LOCATION:	Lot 103 Lois Lane, Mineral, VA 23117
COUNTY TAX MAP/RPC No.:	45D 3 103

TERMS OF SALE: CASH. A bidder's deposit of **Ten Thousand Dollars (\$10,000.00)**, or ten percent (10%) of the sales price, whichever is less, by cash or by certified or cashier's check, will be required at the time of sale with the balance due at settlement, which will be held on or before thirty (30) days from the date of sale at the offices of the trustee. **TIME IS OF THE ESSENCE.**

All costs of the conveyance, which shall be by special warranty deed, are to be at the cost of the purchaser. Past due real estate taxes, if any, are to be paid from proceeds of sale and real estate taxes for the current year to be adjusted to the date of sale.

The sale is subject to filed and unfiled mechanic's liens having priority over the Deed of Trust and other applicable senior liens and encumbrances, if any, affecting the Property and all covenants, conditions, restrictions, rights-of-way, easements, declarations and reservations, if any, contained in the deeds and any other documents forming the chain of title thereto.

THE PROPERTY, AND ALL THE IMPROVEMENTS TO THE PROPERTY, IF ANY, SHALL BE CONVEYED IN "AS IS" CONDITION AND WITHOUT WARRANTY OF ANY KIND, INCLUDING ANY WARRANTY AS TO THE PHYSICAL CONDITION, FREEDOM FROM STRUCTURAL DEFECTS, CONSTRUCTION IN A WORKMANLIKE MANNER, FITNESS FOR HABITATION, EXTENT OF ZONING, OR ENVIRONMENTAL CONDITIONS.

Additional terms may be announced at the time of sale and shall be contained in a memorandum of sale which the successful bidder shall be required to sign. The memorandum of sale is available for review at the offices of the undersigned substitute trustee during normal business hours prior to the sale.

In the event the Trustee deems it best for any reason at any time to postpone or continue this sale from time to time, such notice of postponement or setting over will be announced in a manner deemed reasonable by the Trustee and in accordance with the Deed of Trust and Virginia law.

ROBERT B. BAUMGARTNER
Substitute Trustee
44365 Premier Plaza, #110
Ashburn, VA 20147

FOR MORE INFORMATION CONTACT:

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