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TRUSTEE’S SALE OF VALUABLE REAL ESTATE

The undersigned Substitute Trustee, by virtue of the authority vesting in her by that certain Deed of Trust recorded on October 31, 2002, in the Office of the Clerk of the County Commission of Clay County, West Virginia, in Book 105 at Page 44, Charles Ramsey and Connie Ramsey did convey unto James B. Crawford, Ill, as Original Trustee, certain real property described in said Deed of Trust; and the beneficiary has elected to appoint Elk River Trustees Inc., as Substitute Trustee by virtue of a Substitution of Trustee recorded in the aforesaid Clerk’s Office; the undersigned Substitute Trustee has been requested, in writing, by the beneficiary of said Deed of Trust to sell the real estate described below, as there has been a default under the terms and conditions of said Deed of Trust. Therefore, the undersigned Substitute Trustee having been instructed by Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2019-1 to foreclose thereunder will offer for sale, at a public auction at the front door of the Clay County Courthouse in Clay, West Virginia, on

January 13, 2027 at 12:00 PM

the following described real estate, together with its easements, improvements, and appurtenances thereunto belonging, situate in Union District, Clay County, West Virginia, and more particularly bounded and described as follows:

LEGAL DESCRIPTION

Situate between Dulls Creek and Laurel in Union District, Clay County, West Virginia, and further bounded and described as follows:

BEGINNING at a 1/2 iron rod at the westerly edge of Secondary 13/1 and a 0.63 acre lot, thence with road right-of-way; S-10-42- E. 61.18’ to a point; thence; S-04-26-W., 189.27’ to a 2” iron pipe, corner to Charles Nichols, thence; N-34-50-W passing a 1” iron pipe at 100.3’ to a 1/2” iron rod, at a total of 280’, thence; N-83-22-E 164.3’ to the place of beginning, containing 0.50 acres, more or less.

The property was reported to have an address of: 269 Pumpkin Ridge Road, Procious, WV 25164.

The above referenced real estate will be conveyed with no covenants of warranty and subject to any and all easements, rights of way, conditions, covenants, restrictions, exceptions, reservations, leases and other servitudes, which may be a matter of record in the aforesaid Clerk’s Office or visible upon the ground. The sale of the referenced real estate will also be subject to all prior liens and including any and all other deeds of trust, judgments, liens, and all other encumbrances of any nature whatsoever, if any, having priority over the subject Deed of Trust.

The subject property will be sold in an “AS IS” condition. The Substitute Trustee makes no representations and warranties of any kind or character including, but not limited to, the condition of the real estate or the title to the real estate to be conveyed. The Substitute Trustee shall be under no duty to cause any existing tenant or person occupying the subject property to vacate said property.

In the event that there are federal tax liens against the property, the United States has the right to redeem the property within a period of one hundred twenty (120) days from the date of the sale. The Substitute Trustee reserves the right to adjourn the sale for a time, or from time to time, without further notice, by announcement at the time and place of the foreclosure sale described herein.

TERMS OF SALE

1. $5,000.00 (Five Thousand Dollars) in cash and/or certified funds made payable to “Clunk Hoose Co, LPA” due as a deposit at the time of sale, with the balance due and payable within thirty (30) days of sale. Personal checks will not be accepted.
2. The purchaser at the sale shall be responsible for payment of all real estate taxes.
3. The purchaser shall be responsible for payment of the recording cost of the deed and also for payment of the tax on the privilege of transferring the real property (transfer tax) imposed by West Virginia Code § 11-22-2.
4. The parties secured by the Deed of Trust reserve the right to purchase the property at the foreclosure sale.

Elk River Trustees Inc.,
714 Venture Drive, #132
Morgantown, WV 26508
Telephone: 304-241-6962
Reference file # 26-02820