

HYATT & WEBER, P.A.
200 Westgate Circle, Suite 500
Annapolis, Maryland 21401
410-266-0626

SUBSTITUTE TRUSTEES' SALE
OF
VALUABLE, FEE-SIMPLE PROPERTY
IMPROVED BY A RESIDENTIAL DWELLING
Known as
6364 Euclid Avenue, Elkridge, Maryland 21075
(formerly known as 6358 Euclid Avenue, Elkridge, Maryland 21075)

Under and by virtue of the power of sale contained in a certain Purchase Money Deed of Trust from Mark D. Dudek, dated December 28, 2006, and recorded in Liber 10509, folio 041, among the Land Records of Howard County, Maryland, default having occurred under the terms thereof and at the request of the party secured thereby, the undersigned Substitute Trustees will sell at public auction, at the front entrance of the Court House for the Circuit Court for Howard County, Maryland on:

TUESDAY, JULY 27, 2010 AT 9:30 A.M.

ALL THAT property situated in Howard County, Maryland and described as follows:

Being known and designated as Lots numbered 358 and that one-half of Lot 357 which adjoins Lot No. 358 for its full length, and Lot numbered 359 in the subdivision known as "Plat of Harwood Park", as per plat thereof recorded among the Land Records of Howard County, Maryland in Plat Book J.H.O. 60 at Plat Number 115, now recorded in Plat Book CMP 5300.

The property and any improvements thereon will be sold subject to conditions, restrictions and agreements of record, or otherwise, affecting the same, if any. The property and improvements thereon are being sold without warranty, express or implied, of any kind, in "as is" condition.

TERMS OF SALE: A cash deposit or certified check for \$46,000.00 required of the purchaser at the time of sale, balance in cash, certified check or cashier's check at settlement, which must occur within ten (10) days following final ratification of sale by the Circuit Court for Howard County, unless said period is extended by the Substitute Trustees, their successors or assigns, in their sole discretion, time being of the essence. Interest to be paid on the unpaid purchase price at the rate of 7.25% per annum from the date of sale to date of settlement. In the event purchaser fails to proceed to settlement as required herein, in addition to any other legal or equitable remedies available to them, the Substitute Trustees may, without further order of the court, declare the aforementioned deposit forfeited and resell the property at the purchaser's risk and expense. In such event, the defaulting purchaser 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. Taxes and water rent to be adjusted to date of sale. Condominium fees and/or Homeowners Association dues, or any other private charge or assessment, if applicable, shall be adjusted to the date of sale and assumed thereafter by the purchaser. All other public charges and

assessments, payable on an annual basis, including sanitary and/or metropolitan district charges, to be adjusted for the current year to date of sale and assumed thereafter by the purchaser. It shall be the responsibility of the purchaser to obtain possession of the property. Purchaser assumes the risk of loss or damage from the date of sale forward. Cost of all documentary stamps, transfer taxes, title examination, document preparation and title insurance shall be borne by the purchaser. Purchaser must pay document review fee of \$395.00 to Hyatt & Weber, P.A. at settlement. The Substitute Trustees reserve the right to modify the requirements for bidders' deposits, to withdraw the property from the sale prior to the termination of bidding and to postpone the sale. If Substitute Trustees are unable to convey good and marketable title to the property, the sole remedy of the purchaser shall be limited to the refund of the deposit of the purchaser. Upon refund of the deposit, the sale shall be void and of no effect, and the purchaser shall have no further claim against the Substitute Trustees. The beneficiary, or any subsidiary of beneficiary, named in the deed of trust being foreclosed upon shall be excused from posting a deposit.

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

Financing may be available for qualified successful bidder. Please contact Christie Hambruch at 410-260-2000 for more information.

Alan J. Hyatt, Jonathan M. Wall and David A. Katz, Substitute Trustees.

(Atlantic Auctions logo)

L:\Hyatt\0963Severn Delinq\963.1363\Legal Ad.June 10.doc