

O'Connor, Hammel & Butler, P.A.  
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**TRUSTEE'S SALE**  
**VALUABLE FEE SIMPLE PROPERTY**  
**23 TERRACE ROAD**  
**ESSEX, MD 21221**

Pursuant to the Order of the Circuit Court for Baltimore County dated February 28, 2024, Case No. C-03-FM-23-005838, wherein the Court appointed James D. O'Connor as Trustee to sell, including by public auction, the real property known as 23 Terrace Road, Essex, Maryland 21221, the undersigned Trustee will sell at public auction AT THE BALTIMORE COUNTY COURTHOUSE (PATRIOT PLAZA ENTRANCE), 401 BOSLEY AVENUE, TOWSON, MD ON,

**WEDNESDAY, JULY 17, 2024 AT 11:00 A.M.**

ALL THAT FEE SIMPLE LOT OF GROUND AND THE IMPROVEMENTS THEREON situated in the Fifteenth Election District of Baltimore County, MD; Parcel ID #1501950050.

The property is believed to be improved by an 1,040 sq. ft. house on a 5,000 sq. ft. lot.

The property will be sold in an "AS IS" condition without either express or implied warranty or representation, including but not limited to the description, fitness for a particular purpose or use, structural integrity, physical condition, availability of utilities, flood hazard, lead paint violations, construction, extent of construction, workmanship, materials, liability, zoning, subdivision, environmental condition, merchantability, compliance with building or housing codes or other laws, ordinances or regulations or other similar matters, and subject to easements, agreements and restrictions of record, and to any rights of tenants or other parties or persons in possession which affect the same, if any.

TERMS OF SALE: A deposit of \$12,500 in the form of a certified check, a cashier's check or in such other form as the Trustee may determine, at his sole discretion, will be required from purchaser at time of sale, balance in cash upon final ratification of sale by the Circuit Court of BALTIMORE COUNTY, interest to be paid at the rate of six percent (6.0%) on unpaid purchase money from date of sale to date funds are received in the office of the TRUSTEE. Within two (2) days of the date of sale, the purchaser will be required to increase the deposit to ten percent (10%) of the purchase price. The purchaser will be required to complete settlement of the purchase within TEN (10) DAYS of the ratification of the sale by the Court. In the event that the purchaser fails to go to settlement as required, the aforementioned deposit may be forfeited or the property may be resold at the risk and expense of the purchaser and purchaser shall be liable for the payment of any deficiency in the purchase price, all costs and expenses of resale, reasonable attorneys' fees, and all other charges due and incidental and consequential damages. Purchaser waives personal service of any motion for resale on purchaser and/or any corporate designee, and expressly agrees to accept service by regular mail directed to the address provided by purchaser at the time of sale. The defaulting purchaser shall not be entitled to any surplus proceeds or profits resulting from any resale of the property. Adjustment of all real property taxes and any and all public and/or private charges or assessments, to the extent such amounts survive sale, including water/sewer, ground rent and front foot benefit charges, condo/HOA assessments, if any, to be adjusted to the date of sale and thereafter assumed by purchaser. Purchaser is responsible for any recapture of homestead tax credit. Cost of all documentary stamps, recordation and transfer taxes shall be borne by the purchaser. Physical possession of the property shall be the responsibility of the purchaser. If the TRUSTEE is unable to convey good and marketable title, the purchaser's sole remedy in law or equity shall be limited to the refund of the aforementioned deposit. Upon refund of the deposit, this sale shall be void and of no effect, and the purchaser shall have no further claim against the TRUSTEE.

Note: The information contained herein was obtained from sources deemed to be reliable, but is offered for information purposes only. The Auctioneer and the Trustee do not make any representations or warranties with respect to the accuracy of the information contained herein. Prospective purchasers are urged to make their own investigation.

James D. O'Connor, Trustee

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