NOTICE OF TRUSTEE'S SALE Route 985, Witcher Road, Turkey Cock Mountain, Penhook, VA Tax Map 106-24 (116.68 acres) FRANKLIN COUNTY, VA

In execution of a credit line deed of trust dated June 13, 2012 (the "Deed of Trust"), recorded in the Office of the Circuit Court of Franklin County, Virginia, in Deed Book 1015, Page 2248, the undersigned substitute Trustees, any or all of whom may act, will offer for sale at the farm road entrance of property located at 329 Sago Road, Penhook, Virginia, on **March 14, 2020, at 10:00 a.m.**, the above-referenced property located at or near Route 985, Witcher Road, Turkey Cock Mountain, Franklin County, Virginia, which property is more particularly described as follows:

Tax Map # 106-24: All that certain tract or parcel of land, situate in the Snow Creek Magisterial District of Franklin County, Virginia, containing 116.68 acres, more or less, according to the current Franklin County land records, being sold by the boundary and not by the acre. NOTE: The original deed of conveyance dated March 6, 1961 of record in the Franklin County Circuit Court Clerk's Office in Deed Book 184, at Page 57, states that the property front on State Secondary Road No. 652 but the current Franklin County Tax Maps show that the property fronts on State Route 985 (Witcher Road).

This sale is subject to all liens, easements, restrictions, conditions, and reservations of record affecting the title to the property hereinabove described, to the extent any of them have priority over the lien of the Deed of Trust.

TERMS AND CONDITIONS OF SALE:

1. Substitute Trustee has employed an auction company. The successful bidder will be required to execute a Memorandum of Trustee's Sale outlining additional terms of sale and settlement that will be available for review prior to the announcement of sale.

2. DEPOSIT: \$10,000.00 deposit on sale day in certified funds with a wire transfer to the Substitute Trustee in an amount necessary to bring the deposit to a total of 10% of the sale price to be received by the Substitute Trustee no later than 5:00 pm EDT on Wednesday March 18, 2020. The balance of the purchased price is due within 30 days of the sale date. Real estate taxes will be prorated as of the sale date. **Time is of the essence.**

3. ANNOUNCEMENTS: Announcements made on day of sale take precedence over all prior communications, both verbal and written, concerning the sale or the property.

4. BUYER'S PREMIUM: A 10% buyer's premium will be in effect on day of sale that is added to the high bid amount to determine the contract sales price.

5. "AS-IS", "WHERE-IS": The property is being sold "AS-IS", "WHERE-IS". Potential buyers must perform such independent investigations with respect to the property as they deem necessary.

6. ADVERTISEMENTS: All information provided by Auction Company and Substitute Trustee is deemed reliable but is not warranted. Information contained in the brochure and any advertisements by Auction Company are subject to verification by all parties relying on it. No liability for its accuracy, error or omission is assumed by Auction Company or Substitute Trustee.

7. REPRESENTATION: Auction Company and its representatives represent the party foreclosing on the property.

8. BID INCREMENTS: Auctioneer reserves the right to set bid increments and to establish the bid sequences for the order of the sale and/or to change both.

9. TYPE OF AUCTION: Trustee Foreclosure Auction - to be Sold "ABSOLUTE" - REGARDLESS OF THE PRICE. Lienholders reserve the right to bid at the sale.

Employees, directors and officers of Farm Credit of the Virginias, ACA, and their immediate family and companies in which they have an interest are not eligible under federal regulations to purchase this property at foreclosure.

Bryson J. Hunter, F. B. Webster Day and Peter M. Pearl, Substitute Trustees

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