



FLORANCE GORDON BROWN
A PROFESSIONAL CORPORATION

Direct Dial: 804.697.5128
Direct Fax: 804.697-5147
hjones@fgb.com

January 23, 2024

**VIA CERTIFIED MAIL, RETURN
RECEIPT REQUESTED, AND FIRST-CLASS MAIL**

Dean Atlantic, LLC
c/o Kyle H. Wingfield, Registered Agent
200 S. 10th Street
Suite 1600
Richmond, VA 23219-4061

Dean Atlantic, LLC
2575 Homeview Drive
Henrico, VA 23294-1700

Dean Atlantic, LLC
11213 Ascot Drive
Midlothian, VA 23112

Jerry D. Howard
11213 Ascot Drive
Midlothian, VA 23112

Sonia A. Howard, Guarantor
11213 Ascot Drive
Midlothian, VA 23112

Jerry Howard
c/o H. Darden Hutson
4807 Hermitage Road
Suite 205
Richmond, VA 23226

Sonia Howard
c/o H. Darden Hutson
4807 Hermitage Road
Suite 205
Richmond, VA 23227

Specialty Contract Services, LLC
c/o Kyle H. Wingfield, Registered Agent
200 S. 10th Street
Suite 1600
Richmond, VA 23219-4061

Strategic Grace, LLC
2575 Homeview Drive
Henrico, VA 23294

Specialty Contract Services, LLC
2575 Homeview Drive
Henrico, VA 23294

Strategic Grace, LLC
11213 Ascot Drive
Midlothian, VA 23113

Specialty Contract Services, LLC
11213 Ascot Drive
Midlothian, VA 23112

Strategic Grace, LLC
c/o Kyle H. Wingfield, Registered Agent
200 S. 10th Street
Suite 1600
Richmond, VA 23219-4061

Specialty Contract Services
c/o David Spiro
2400 Old Brick Road
Glen Allen, VA 23063

ATTORNEYS AND COUNSELORS AT LAW

NOTICE OF FORECLOSURE SALE

To Whom It May Concern:

Dean Atlantic, LLC, Specialty Contract Services, LLC, and Strategic Grace, LLC (collectively, the "Borrowers") are the makers of a U.S. Small Business Administration Note dated as of April 30, 2019, payable to First National Bank of Pennsylvania, (the "Lender"), in the stated principal amount of \$1,206,000.00 (the "Note"). The loan that is evidenced by the Note shall be referred to in this letter as the "Loan."

Repayment of the Loan is secured by a Deed of Trust and Security Agreement, dated as of April 30, 2019, recorded on May 2, 2019 in the Clerk's Office of the Circuit Court of the County of Henrico, Virginia in Deed Book 5846, Page 1127, Instrument No. 201900012324 (the "Deed of Trust")

The Deed of Trust encumbers certain real property located at 2575 Homeview Drive, Henrico, Virginia (the "Real Property") and certain associated personal property rights and interests (the "Personal Property" and collectively with the Real Property, the "Property"). The undersigned has been appointed to serve as one of the substitute trustees under the Deed of Trust, pursuant to a Substitution of Trustee dated as of February 6, 2023, and recorded on February 15, 2023 as Instrument No. 202300003222, copy of which is enclosed, and has been named as one of the designated trustees under the Deed of Trust.

The Lender has declared the Borrowers in default of its obligations under the debt and security documents relating to the Loan. The Borrowers are hereby given reiterated notice that the Loan, the indebtedness evidenced by the Note, and all of the associated debts and obligations, including all principal, interest, and other lawful charges secured by the Deed of Trust have accordingly been accelerated and are immediately due and payable in full.

The Borrower is hereby given further notice that the Property will be sold pursuant to the power of sale contained or incorporated in the Deed of Trust. The sale will be conducted by public auction at 2575 Homeview Drive, Henrico, VA 23294, starting at 2:00 p.m. on February 26, 2024, unless the entire balance of the Note (including all principal, accrued and unpaid interest, late charges, and collection costs) and all amounts due under the Deed of Trust (the "Payoff Amount") are paid in full in immediately available funds prior to the foreclosure sale. The Payoff Amount changes daily; therefore, you should contact the Lender to obtain the Payoff Amount as of a date certain.

Pursuant to Virginia Code § 55.1-322, enclosed is a copy of an advertisement that will be published in the *Richmond Times Dispatch* on February 2, 9, 16 and 23, 2024. Please read this advertisement carefully because it contains details pertinent to the foreclosure sale. The foreclosure sale of the Property will be made subject to all existing easements, agreements, liens, and covenants having priority over the liens of the Deed of Trust.

Pursuant to Virginia Code § 55.1-321, this notice is being sent to the Borrowers and the

current owners of the property by certified mail, return receipt requested, at least fourteen (14) days prior to the foreclosure sale, at the last known addresses shown on the books and records of Lender.

This notice is sent to the debtors, the guarantors and the present owner of the real estate by Certified Mail, Return Receipt Requested, and by First Class U. S. Mail, at least 14 days prior to the foreclosure sale at the last known address for such debtor and owner shown on the records of the Noteholder.

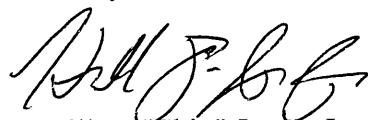
THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IT IS ACKNOWLEDGED THAT SPECIALTY CONTRACT SERVICES, LLC D/B/A SPECIALTY DRAPERY'S CHAPTER 7 BANKRUPTCY PROCEEDING CASE NO. 22-31313-KLP HAS BEEN TERMINATED EFFECTIVE AUGUST 24, 2023. NO ACTION IS BEING TAKEN IN VIOLATION OF THAT PROCEEDING.

IT IS FURTHER ACKNOWLEDGED THAT GUARANTORS JERRY DEAN HOWARD, JR. AND SONIA ANN HOWARD'S CHAPTER 7 BANKRUPTCY PROCEEDING ASSIGNED CASE NO. 22-33461-KRH HAS BEEN DISCHARGED EFFECTIVE MARCH 15, 2023 AND THIS NOTICE IS PROVIDED TO MR. AND MRS. HOWARD FOR INFORMATIONAL PURPOSES ONLY AND NOT IN VIOLATION OF THAT BANKRUPTCY PROCEEDING.

You are welcome to contact us if you have any questions about the matters stated in this letter. Inquiries regarding the sale process should be directed to the designated auctioneer: Auction Management Company, Attn: Jeb Howell, jeb@amcbid.com

Sincerely,



Hamill D. "Skip" Jones, Jr. *DJD*
Substitute Trustee

Enclosure

cc: First National Bank of Pennsylvania c/o Timothy G. Moore, Esquire
Jeb Howell, via email at [jeb@amcbid](mailto:jeb@amcbid.com)

VIRGINIA LAND RECORD COVER SHEET

Commonwealth of Virginia VA. CODE §§ 17.1-223, -227.1, -249

FORM A - COVER SHEET CONTENT

Instrument Date: 2/6/2023

Instrument Type: ST

Number of Parcels: 1 Number of Pages: 2

City County HENRICO COUNTY COURT
CIRCUIT COURT

Tax Exempt? VIRGINIA/FEDERAL CODE SECTION

Grantor:

Grantee:

Business/Name

1 Grantor: DEAN ATLANTIC LLC
Grantor:

1 Grantee: JONES, HAMILL D JR
Grantee:

2 Grantee: BERNHARDT, DAVID F
Grantee:

Grantee Address

Name: HAMILL D JONES JR

Address: 901 EAST CARY STREET, SUITE 1900

City: RICHMOND State: VA Zip Code: 23219

Consideration: \$0.00 Existing Debt: \$0.00 Actual Value/Assumed: \$0.00

PRIOR INSTRUMENT UNDER § 58.1-803(D):

Original Principal: \$0.00 Fair Market Value Increase: \$0.00
Original Book No.: Original Page No.: Original Instrument No.:

Prior Recording At: City County Percentage In This Jurisdiction: 100%

Book Number: Page Number: Instrument Number:

Parcel Identification Number/Tax Map Number: 759-756-8555-006

Short Property Description: UNIT 2575 HOMEVIEW CONDOMINIUM

Current Property Address:

City: HENRICO State: VA Zip Code: 23294

Instrument Prepared By: FLORANCEGORDONBROWN Recording Paid By: FLORANCEGORDONBROWN, PC

Recording Returned To: FLORANCEGORDONBROWN, PC

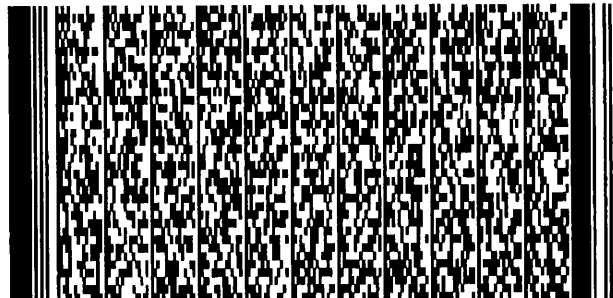
Address: 901 EAST CARY ST, SUITE 1900

City: RICHMOND State: VA Zip Code: 23219

RECORDED IN
COUNTY OF HENRICO, VA
HEIDI S. BARSHINGER
CLERK OF CIRCUIT COURT
FILED Feb 15, 2023
AT 11:36 am
BOOK 06448
START PAGE 2274
END PAGE 2275
INSTRUMENT #
202300003222

MFR

(Area Above Reserved For Deed Stamp Only)



VIRGINIA LAND RECORD COVER SHEET

Commonwealth of Virginia VA. CODE §§ 17.1-223, -227.1, -249

FORM B – ADDITIONAL GRANTORS/GRANTEES

Instrument Date: 2/6/2023

Instrument Type: ST

Number of Parcels: 1 Number of Pages: 2

City County HENRICO COUNTY COURT
CIRCUIT COURT



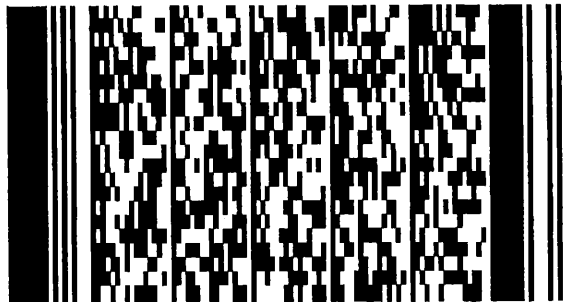
(Area Above Reserved For Deed Stamp Only)

Grantor Business/Name

- Grantor:
- Grantor:
- Grantor:
- Grantor:
- Grantor:
- Grantor:
- Grantor:
- Grantor:

Grantee Business/Name

- 3 Grantee: OBERSKI, DANIEL S
- Grantee:
- Grantee:
- Grantee:
- Grantee:
- Grantee:
- Grantee:
- Grantee:



This document prepared by
FLORANCEGORDONBROWN, P.C.
901 East Cary Street
Suite 1900
Richmond, VA 23219
Tax Map Number: 759-756-8555-006
Title Insurance: None

APPOINTMENT OF SUBSTITUTE TRUSTEE

KNOW ALL MEN BY THESE PRESENTS: That FIRST NATIONAL BANK OF PENNSYLVANIA, the party secured by the Deed of Trust and Security Agreement from DEAN ATLANTIC, LLC, a Virginia limited liability company, to HAIRFIELD-MORTON, and any successor replacement officer, Trustee, dated April 30, 2019, recorded May 2, 2019, in the Clerk's Office, Circuit Court of the County of Henrico, Virginia, in Deed Book 5846, Page 1127, Instrument No. 201900012324, securing the principal sum of \$1,206,000.00, interest and other amounts (the "Deed of Trust"), and conveying the real estate described in the Deed of Trust, does hereby, in accordance with the provisions of Section 55.1-320(9), Code of Virginia, 1950, as amended, and the Deed of Trust designate and appoint HAMILL D. JONES, JR., DAVID F. BERNHARDT, and DANIEL S. OBERSKI, residents of the City of Richmond, County of Henrico, and County of Hanover, Virginia, respectively, as Substitute Trustees, any one of whom may act. The business address of the Substitute Trustees is 901 E. Cary Street, Suite 1900, Richmond, Virginia 23219.

WITNESS the following signature and seal this 6 day of February, 2023.

FIRST NATIONAL BANK OF PENNSYLVANIA

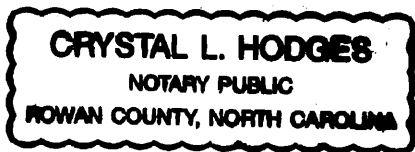
By: Saskia Morrison (SEAL)

Title: AVT

STATE/Commonwealth of North Carolina
CITY/COUNTY OF Rowan, to-wit:

The foregoing Appointment of Substitute Trustee was acknowledged before me this 6 day of February, 2023, by Saskia Morrison of First National Bank of Pennsylvania, on behalf of the bank.

My commission expires: 12/31/2023
Registration No.: 20033530059



Crystal L. Hodges
Notary Public

INSTRUMENT # 202300003222
RECORDED IN THE CLERK'S OFFICE OF
HENRICO COUNTY ON
FEBRUARY 15, 2023 AT 11:36AM

HEIDI S. BARSHINGER, CLERK
RECORDED BY: MFR

TRUSTEE'S SALE
2575 Homeview Drive, Henrico, VA 23227
Tax Map ID No. 759-756-8555-006

In execution of Deed of Trust and Security Agreement dated as of April 30, 2019, recorded May 2, 2019 in the Henrico County Circuit Court Clerk's Office in Deed Book 5846, Page 1127, Instrument No. 201900012324 (the "Deed of Trust"), the undersigned substitute trustee (the "Trustee"), by and through the designated auction firm Auction Management Company (the "Auctioneer"), and at the request of the present holder (the "Secured Party") of the obligations that are secured by the Deed of Trust, will offer for sale at public auction, **at 2575 Homeview Drive, Henrico, Virginia 23294 on February 26, 2024 at 2:00 p.m.**, the real property located in the County of Henrico, Virginia and generally known and identified as:

2575 Homeview Drive, Henrico, VA, as more particularly
described in the Deed of Trust (the "Property")
[Tax Map ID No. 759-756-8555-006]

TERMS OF SALE: Cash. The Property will be offered for sale "AS IS, WHERE IS" and "WITH ALL FAULTS" and will be conveyed by special warranty deed without any warranties and the conveyances will be subject to all encumbrances, rights, reservations, covenants, conditions, easements, restrictions and statutory liens, if any, having priority over the Deed of Trust as they may lawfully affect the Property. The Trustee, the Auctioneer and the Secured Party make no representation or warranty whatsoever as to the existence, survival or terms of any lease, tenancy or possessory arrangement, and no credit shall be given against the purchase price for any associated security deposit(s).

Except for the special warranty contained in the deed, the Trustee, the Secured Party and the Auctioneer disclaim all warranties of any kind for the Property, including without limitation any warranty relating to the zoning, physical or environmental condition, habitability, fitness for a particular purpose and merchantability. The risk of loss or damage to the Property shall be

borne by the successful bidder from and after the date of the auction. The successful bidder shall assume all obligations for continuation of utility services to the Property. Securing possession and control of the Property following closing shall be the sole responsibility of the successful bidder.

An initial bidder's deposit in cash or by certified or cashier's check of the lesser of 10% of the final amount bid, or \$25,000.00, must be shown to the Trustee and the Auctioneer prior to the auction in order to be approved to participate subject to bidder prequalification. Immediately after the sale, the successful bidder shall execute a contract of sale with the Trustee, a form of which is available for review upon request,

If the successful bidder fails to timely close, the deposit shall be forfeited and (at the option of the Trustee) the Property may either be resold at the risk and expense of the defaulting successful bidder or the Trustee and the Secured Party may accept the next highest bid for the Property. The defaulting successful bidder shall be liable for any deficiency resulting from such next-highest closing or resale, and shall remain liable for any operating shortfall on account of the Property until closing of any such resale.

Settlement in full shall be made in cash at 901 East Cary Street, Suite 1900, Richmond, Virginia, within 30 days of sale, time being of the essence. Additional procedures, terms and conditions may be announced at the time of sale, and shall control.

HAMILL D. JONES, JR.
Trustee

FOR INFORMATION CONCERNING THE AUCTION TERMS CONTACT:

Hamill D. "Skip" Jones, Jr.
FloranceGordonBrown
A Professional Corporation
1900 One James Center
901 East Cary Street
Richmond, VA 23219
804-697-5128
hjones@fgb.com

Auction Management Company
Attn: Jeb Howell
jeb@amcbid.com