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:

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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