

Trustee's Sale  
1321 Kasba Court, 2208 Elmington Circle, and 1225 Mullholand Court,  
Virginia Beach, Virginia 23454  
(Parcel ID: 14751068010000, 24143634270000, 24154183130000)

Default having been made in the terms of a certain Deed of Trust dated December 6, 2005, in the original principal amount of \$740,000.00 and recorded in the Clerk's Office of the Circuit Court of the City of Virginia Beach, Virginia as Instrument No. 20051219002030570, the undersigned Substitute Trustees will sell at public auction on **March 18, 2019, at 1:30 p.m.**, in the Town Center City Club, 222 Central Park Avenue, Suite 230, Virginia Beach, VA 23462, the property designated as PARCEL 1: Lot 15, in Block A, on plat entitled, "Subdivision of GLENWOOD, Phase One, Kempsville Borough, Virginia Beach, Virginia", recorded in the aforesaid Clerk's Office, in Deed Book 2504 at pages 1462 through 1465 and Deed Book 2527 at page 951. PARCEL 2: designated as Lot 370, on plat entitled "Subdivision of Red Mill Farm, Section 6, Princess Anne Borough, Virginia Beach, Virginia", recorded in aforesaid Clerk's Office in Deed Book 172, at page 37. PARCEL 4: designated as Lot 39, Block E, on plat entitled, "Subdivision of OCEAN LAKES, Phase One-Section Two, Princess Anne Borough, Virginia Beach, Virginia", recorded in the aforesaid Clerk's in Deed Book 2458, at pages 2180 through 2182. There is a Certificate of Partial Satisfaction releasing the aforesaid Deed of Trust lien on Parcel 3. Sale is subject to all prior liens, easements, restrictions, covenants, and conditions, if any, of record, or other matters which would be disclosed by an accurate survey or inspection of the premises. TERMS: CASH. A deposit of 10% of the sale price (high bid + buyer's premium), whichever is lower, will be required of the successful bidder at time of sale. Prior to the sale, interested bidders will be required to register with and must present a bid deposit which may be held during the sale by the trustee. Bidder registration will be available online, at [www.atlanticremarketing.com](http://www.atlanticremarketing.com), prior to the auction date and on the day of the auction beginning at 11:00 a.m. The bid deposit must be certified funds and/or cash, but no more than \$9,900.00 of cash will be accepted. The successful bidder's deposit will be retained at the sale and applied to the sale price. If held by the trustee, all other bid deposits will be returned to the unsuccessful bidders. Settlement is to be made within 15 days. The successful bidder will be responsible for obtaining possession of the property, and for all costs and fees related to recording the Trustee's Deed, including the grantors tax. The property will be sold subject to a buyer's premium of 10% of the sale price. The successful bidder will be required to execute a Memorandum of Trustee's Sale, available for review on the Foreclosure Sales page of [www.glasserlaw.com](http://www.glasserlaw.com), outlining additional terms of sale and settlement. A Trustee's Deed will be prepared by Trustee's attorney at high bidder's expense. This is a communication from a debt collector. Glasser and Glasser, P.L.C. on behalf of Atlantic Trustee Services, L.L.C., and/or Auction.com-VA, LLC, Substitute Trustee(s), Crown Center Building, Suite 600, 580 East Main Street, Norfolk, VA 23510, File No. 216808-01, Tel: (757) 321-6465, between 10:00 a.m. & 12:00 noon only. Auctioneer – Atlantic Asset Management Group, contact William J. Summs, CAI Auctioneer Tel: (757)-461-6867 [www.atlanticremarketing.com](http://www.atlanticremarketing.com).

\*\*\*\*\*END OF ADVERTISEMENT\*\*\*\*\*

**SUBSTITUTION OF TRUSTEE**

This SUBSTITUTION OF TRUSTEE made between UNION BANK & TRUST, Grantor, the holder of a note secured by a deed of trust made by Thomas R. GALLAGHER (labeled herein as Grantor(s) for indexing purposes), and ATLANTIC TRUSTEE SERVICES, L.L.C., and/or AUCTION.COM-VA, LLC, Substitute Trustee(s), Grantee(s);

WHEREAS, by Deed of Trust dated December 6, 2005, and duly recorded on December 19, 2005, in the Clerk's Office of the Circuit Court of the City of Virginia Beach, Virginia, as Instrument Number 20051219002030570, Thomas R. Gallagher conveyed to Steven C. Layden, herein called the Original Trustee(s), certain real property described in said Deed of Trust, to secure an indebtedness in the principal sum of \$740,000.00, payable to Gateway Bank & Trust Co., now known as Union Bank & Trust; and

WHEREAS, the aforesaid Deed of Trust provides that the holder of the note secured thereby may remove the Original Trustee(s) and appoint successor trustees; and

NOW THEREFORE, by virtue of the authority contained in the aforementioned Deed of Trust, the undersigned, being the holder of the note secured thereby, and being an individual or entity with authority to sign this instrument, does hereby remove the Original Trustee(s) as trustee(s), and does hereby remove all substitute trustees who may have been previously appointed in place of the Original Trustee(s), and does hereby appoint Atlantic Trustee Services, L.L.C., a Virginia limited liability company with its principal office at 580 East Main Street, Suite 600, Norfolk, Virginia 23510, and/or Auction.com-Va, LLC, a Limited Liability Company, with a business address of 7288 Hanover Green Drive, Mechanicsville, VA 23111, as Substitute Trustee(s), who shall succeed to all rights, title, power and duties according to the terms and provisions of the aforesaid Deed of Trust and all other powers granted by law.

Further, the undersigned warrants to the said Substitute Trustee(s) that the undersigned has not transferred, conveyed or hypothecated the note secured by the said Deed of Trust, has complied with all conditions precedent to acceleration/foreclosure, and agrees to hold harmless,

Parcel ID: 1475-10-6801-0000; 2414-36-3427-0000; 2415-41-8313-0000

Prepared by and Return to: Glasser and Glasser, P.L.C.  
Crown Center Building, Suite 600  
580 East Main Street  
Norfolk, VA 23510  
(757) 625-6787  
JM  
File Number: 216808

20180926000793060 Pg. 1 OF 2  
City of Virginia Beach  
09/26/2018 10:00:40 AM SUBTR-ER  
Tina E. Sinnen, Clerk  
Grantor Tax Pd - \$.00  
State Tax Pd - \$.00

defend, and indemnify the said Substitute Trustee(s), their successors and/or assigns, should a claim(s) be made against them by reason of claimed ownership of the Note secured by the aforesaid Deed of Trust by some person or entity other than the undersigned, by reason that any entity or individual executing this Substitution of Trustee instrument is without authority to do so, and/or by reason that conditions precedent to acceleration/foreclosure have not been met, and/or that the Deed of Trust lien is unenforceable.

UNION BANK & TRUST

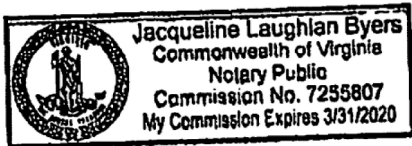
By: David A. Clark  
Name: DAVID A. CLARK  
Title: SR. VICE PRES.

STATE OF VIRGINIA

CITY/COUNTY OF VIRGINIA BEACH, to-wit:

I, the undersigned, a Notary Public in and for the jurisdiction aforesaid, do hereby certify that David A. Clark, Sr. Vice President of Union Bank & Trust, whose name as such is signed to the foregoing instrument, has acknowledged the same before me.

Given under my hand this 24<sup>th</sup> day of September, 2018.



J. Byers  
Notary Public  
My Commission Expires: 3-31-2020  
Registration No.: 7255807

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