



Sam Cogen
Sheriff of Baltimore City
100 N. Calvert Street
Baltimore, MD 21202

SHERIFF'S SALE

RIVERSIDE

One-half Undivided Interest in a TWO STORY TOWNHOME

3 Bedrooms ♦ 2 Baths

Known As
1520 JACKSON STREET

Off 600 E. Fort Avenue
Baltimore, MD 21230

Sale On Premises
WEDNESDAY, DECEMBER 13, 2023
AT 11:00 A.M.



87	26	13	1510
88	27	13	1512
89	28	13	1514
90	29	13	1516
91	30	13	1518
92	31	13	1520
93	32	13	1522
94	33	13	1524
95	34	13	1526
96	35	13	1528
	36	13	1530
	37	13	1532
	38	13	1534

By virtue of a Writ of Execution passed in the matter of Kevin Swiech, et al., Plaintiff/Judgement Creditor vs. Luis Martinez, et al., Defendant/Judgement Debtor, Case No. 24-C-23-000528, issued out of the Circuit Court of Maryland for Baltimore City, the Sheriff will sell all of the Defendant's right, title, interest and estate in the real property, on the premises, as follows:

All that fee simple lot of ground and the improvements thereon, situate and lying in Baltimore City, State of Maryland and being more fully described in the Deed, dated May 3, 2004, recorded among the Land Records of Baltimore City in Book FMC 5548, Page 154; lot size 13' x 80', more or less. Plat

According to public tax records the improvements comprise a two story inside-group brick townhome, built in 1900, containing 1,330 square feet of living area and 640 square feet of basement space. According to Bright MLS, the property is believed to contain a living room, dining room, kitchen, 3 bedrooms, den and 2 baths, gas heat. The Defendant owns a one-half undivided interest in the property, which is believed to be subject to a Purchase Money Deed of Trust, dated May 3, 2004 and recorded among the Land Records of Baltimore City, in Book FMC 5548, Page 158, in the original principal amount of \$172,000.

NOTE: The information contained herein has been obtained from sources deemed reliable and is believed to be accurate. However, no express or implied warranty is made or may be inferred from any such representation. Dimensions, square footage and acreage contained herein are more or less. Prospective purchasers are encouraged to perform their own due diligence, in advance of the auction, regarding the permitted uses of the property.

TERMS OF SALE: A \$10,000 deposit, payable by certified or cashier's check, will be required of the purchaser at time and place of sale. If necessitated by price, the deposit shall be increased to 10% of the purchase price within 24 hours at the Auctioneer's office. The holder of the indebtedness, if a bidder at the sale, shall not be required to post a deposit. Balance to be paid in cash at settlement, which shall take place within five (5) business days following final ratification of the sale by the Circuit Court for Baltimore City. If payment of the balance does not take place within the specified time, the deposit shall be forfeited and the property may be resold at the risk and expense of the purchaser. All adjustments as of date of sale. The property will be sold in "AS IS" condition, without express or implied warranty as to the nature and description of the improvements as contained herein; and subject to easements, agreements, restrictions or covenants of record affecting same, if any. Purchaser shall be responsible for obtaining physical possession of the property and assumes the risk of loss or damage to the property from the date of sale forward. The purchaser waives and releases the Sheriff of Baltimore City, the holder of the indebtedness, the Auctioneers, and their respective agents, successors and assigns from any and all claims the purchaser and/or its successors and assigns may now have or may have in the future relating to the condition of the property, including but not limited to the environmental condition thereof. Recordation costs, transfer taxes and all other costs incident to settlement to be paid by the purchaser. Time shall be of the essence for the purchaser. No buyer's premium.



PURCHASING REAL ESTATE AT AUCTION

The following information is provided by A. J. Billig & Co., Auctioneers to assist you in understanding your purchase of a property at public auction. The material in this form is general in nature and does not limit your obligations under the contract of sale that you will be required to sign.

TERMS OF SALE: Your responsibilities as a purchaser have been advertised prior to the day of sale and will be read by the Auctioneer at the time of sale. Additional terms may be announced on the day of sale or may be posted at the sale site. The auctioneer will make important announcements regarding the property and your obligations as a purchaser. Please feel free to ask any questions regarding these terms. *Failure to comply with any of the terms of sale may cause you to forfeit your deposit and be responsible for the expenses to resell the property, as well as any deficiency incurred.*

CONDITION OF PROPERTY: The property will be sold "AS IS." Unless otherwise announced, the sellers make no representations or warranties about the condition of the property. The sellers will not make any repairs.

DEPOSIT: Your deposit will be credited toward the purchase price. If you do not comply with the "TERMS OF SALE," either published or within the contract of sale, you might lose all or part of your deposit. In addition, if you fail to settle for the property you might be obligated to pay the expenses to resell the property, including any deficiency resulting therefrom. If the "TERMS OF SALE" require you to increase your deposit above the amount specified, the Auctioneer will likely accept your personal or business check for the difference on the day of sale. Otherwise, you can bring, wire or messenger certified funds for the increased deposit within the time stated.

EXPENSES: You may be responsible for the expenses of owning the property as of the date of sale or as of the date of settlement, including taxes, utility costs and insurance. You may be required to pay interest on the amount of the purchase price, less the amount of your deposit, from the date of the sale to the date you settle for the property. We recommend that you obtain a fire insurance binder on the property immediately as of the date of sale. The purchaser will pay all of the settlement expenses, including title fees and recording costs.

SETTLEMENT: The settlement or closing period is specified within the terms of sale. If settlement is based on ratification by a Court, the ratification period is typically forty-five to sixty days, but might take longer. You will be expected to settle for the property within the specified time.

FINANCING: It is the purchaser's responsibility to obtain financing. If you plan to use a mortgage to purchase the property, we recommend that you apply for the loan immediately. If the bank must take longer than the specified time to complete the loan, the sellers may extend settlement for a short period if you can provide proof of a loan commitment. If you do not obtain the financing within the specified time for settlement, you will be in default of your contract of sale.

BIDDING PROCEDURE: At the conclusion of the announcement and question period, the auctioneer will solicit bids for the property. Bids are generally made either orally or by raising a hand. Bidding increments are made in amounts acceptable to the auctioneer, who may set a minimum bidding increment as the sale progresses. Any bid that is merely a nominal or fractional advance may be rejected by the auctioneer if in his judgement it may affect the sale injuriously. If a dispute arises between two or more bidders, the auctioneer shall decide in favor of one of the bidders, or immediately re-offer the property.

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