



BOB VAN GALOUBANDI, ESQ.
1777 REISTERSTOWN ROAD, SUITE 375
BALTIMORE, MARYLAND 21208

**SUBSTITUTE TRUSTEE'S SALE OF
3734 FLEET STREET
CORNER S. EATON STREET
BALTIMORE, MD 21224**

Under and by virtue of the power of sale contained in that certain Deed of Trust and Security Agreement and Assignment of Leases and Rents, dated July 29, 2021, executed and delivered by M. Delaney, LLC to the trustees for the benefit of the holder of the indebtedness (the "Noteholder"), recorded among the Land Records of Baltimore City, Maryland, in Liber 23933, folio 413 (the "Deed of Trust"); the Noteholder having subsequently appointed Bob Van Galoubandi, Substitute Trustee (the "Trustee"), under the Deed of Trust pursuant to a Deed of Appointment of Substitute Trustee, dated June 30, 2025, duly executed, acknowledged, and recorded among the Land Records of Baltimore City, Maryland, in Liber 28773, folio 92, default having occurred under the terms of said Deed of Trust and at the request of the Noteholder, the Trustee will offer for sale to the highest qualified bidder at a public auction, ON THE PREMISES of 3734 Fleet Street, Baltimore, MD 21224, on:

September 25, 2026 at 11:00 AM

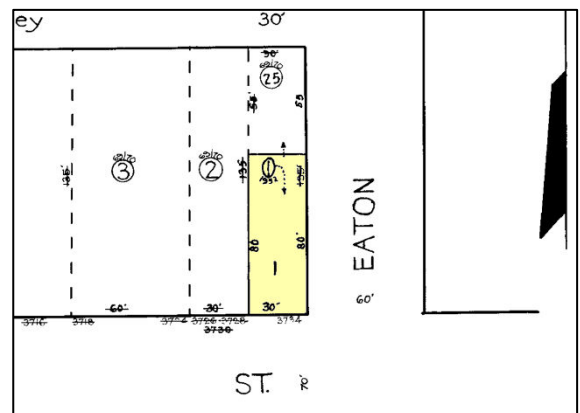
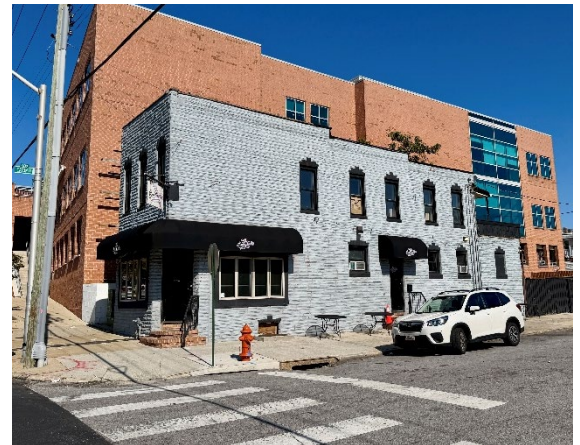
THAT CERTAIN real property and any improvements thereon described in the Deed of Trust and being situate in Baltimore City, Maryland (the "Property"), as follows:

BEGINNING FOR THE SAME at a point formed by the intersection of the north side of Fleet Street with the west side of Eaton Street, thence extending westerly binding on the north side of Fleet Street thirty feet to a point in the line of ground conveyed of Maughlin; thence extending northerly binding on said ground and on a line parallel with said Eaton Street eighty feet, more or less, to a concrete block fence or wall to be used as a party wall; running thence easterly along said fence or wall thirty feet in a line parallel with said Fleet Street to a point on the west side of Eaton Street; and thence extending southerly binding on the west side of Eaton Street eighty feet, more or less, to the first mentioned point and place of beginning. The aforesaid concrete block fence or wall and any extension built thereon to be used in common by the parties hereto, their heirs, personal representatives and assigns, as a party wall together with the owner of the lot immediately adjoining thereto on the north.

The improvements are believed to comprise a two story end-of-group brick tavern building. According to public tax records, the building was constructed in 1920, contains 2,170 square feet above grade and 735 square feet of basement space. The property is currently occupied by So Baltimore Sports Bar and is believed to contain a bar and dining area, commercial kitchen and two rest rooms; gas heat and central air conditioning. Lot size 30' x 80', more or less, Plat. Zoning C-1, commercial.

Tax Acct No. 26-10-6425A-001

TERMS OF SALE: A deposit in the amount of (\$35,000.00), payable in cash, certified check or other form acceptable to the Trustee, will be required of the purchaser at the time and place of the sale for the Property. The balance of the purchase price shall be due in cash or by certified check with interest on the unpaid balance of the purchase price at the rate of (10.00%) per annum from the date of sale to and including the date of settlement. In the event the Noteholder, its servicer or an affiliate, or assignee of any one of them, is the purchaser, such party will not be required to make a deposit or to pay interest on the unpaid purchase money. Taxes, water rent and all other municipal charges and liens owed against the Property (if any) shall be the responsibility of the purchaser and shall be paid by the purchaser at settlement. In addition, all other charges, expenses and liens



owed against the Property including, but not limited to, all condominium fees, HOA fees, and expenses and public charges and assessments owed against the Property and payable on a periodic basis, such as sanitary and/or metropolitan district charges (if any) shall also be the responsibility of the purchaser and shall be paid by the purchaser at settlement. The Trustee reserves the right to reject any and all bids, and to extend the time for settlement, if applicable.

The Property will be sold in "AS IS" condition and without any warranties or representations, either express or implied, as to the nature, condition or description of the improvements. In addition, the Property will also be sold subject to all existing housing, building and zoning code violations, subject to all critical area and wetland violations, subject to all environmental problems and violations which may exist on or with respect to the Property, and subject to all matters and restrictions of record affecting the same (if any). The purchaser at the foreclosure sale shall assume the risk of loss for the above-referenced Property immediately after the sale takes place. It shall be the purchaser's responsibility to obtain possession of the Property following ratification of the sale by the Circuit Court for Baltimore City.

The Property will be sold subject to all easements, conditions, ground leases, senior liens, taxes, restrictions, rights of redemption, covenants, encumbrances, agreements, and unexpired leases of record, and such state of facts that an accurate survey or physical inspection of the Property might disclose (if any) that are not otherwise extinguished by operation of law.

The purchaser shall pay all state and local transfer taxes, recordation taxes and fees, title examination costs, attorneys' fees, conveyance fees and all other incidental settlement costs. The purchaser shall settle and comply with the sale terms within twenty (20) days following the final ratification of sale by the Circuit Court for Baltimore City, unless said period is extended by the Trustee for good cause shown. Time is of the essence. Settlement shall be held at the office of the Trustee.

In the event the purchaser fails to go to settlement as required, subject to order of court, purchaser agrees that property will be resold and entire deposit retained by the Trustee as liquidated damages for all losses occasioned by the purchaser's default and purchaser shall have no further liability. The defaulted purchaser shall not be entitled to any surplus proceeds resulting from said resale even if such surplus results from improvements to the property by said defaulted purchaser.

If the Trustee is unable to convey the Property as described above, the purchaser's sole remedy at law or in equity shall be limited to the refund of the aforementioned deposit, without interest thereon. Upon refund of the deposit to the purchaser, the sale shall be void and of no effect, and the purchaser shall have no further claim against the Trustee or the Noteholder.

The information contained herein is offered for informational purposes only. The Auctioneer, the Noteholder and the Trustee do not make any representations or warranties with respect to the accuracy of this information.

Bob Van Galoubandi,
Substitute Trustee



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.

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.