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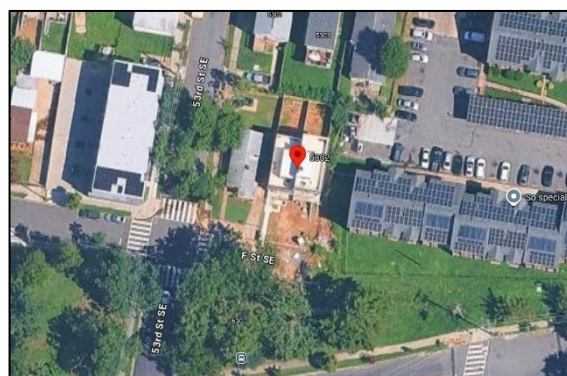
Law Offices of
Gebhardt & Smith LLP
One South Street, Suite 2200
Baltimore, Maryland 21202

SUBSTITUTE TRUSTEES' SALE

SOUTHEAST WASHINGTON "Marshall Heights"

TWO PARTIALLY COMPLETED THREE STORY TOWNHOMES

Generally Known As:
5302 AND 5304 F STREET, S.E.
Near Benning Road, S.E.
WASHINGTON, DC 20019



Under and by virtue of the power of sale contained in that certain *Refinance Deed of Trust, Security Agreement and Fixture Filing with Assignment of Leases and Rents* dated June 25, 2019 from Lockhart Holdings LLC ("Grantor") to the trustees named therein ("Original Trustees") for the benefit of BRELF IV, LLC ("Original Lender") and recorded among the land records at the District of Columbia Recorder of Deeds ("Recorder of Deeds") on July 3, 2019 at Document #2019070221, as amended by that certain *First Amendment to Deed of Trust, Security Agreement and Fixture Filing with Assignment of Leases and Rents* dated May 21, 2020 from Grantor to the Original Trustees for the benefit of BRMK Lending, LLC, successor in interest by merger to the Original Lender ("BRMK"), and recorded among the Recorder of Deeds on May 28, 2020 at Document #2020062089, as further amended by that certain *Second Amendment to Deed of Trust, Security Agreement and Fixture Filing with Assignment of Leases and Rents* dated March 9, 2022 from Grantor to the Original Trustees for the benefit of BRMK and recorded among the Recorder of Deeds on October 12, 2022 at Document #2022103101, as assigned by BRMK to ReadyCap Commercial, LLC ("ReadyCap"), pursuant to that certain *Assignment of Deed of Trust, Security Agreement and Fixture Filing with Assignment of Leases and Rents* dated April 1, 2024 from BRMK to ReadyCap and recorded among the Recorder of Deeds on June 21, 2024 at Document #2024057794, as further assigned by ReadyCap to Ready Term Holdings, LLC ("Ready Term"), pursuant to that certain *Assignment of Security Instrument* dated August 15, 2024 from ReadyCap to Ready Term and recorded among the Recorder of Deeds on August 26, 2024 at Document #2024079509, and as further assigned by Ready Term to RCH Term Holdings, LLC ("Noteholder") pursuant to that certain *Assignment of Security Instrument* dated December 16, 2024 from Ready Term to the Noteholder and recorded among the Recorder of Deeds on January 10, 2025 at Document #2025003177 ("Deed of Trust"), the Noteholder having subsequently appointed Michael G. Gallerizzo and Richard A. DuBose III as Substitute Trustees ("Substitute Trustees") in the place of the Original Trustees under the Deed of Trust by a Deed of Appointment of Substitute Trustees recorded on August 18, 2026 at the Recorder of Deeds at Document #2026082192, default having occurred under the terms of the Deed of Trust and at the request of the Noteholder, and pursuant to a Notice of Foreclosure Sale of Real Property or Condominium Unit filed on August 20, 2026 at the Recorder of Deeds at Document #2026082949 in accordance with DC Code § 42-815 and the applicable laws of the District of Columbia, the Substitute Trustees will offer for sale to the highest qualified bidder **at a public auction to be held at the premises, on:**

**WEDNESDAY, OCTOBER 7, 2026
AT 1:00 P.M.**

ALL THAT piece, tract or parcel of land situate, lying and being in the District of Columbia, together with any buildings, structures, improvements and appurtenances thereon, more particularly described as follows (collectively, the "Property"):

Lott 17 in Block 47 (said block 47 taxed as Square 5298) in a subdivision known as "Marshall, as per plat recorded in Liber County 6 at Folio 39 in the Office of the Surveyor for the District of Columbia.

Property Address: 5302 F Street, S.E., Washington, DC 20019 and 5304 F Street S.E., Washington, DC 20019.

Note: As of the date hereof, the above described Property is designated on the records of the Assessor of the District of Columbia for assessment and taxation purposes as Square 5298, Lots 35 and 36.

The Property is believed to consist of two (2), three (3) story, partially constructed townhomes, each containing four (4) bedrooms, three and a half (3.5) baths and a kitchen, with a total living area for each townhouse unit of 1,886 square feet. Each townhouse unit is also believed to be improved by an outdoor deck with a balcony.

The Property will be sold as the entirety.

TERMS OF SALE: A. J. Billig & Co., LLC ("Auctioneer") and Michael G. Gallerizzo, Substitute Trustee ("Subject Trustee"), will conduct the sale of the Property. A deposit (the "Deposit") in the amount of Fifty Thousand Dollars (\$50,000.00) shall be paid by cash, certified check, or cashier's check by the successful bidder ("Purchaser") to the Subject Trustee at the time and place of sale. The Purchaser shall be required to increase the amount of its Deposit to ten percent (10%) of its successful bid amount within three (3) business days of the date of the sale by delivering to the Subject Trustee certified funds in the amount necessary to bring such Purchaser's Deposit amount to ten percent (10%) of its successful bid amount (the "Additional Deposit"). The Subject Trustee will require all potential bidders to qualify prior to the commencement of bidding by showing evidence of their ability to deliver the required Deposit at the time of the sale.

The balance of the purchase price bid by the Purchaser for the Property, together with interest thereon at a rate of eight percent (8%) per annum from the date of sale to the date of settlement, shall be due from the Purchaser to the Subject Trustee by wire transfer or certified check within thirty (30) calendar days from the date of sale, unless such closing deadline is extended in writing by the Subject Trustee. Time is of the essence. If settlement is delayed for any reason, there shall be no abatement of interest on the unpaid purchase price. Settlement shall be held at such place as may be agreed to by the Subject Trustee. In the event the Noteholder, or an affiliate or subsidiary thereof, is the successful bidder at the sale, such party will not be required to make the Deposit or Additional Deposit or to pay interest on the unpaid purchase money. The Subject Trustee reserves the right to reject any and all bids, to extend the time for settlement, and to withdraw the Property from the sale for any reason.

The Property is being sold in an "AS IS" condition and without any warranties or representations of any kind, either express or implied, as to the value, nature, condition, use or description of the Property or the improvements thereon. The Property is also being sold subject to: (a) any existing building or zoning code violations; (b) any construction defects existing with respect to the Property or the improvements thereon; (c) any environmental problems and conditions, lead paint conditions, encroachments and/or violations which may exist on or with respect to the Property; (d) any senior liens, encumbrances, easements, conditions, restrictions, agreements, declarations or covenants of record which are not extinguished as a matter of law by the foreclosure sale; (e) any rights of redemption; and (f) such state of facts that an accurate survey or physical inspection of the Property might disclose. The Purchaser is responsible for conducting its own due diligence regarding the Property.

All senior liens, real estate taxes, condominium fees, homeowner association charges, water charges, other municipal charges and assessments, and all other amounts or charges owed against the Property which are not extinguished as a matter of law by the foreclosure sale, shall be the sole responsibility of the Purchaser and shall be paid for by the Purchaser at settlement. The cost of all documentary stamps, recordation taxes, transfer taxes, document preparation costs, title examination costs and other costs associated with conveying the Property to the Purchaser shall also be the sole responsibility of the Purchaser and shall be paid for by the Purchaser at settlement.

The Purchaser at the foreclosure sale shall assume the risk of loss for the Property immediately after the sale takes place. It shall be the Purchaser's responsibility to obtain possession of the Property after closing. The Purchaser shall not be entitled to receive any rent relating to the Property until the Purchaser pays the entire purchase price for the Property to the Subject Trustee and otherwise closes on its purchase of the Property.

In the event the Purchaser fails to go to settlement and pay the entire purchase price to the Subject Trustee as required and within the time period prescribed herein, in addition to any other legal or equitable remedies available to the Subject Trustee and the Noteholder, the Subject Trustee may declare the aforementioned deposit forfeited by the Purchaser and resell the Property at the Purchaser's sole risk and expense. In such event, the defaulting Purchaser shall be liable for the payment of any deficiency in the purchase price sustained by the Substitute Trustees and/or the Noteholder, all costs and expenses of both sales, attorneys' fees, and any other damages sustained by the Substitute Trustees and/or the Noteholder, including, without limitation, all incidental damages. In the event a resale of the Property results in a sale in excess of the amount originally bid by the defaulting Purchaser, the defaulting Purchaser waives any and all claims, rights and interest to any such excess amount and shall not be entitled to any distribution whatsoever from the resale proceeds or a return of any portion of the Purchaser's forfeited deposit.

If, for any reason, the Substitute Trustees are unable to convey the Property to the Purchaser, the Purchaser's sole remedy at law or in equity shall be limited to a refund of the aforementioned deposit, without interest thereon. Upon refund of the deposit to the Purchaser as aforesaid, the sale shall be void and of no effect, and the Purchaser shall have no further claim against the Substitute Trustees, the Noteholder or the Auctioneer conducting the sale of the Property.

The parties' respective rights and obligations regarding the terms and conduct of the sale shall be governed by the laws of the District of Columbia. The use of the singular herein shall include the plural and the plural the singular.

Michael G. Gallerizzo and Richard A. Dubose III,
Substitute Trustees

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.