



410-296-8440 
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CREDITOR'S AUCTION

MOBILE HOME

3 Bedrooms & 2 Baths

Sale On Premises

11540 PHILADELPHIA ROAD
LOT #5A

Sylvania Park Mobile Home Community
White Marsh, Baltimore County, MD 21162

WEDNESDAY, OCTOBER 28, 2026
AT 10:30 A.M.



Pursuant to an Order of the District Court of Maryland for Baltimore County, passed in the matter of Neighbors of Sylvania, LLC, Plaintiff v. Laurent Marchal, Defendant, Case No. D-08-CV-26-018192, the undersigned Creditor will sell at Public Auction, to the highest bidder, the following:

Skyline (1996) Mobile Home, VIN: 5K1104031, located at 11540 Philadelphia Road Lot #5A, White Marsh, MD 21162. The mobile home is subject to a lease. The purchaser must sign a new lease with the Neighbors of Sylvania MHC (currently \$945 per month, including water, sewer, trash and snow removal) or remove the mobile home within ten business days. The home is believed to contain three bedrooms and two baths.

TERMS OF SALE:

A \$1,500 deposit, payable by cashier's check made payable to A. J. Billig & Co., Auctioneers, at time and place of sale. Balance to be paid within 24 hours at the auctioneer's office (company or personal check will be accepted for the balance at the auction site or wire payment instructions will be provided). The holder of the indebtedness, if a bidder at the sale, shall not be required to post a deposit. The mobile home will be sold in "AS IS, WHERE IS" condition. Time is of the essence.

Neighbors of Sylvania, LLC, Creditor



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.