

# WEST VIRGINIA CODE: §38-1-8A

## **§38-1-8a. Reports by Trustee to County Clerk; additional information to be filed with report of sale.**

(a) This section applies to deeds of trust if the property conveyed therein includes real property that is occupied, or is intended to be occupied as a residence by the grantor at time the deed of trust is executed and delivered.

(b) Beginning July 1, 2009, when a report of the sale of the property sold pursuant to a deed of trust is placed of record by the trustee with the clerk of the county commission as provided in section eight of this article, the trustee shall include the following information on a disclosure form submitted with and made a part of the report of sale:

- (1) Name or names of the grantor of the deed of trust;
- (2) Street address, city, state and zip code of real property subject to the trust;
- (3) Original trustee name;
- (4) Substitute trustee name, if any, and date of appointment;
- (5) The address, telephone number and electronic contact information for the trustee making the sale;
- (6) Date, time and place advertised for sale;
- (7) Name of original secured lender;
- (8) Current holder of deed of trust, and the current holder's address;
- (9) Original principal amount of the secured debt;
- (10) Original interest rate;
- (11) Whether the loan was adjustable and if so current rate;
- (12) Total secured indebtedness at time of sale;
- (13) The number of months the loan is delinquent at time of notice of sale; and
- (14) The date, time and place of sale;
- (15) The name of the purchaser;
- (16) The appraised value at the time of loan, if available;

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- (17) The net amount applied to the secured loan;
- (18) The date the report of sale is recorded; and
- (19) Any other information the West Virginia Housing Development Fund may require.

(c) The West Virginia Housing Development Fund established in article eighteen, chapter thirty-one of this code shall publish a form setting out the information required by subsection (b) and instructions as to how this information is to be filed with the report of sale.

(d) Notwithstanding any other provision of this code, nothing in this section shall be deemed to create a responsibility by the West Virginia Housing Development Fund to provide any report other than a compilation into an electronic data base of the data that is required to be submitted pursuant to subsection (b) of this section and the compiled raw data submitted from each county clerk. The West Virginia Housing Development Fund is not required to verify and is not responsible for the veracity of the accuracy of the data submitted.

(e) Failure to comply with this the provisions of this section shall not affect the validity of the sale or the title to the property sold by the trustee.