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## NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060**

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated June 10, 2014 and recorded under Clerk's File No. 2014-035589, in the real property records of CONCHO County Texas, with Madelyn H. Willner as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Royal United Mortgage LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Madelyn H. Willner securing payment of the indebtedness in the original principal amount of \$61,500.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Madelyn H. Willner. CITIZENS BANK N.A. f/k/a RBS CITIZENS N.A. is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Citizens Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A., is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

#### Legal Description:

**BEING AN AREA OF 6.255 ACRES OF LAND OUT OF AND APART OF B. S & F. SURVEY 205, ABSTRACT NO. 92, CONCHO COUNTY, TEXAS AND SAID 6.255 ACRE TRACT ALSO BEING OUT OF THAT CERTAIN 4.24 ACRE (FIRST TRACT) AND CERTAIN SECOND TRACT DESCRIBED AND RECORDED IN VOLUME 126, PAGE 36, DEED RECORDS OF CONCHO COUNTY, TEXAS AND SAID 6.255 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES**

### SALE INFORMATION

**Date of Sale: 12/06/2022**

**Earliest Time Sale Will Begin: 10:00 AM**

**Location of Sale:** The place of the sale shall be: CONCHO County Courthouse, Texas at the following location: The front steps on the south side of the Concho County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

### TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS,"



**“WHERE IS” condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.**

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Terry Browder, Laura Browder, Marsha Monroe, Amy Ortiz, Kristopher Holub, Patrick Zwiers, Garrett Sanders, Stacey Sanders, Kevin Key, Jay Jacobs, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

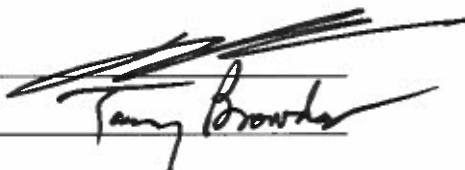
Executed on 10/06/2022.



/s/ Danya F. Gladney SBOT No. 24059786, Attorney at Law  
Codilis & Moody, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

Posted and filed by:

Printed Name: \_\_\_\_\_



C&M No. 44-22-1796

Exhibit A

FENCE CORNER, IN ALL A TOTAL DISTANCE OF 450.30 FEET TO A 1/2" IRON ROD WITH CAP SET FOR THE  
SOUTHEAST CORNER OF THIS TRACT IN THE NORTH HANK OF HARDIN CREEK;  
THENCE WITH THE SOUTH LINE OF THIS TRACT, SAID SECOND TRACT AND SAID 4.24 ACRE  
(FIRST TRACT) AND  
THE NORTH BANK OF SAID HARDIN CREEK WITH ITS MEANDERS, N. 68° 00' 41" W. (CALL  
EAST) 220.85 FEET TO A  
1/2" IRON ROD WITH CAP SET FOR THE COMMON COMER OF SAID SECOND TRACT AND  
SAID 4.24 ACRE (FIRST  
TRACT), N. 62° 33' 26" W. (CALL N. 62° W.) 317.50 FEET TO A 7" IRON ROD WITH COP SET  
FOR THE SOUTHWEST  
CORNER OF THIS TRACT, SAID 4.24 ACRE (FIRST TRACT) AND FROM WHICH A FENCE  
CORNER BEARS S. 80° 15' 53"  
E. 15 FEET AND CONCRETE RIGHT-OF-WAY MARKER BEARS N. 02° 34' 13" E. 4.7 FEET;  
THENCE WITH THE WEST LINE OF THIS TRACT, SAID 4.24 ACRE (FIRST TRACT) AND THE  
EAST RIGHT-OF-WAY  
LINE OF U. S. HIGHWAY 83 AS FOLLOWS, N. 02° 34' 34" E. (CALL N. 02° 21' E.) 400.30 FEET TO  
A "A" IRON ROD WITH  
CAP SET FAR ANGLE CORNER. S. 83° 16' 34" W. (CALL S. 83° 03' W.) 10.10 FEET TO A 1/2"  
IRON ROD WITH CAP SET  
FOR ANGLE CORNER, N. 02° 51' 34" E. (CALL N. 02° 38' E.) 229.40 FEET TO THE PLACE OF  
BEGINNING AND  
CONTAINING AN AREA OF 6.255 ACRES OF LAND.

**FILED**

The 11 Day of October  
2022 at 8:25 o'clock AM  
Byllis A. Gruell  
County Clerk Concho Co. TX.  
By \_\_\_\_\_