

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

2024 MAR 12 PM 12:41

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., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated April 13, 2023 and recorded under Vol. 2252, Page 612, or Clerk's File No. 00146471, in the real property records of HILL County Texas, with Derrick Andre McGill and Jennifer McGill as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for The Cowboy Bank of Texas, A Texas Corporation, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Derrick Andre McGill and Jennifer McGill securing payment of the indebtedness in the original principal amount of \$240,100.00 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 Derrick Andre McGill. CITIZENS BANK NA f/k/a RBS CITIZENS NA 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. a/k/a Citizens One Home Loans is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A. a/k/a Citizens One Home Loans, is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

Legal Description:

BEING A PART OF BROWDER ADDITION TO THE CITY OF ITASCA, HILL COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 29, PAGE 101, DEED RECORDS, HILL COUNTY, TEXAS AND BEING THE SAME PROPERTY CONVEYED TO DERRICK A. AND JENNIFER L. MCGILL BY DEED RECORDED IN VOLUME 2188 PAGE 569, DEED RECORDS, HILL COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

SALE INFORMATION

Date of Sale: 05/07/2024

Earliest Time Sale Will Begin: 11:00 AM

Location of Sale: The place of the sale shall be: HILL County Courthouse, Texas at the following location: The east door of the Hill 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



EXHIBIT "A"

BEING A PART OF BROWDER ADDITION TO THE CITY OF ITASCA, HILL COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 29, PAGE 101, DEED RECORDS, HILL COUNTY, TEXAS AND BEING THE SAME PROPERTY CONVEYED TO DERRICK A. AND JENNIFER L. MCGILL BY DEED RECORDED IN VOLUME 2188 PAGE 569, DEED RECORDS, HILL COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD SET AT THE INTERSECTION OF THE NORTHERLY LINE OF E. SOUTH STREET WITH THE WESTERLY LINE OF SOUTH FILES STREET;

THENCE S 58°14'35" W WITH THE NORTHERLY LINE OF SAID E. SOUTH STREET, A DISTANCE OF 112.51' TO A 5/8" IRON ROD FOUND WITH YELLOW CAP;

THENCE N 32°00'29" W A DISTANCE OF 150.23' TO A 1/2" IRON ROD FOUND WITH YELLOW CAP;

THENCE N 58°21'27" E A DISTANCE OF 112.51' TO A 5/8" IRON ROD FOUND ON THE WESTERLY LINE OF SAID SOUTH FILES STREET;

THENCE S 32°00'24" E WITH THE WESTERLY LINE OF SAID SOUTH FILES STREET A DISTANCE OF 150.00' TO THE PLACE OF BEGINNING AND CONTAINING 0.388 ACRES OF LAND, MORE OR LESS