

N O T I C E

The Trustee's Sale of Valuable Real Estate on property owned by Todd S. Rummel and Joanne Rummel scheduled for January 12, 2026, at 5:06 o'clock p.m., **has been postponed to February 16, 2026, at 5:02 o'clock p.m.,** in Charles Town, Jefferson County, West Virginia.

Pill & Pill, PLLC,
Substitute Trustee

BY:

Richard A. Pill
Richard A. Pill, Member

NOTICE OF TRUSTEE'S SALE

NOTICE OF TRUSTEE'S SALE is hereby given pursuant to and by virtue of the authority vested in the Substitute Trustee, Pill & Pill, PLLC, by that certain Deed of Trust dated February 25, 2022, executed by the Borrowers, Todd S. Rummel and Joanne Rummel, husband and wife, to Douglas McElwee, the Trustee, of record in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Book 2446 at Page 642. At the time of the execution of the Deed of Trust, this property was reported to have a mailing address of 243 Pebble Beach Dr, Charles Town, WV 25414. Pill & Pill, PLLC was appointed as Substitute Trustee by APPOINTMENT OF SUCCESSOR TRUSTEE dated November 17, 2025, of record in the Clerk's Office in Book 1362, at Page 31. The Borrower defaulted under the Note and Deed of Trust and the Substitute Trustee has been instructed to foreclose under the Deed of Trust. Accordingly, the Substitute Trustee will sell the following described property to the highest bidder at the front door of the Courthouse of Jefferson County, in Charles Town, West Virginia, on the following date:

January 12, 2026 at 5:06 p.m.

All that certain parcel of real property, with the improvements thereon and the appurtenances thereunto belonging, situate in the Charles Town District, Jefferson County, West Virginia, designated and described as Lot 272 of the Locust Hill Subdivision, as set forth upon that certain Subdivision Survey Plat prepared by Appalachian Surveys of West Virginia, dated July, 2001, and recorded in the Office of the Clerk of the County Commission, Jefferson County, West Virginia, in Plat Book 19, at pages 7, et seq, TOGETHER WITH rights to traverse the streets and roads of the subdivision in common with other lot owners.

243 Pebble Beach Drive, Charles Town, WV 25414

TERMS OF SALE:

- 1) The property will be conveyed in an "AS IS" physical condition by Deed containing no warranty, express or implied, subject to the Internal Revenue Service right of redemption, all property taxes, prior Deeds, liens, reservations, encumbrances, restrictions, rights-of-ways, easements, covenants, conveyances and conditions of record in the Clerk's office or affecting the subject property.
- 2) The Purchaser shall be responsible for the payment of the transfer taxes imposed by the West Virginia Code § 11-22-1.
- 3) The Beneficiary and/or the Servicer of the Deed of Trust and Note reserve the right to submit a bid for the property at sale.
- 4) The Trustee reserves the right to continue sale of the subject property from time to time by written or oral proclamation, which continuance shall be in the sole discretion of the Trustee.
- 5) The Trustee shall be under no duty to cause any existing tenant or person occupying the property to vacate said property, and any personal property and/or belongings remaining at the property after the foreclosure sale will be deemed to constitute ABANDONED PROPERTY AND WILL BE DISPOSED OF ACCORDINGLY.
- 6) The total purchase price is payable to the Trustee within thirty (30) days of the date of sale, with ten (10%) of the total purchase price payable to the Trustee at sale.

Should any party have inquiries, objections to the sale or protests regarding the sale, or requests regarding the sale, please notify the Trustee below by one of the means of communication set forth below.

Pill & Pill, PLLC, Substitute Trustee

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