

THURSDAY APRIL 8 @ 11:00 A.M

SUBSTITUTE TRUSTEES' FORECLOSURE AUCTION

9731 Clemsonville Road Union Mill, Maryland 21791

- 80+ Acre Equestrian Estate
- 48.8' x 80' metal frame barn with 17 stalls
- 200' x 100' outdoor riding arena
- Auction Held at Circuit Court for Frederick County





Auction Location: The Entrance of the Circuit Court for Frederick County, Maryland

Auction Time and Date: Thursday, April 8th @ 11:00 A.M.

Property Address: 9731 Clemsonville Road, Union Mill, Maryland 21791

This 80.89 acre Horse Farm is believed to be comprised of approximately 60 acres of fenced pastures and work acres, 5 acres of a homestead, and 15 acres of wooded boundary and under-utilized land. The improvements are numerous and feature a large dwelling containing 4,079 square feet above grade and 2 car built-in garage and numerous equine-related outbuildings including a metal horse barn, indoor riding arena, equipment shed with stalls, and an animal barn with tack room.

Stephen Karbelk, Auctioneer







Stephanie Young RealMarkets 571-223-9775 Stephanie@RealMarkets.com

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Stephen Karbelk RealMarkets 571-481-1037 Stephen@RealMarkets.com





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SubstituteTrustees' Sale Notice

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80.89 acres of a Horse Farm believed to be comprised of approximately 60 acres of fenced pastures and work acres, 5 acres of homestead and 15 acres of wooded boundary and underutilized land. The improvements are numerous and feature a large dwelling containing 4079 square feet above grade and 2 car built in garage and numerous equine-related outbuildings including metal horse barn, indoor riding arena, equipment shed with stalls and an animal barn with tack room.

PROPERTY ADDRESS: 9731 Clemsonville Road Union Bridge, Maryland 21791 AUCTION TO BE HELD FRONT ENTRANCE

Court for Frederick C Maryland Court House k Street, Frederick, Ma rick C

Under and by virtue of the power of sale contained in a certain Indemnity Deed of Trust from Jessica M. Millard, dated March 16, 2018, and recorded among the Land Records of Frederick County, Maryland in Book 12363, Page 0193, the holder of the indebtedness as secured thereby having appointed Jordan M. Spivok and Philip J. Collins to act as Substitute Trustees, by instrument duly executed, acknowledged and recorded among the Land Records aforesaid, default having occurred under the terms thereof and at the request of the party secured thereby, the undersigned Substitute Trustees will sell at Public Auction, the following:

All that fee simple lot of ground, together with the buildings and improvements thereon situated in Frederick County, Maryland and being more fully described in the above referenced Deed of Trust.

rreaerick County, Maryland and being more fully described in the above referenced Deed of Trust.

TERMS OF SALE: A \$50,000.00 deposit, payable by certified check or cashier's check, will be required of the purchaser at time and place of sale. The deposit is to be increased to 10% of the purchase price within 24 hours at the offices of the Substitute Trustees. The holder of the indebtedness, if a bidder at the sale, shall not be required to post a deposit. Balance to be paid in cash at settlement, which shall take place within ten (10) business days following final ratification of the sale by the Circuit Court for Frederick County at the offices of the Substitute Trustees. If payment of the balance does not take place within the specified time, the deposit shall be forfeited or the property may be resold at the risk and expense of the purchaser. Interest to be charged on the unpaid purchase money, at the rate stated in the foreclosed Deed of Trust Note, from date of sale to date of settlement. All adjustments as of date of sale. Adjustment of current year's real property taxes are adjusted as of the date of sale, and thereafter assumed by the purchaser. All other public and/or private charges or assessments, to the extent such amounts survive foreclosure sale, including water/sewer charges, ground rent, whether incurred prior to or after the sale are to be paid by the purchaser. All costs of deed recordation including but not limited to title examination, conveyancing, city revenue stamps, transfer taxes, title insurance, and all other costs incident to settlement are to be paid by the purchaser.

The property will be sold in "AS IS" condition, without express or implied warranty as to the nature and description of the improvements as contained herein and/or developability of the property; and subject to easements, agreements, restrictions or covenants of record affecting same, if any. All dimensions contained herein are more or less. Purchaser shall be responsible for obtaining physical possession of the property and assumes the risk of loss or damage to the property from the date of sale forward. The purchaser waives and releases the Substitute Trustees, the holder of the indebtedness, the Auctioneer, and their respective agents, successors and assigns from any and all claims the purchaser and/or its successors and assigns may now have or may have in the future relating to the condition of the property, including but not limited to the environmental condition thereof. If the Substitute Trustees are unable to convey good and marketable title, the purchaser's sole remedy in law or equity shall be limited to the refund of the deposit. Upon refund of the deposit this sale shall be null and void and of no effect, and the purchaser shall have no further claim against the Substitute Trustees, the holder of the indebtedness or Auctioneer. Recordation costs, transfer taxes and all other costs incident to settlement to be paid by the purchaser. Time shall be of the essence for the purchaser. No Buyers Premium. ner the

Authority to cancel this sale rests solely with the Substitute Trustees and/or the Auctioneer. Prospective buyers should disregard all other statements and comments made by any other person or entity regarding minimum bids, pricing and cancellations of the sale. Additional terms may be announced at the time of sale. The Substitute Trustees reserve: (1) the right to accept or reject any or all bids; (2) the right to modify or waive the requirements for bidders' deposits and terms of sale and/or settlement; (3) the right to withdraw the Property from the sale before acceptance of the final bid; and (4) the right to cancel or postpone the sale.

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For turnion Stephen Karbelk RealMarkets 571-481-1037 stephen@realma rkets

rch 23,30, April 6, 20

2021

Property Information

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IMPROVEMENT DESCRIPTION

The subject property is improved with a two story, colonial style dwelling with approximately 4,079 square feet of gross living area. The improvements were originally constructed circa 1880 and essentially rebuilt in 2006. The exterior construction is frame with vinyl siding and a composition shingle roof with aluminum gutters and downspouts. Portions of the paint on the exterior trim is flaking and peeling. The windows are insulated, double hung and casements. Heating for the dwelling is provided by propane-fired, forced hot air; there is central air conditioning. The HVAC system is two zones; one for each level. The improvements are constructed on a full basement with a stone and poured concrete foundation. The basement is accessible from the interior of the dwelling as well as a walk-up exterior entrance. Additional features include a front porch, rear deck and two car, built-in garage.

The first floor is configured into a foyer, living room, dining room, office, family room, kitchen, breakfast room, powder room and laundry. There is access to the second level from the entrance foyer as well as a rear stairway which leads to the bonus room. The second level includes the bonus room over the garage, a master suite with full bathroom and three additional bedrooms and two full bathrooms. Interior finishes are primarily drywall walls and ceilings, painted wood trim and hardwood, ceramic tile and carpeted floors. The kitchen is equipped with cherry cabinetry, granite countertops, a breakfast bar, center island, refrigerator, double wall oven, cook top, dishwasher, disposal and microwave. The master suite features a propane fireplace, walk-in closet and master bathroom. The bathroom includes a jetted, soaking tub, separate shower and double bowl vanity. There is attic crawlspace which is accessible via pull down stairs from one of the bedrooms. Additional features include ceiling fans throughout the dwelling, a two story foyer with built-in cabinetry on the second level, two sided, stone fireplace in the dining and family rooms, built-in cabinetry in the dining room and vaulted ceiling in the breakfast room. The carpet in the bedrooms is soiled throughout.

The overall quality level of the dwelling is considered to be good; it is an assumption that the interior is in overall average condition. Without the benefit of an interior inspection, it is speculative to attempt to suggest an effective age for the property. As with many buildings in the market, the remaining life of the building can be indefinitely extended with proper maintenance and management. It is an assumption that the improvements are functional for their intended residential use. The subject property is compatible with surrounding land uses and suffers from no noted external depreciation.

Tenant House

The site is further improved with a split foyer style, tenant house with approximately 1,232 square feet of gross building area. The exterior construction is frame with brick veneer and vinyl siding, composition shingle roofing and aluminum gutters and downspouts. The windows are insulated, double hung with screens. Heating and cooling are provided by an electric, heat pump unit. The improvements are constructed on a partial basement. Additional features include a two car, basement garage.

The interior is configured into a kitchen, dining room, living room, three bedrooms and two full bathrooms above grade. Interior finishes are primarily drywall walls and ceilings, painted wood trim and ceramic tile and carpeted flooring. The kitchen is equipped with a refrigerator, range/oven with fan/hood and dishwasher. There are ceiling fans throughout the dwelling. The basement includes a family room, half bathroom and laundry. The interior finishes of this level are drywall walls and ceilings, painted wood trim and carpet and resilient flooring. At the time of the prior inspection, there was damaged ceramic tile in the kitchen and bathrooms and no carpet in the master bedroom. At the time of the prior inspection, ownership indicated that new carpet had been ordered for the bedroom.

Outbuildings

Type: Detached Garage

Size: 36' x 26'
Construction: Frame
Exterior Siding: Vinyl Siding

Roof: Composition Shingle

Electrical Service: Yes

Condition: Fair - The windows sills and door frame are rotting.

Type: Barn
Size: 48.8' x 80'
Construction: Frame
Exterior Siding: Metal
Roof: Metal
Electrical Service: Yes
Condition: Average

The interior is configured into 17 stalls, an office and a bathroom. The bathroom and office are heated. The front sliding doors and windows have been replaced.

Type: Indoor Riding Arena

Building Size: 60' x 80' Construction: Wood Frame

Exterior Siding: Metal
Roof: Metal
Floor: Dirt
Electrical Service: Yes
Condition: Average

Type: Three-Sided Building with eight stalls

Size: 91.6' x 31'
Construction: Wood Frame

Exterior Siding: Metal
Roof: Metal
Flooring: Concrete
Electrical Service: Yes
Condition: Average

Type: Shelter with Tack Room & Small Animal Pens

Size: 43' x 95'
Construction: Wood Frame

Roof: Metal
Electrical Service: Yes
Condition: Average

The property is further improved with an outdoor, riding arena which measures approximately 200' x 100'; approximately 60 acres are fenced with coded, high tensile, wire fencing and numerous run-in sheds.

ZONING The subject property is located within the "Agricultural" District within Frederick County. The purpose of the Agricultural District (A) is to preserve productive agricultural land and the character and quality of the rural environment and to prevent urbanization where roads and other public facilities are scaled to meet only rural needs. The current agricultural use appears to be a permitted use within this zoning classification.

SITE DESCRIPTION

Plat Reference: Combined Preliminary / Final Plat, Section Two, Lots 4 and 5, Stephenson

Property recorded in Liber 38, Page 187

Lot Size: 80.89 Acres

Shape/Dimensions: Irregular - See Tax Map & Survey Plat Addendum

Visibility: Fair

Frontage: Clemsonville Road

Utilities: 2 Private Wells & 2 Septic Systems; Electric & Telephone

Topography: Rolling to Gently Sloping Soils/Drainage: Stable/Appears Adequate

Flood Hazard Area: No

Flood Map: 24021C0195D (09/19/07)

Access/Ingress/Regress: Clemsonville Road

Public Roadway: Yes
Publicly Maintained: Yes

The subject property is situated on the east side of Clemsonville Road with direct access from this roadway. Clemsonville Road is a two lane, publicly maintained, macadam roadway. The improvements are situated below road grade with the topography of the site characterized as rolling to gently sloping in nature. The inspection and inquiries about the subject property did not develop any information that indicated any apparent hazardous substances or detrimental environmental conditions exist on the subject property. It is possible that tests and inspections made by a qualified environmental expert would reveal the existence of hazardous materials and environmental conditions on or around the property that would negatively affect the property value. The property representative indicated that there are no areas which are utilized for dumping. There is a 1,000 gallon, underground, propane tank located on the site. The property is serviced with two private wells and two septic systems; electric and telephone. A tributary of Clemson Branch traverses the property however, FEMA Flood Insurance Rate Maps indicate that the entire property is located within a Zone X flood hazard area which is defined as areas of minimal flooding where base elevations have not been determined. The site is currently being utilized for agricultural use. The overall appeal to the market is considered to be average.

In conclusion, based on the subject's size, shape, terrain, access, frontage and depth, availability of utilities, etc. the subject site appears adequate to support the existing agricultural use of the site.

Non-Tidal Wetlands

Portions of the property are identified as part of the National Wetlands Inventory with a fresh water pond and a riverine. The inspectors assume that these areas of "Non-Tidal Wetlands" do not have an adverse impact on value; however, they are not qualified to perform such a study.

Soil Capabilities

The predominant soil types located on the subject property are Linganore-Hyattstown and Conestoga. The user is directed to the soil report prepared based on data obtained from the United States Department of Agriculture and Natural Resources Conservation Service.

PROPERTY IDENTIFICATION

Plat Reference: Combined Preliminary / Final Plat, Section Two, Lots 4 and 5, Stephenson

Property recorded in Liber 38, Page 187

Premise Address: 9731 Clemsonville Road, Union Bridge, MD 21791

Tax Map: Map 52, Grid 8, Parcel 120

Tax ID No.: 19389995

Deed Reference: Liber 12363, Folio 185 (March 16th, 2018)
Grantors: Jessica M. Millard and Ricky Lee Fultz, Jr.

Grantee: Jessica M. Millard

Census Tract: 7516.00

Borrower: Sunset Valley Farm, LLC

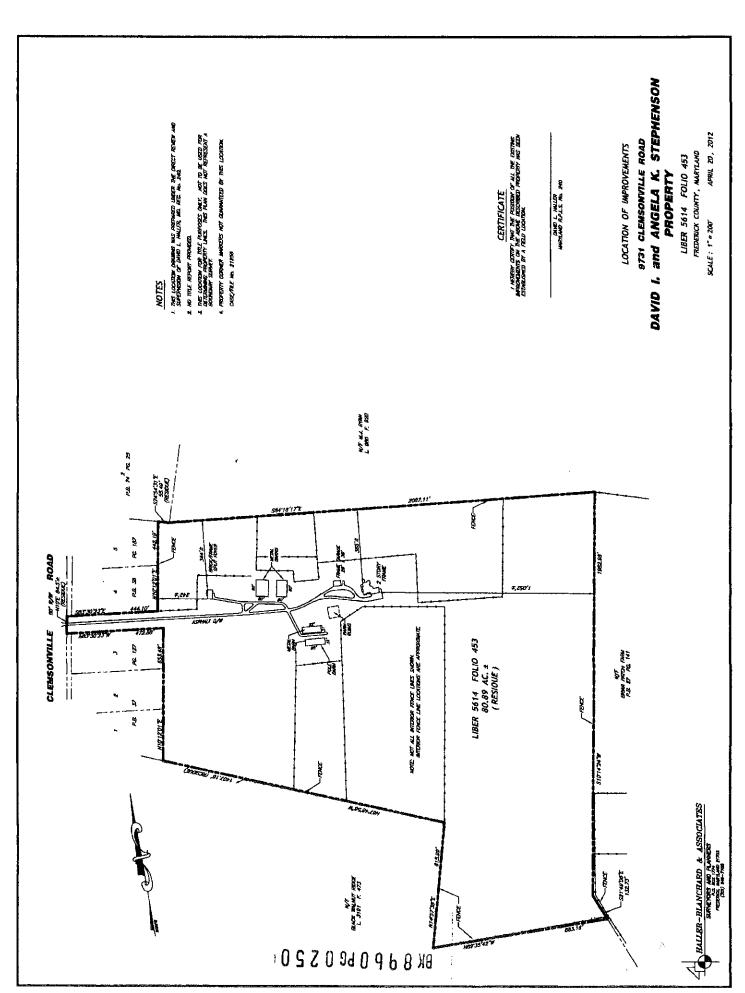
The most recent transfer of the subject property was on March 16th, 2018, (Liber 12363, Folio 185) between Jessica M. Millard and Ricky Lee Fultz, Jr. (Grantors) and Jessica M. Millard (Grantee) for no monetary consideration as this was a transfer between related parties. To the best of our knowledge, there have been no additional transfers of the subject in the three years immediately preceding the effective date of this listing. Additionally, we are not aware of any previous or current listings, offerings, contracts of sale or letters of intent for the property. At the time of the previous inspection, the tenant house was occupied by a third party tenant. We have not been provided with any information regarding the current occupancy of the improvements. It is an assumption of this listing that there are no long term lease agreements which encumber the fee simple interest.

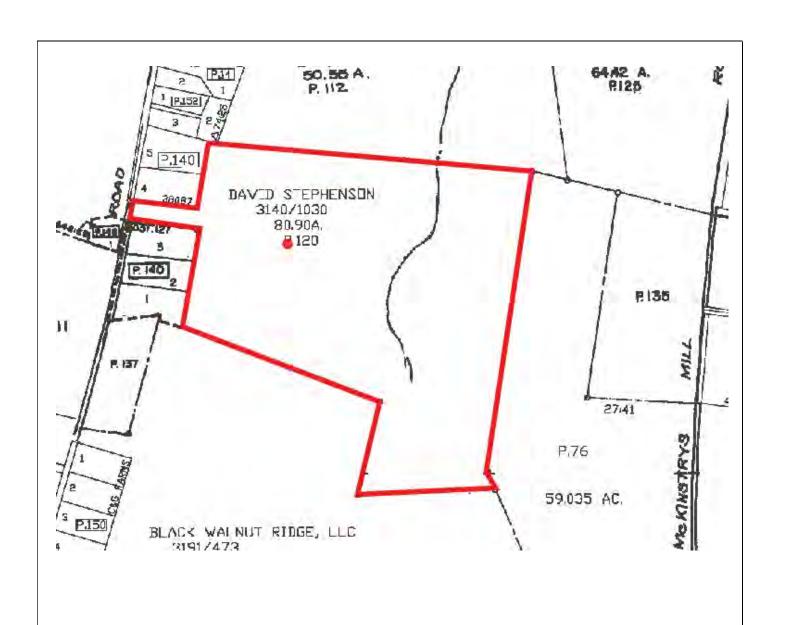
Current Zoning - Agricultural District

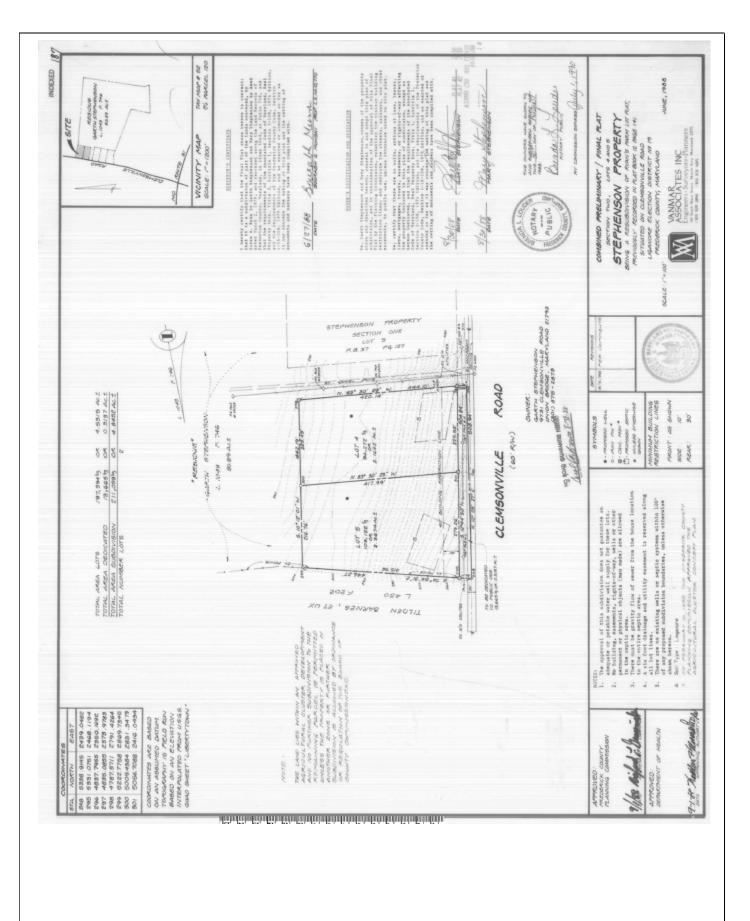
Highest and Best Use - Continued agricultural use in compliance with the Agricultural zoning classification.

Current Assessment - Total - \$950,400

The subject of this report represents an 80.89 acre crop farm which is improved with a colonial style dwelling, tenant house and miscellaneous agricultural outbuildings known as Sunset Valley Farm. The property is located within the Agricultural zoning district and represents a remainder portion with no further development of the site permitted. To the best of our knowledge, the main dwelling and agricultural improvements is owner occupied. Sunset Valley Farm offers horse boarding, breeding, lessons, training and breaking.







National Flood Hazard Layer FIRMette

77°10'44"W 39°30'21"N





Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

With BFE or Depth Zone AE, AO, AH, VE, AR Without Base Flood Elevation (BFE) Regulatory Floodway SPECIAL FLOOD HAZARD AREAS 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage

areas of less than one square mile Zone. Future Conditions 1% Annual

Area with Flood Risk due to Levee Zone D Area with Reduced Flood Risk due to Levee. See Notes. Zone X Chance Flood Hazard Zone X 1

NOSCREN Area of Minimal Flood Hazard Zone X

Area of Undetermined Flood Hazard Zone D Effective LOMRs

OTHER A REAS

--- Channel, Culvert, or Storm Sewer

IIIIIII Levee, Dike, or Floodwall

GENERAL

(B) 20.2 Cross Sections with 1% Annual Chance www.grwww Base Flood Elevation Line (BFE) Water Surface Elevation (i) - - Coastal Transect

Coastal Transect Baseline - Jurisdiction Boundary Limit of Study

Hydrographic Feature Profile Baseline

OTHER

FEATURES

Digital Data Available

No Digital Data Available Unmapped

MAP PANELS

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map compiles with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accura cy standards

authoritative NFML web services provided by FEMA. This map was exported on 8/18/2020 at 4:21 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time. The flood hazard information is derived directly from the

This map image is void if the one or more of the following map elements do not appear. basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

2,000

1,500

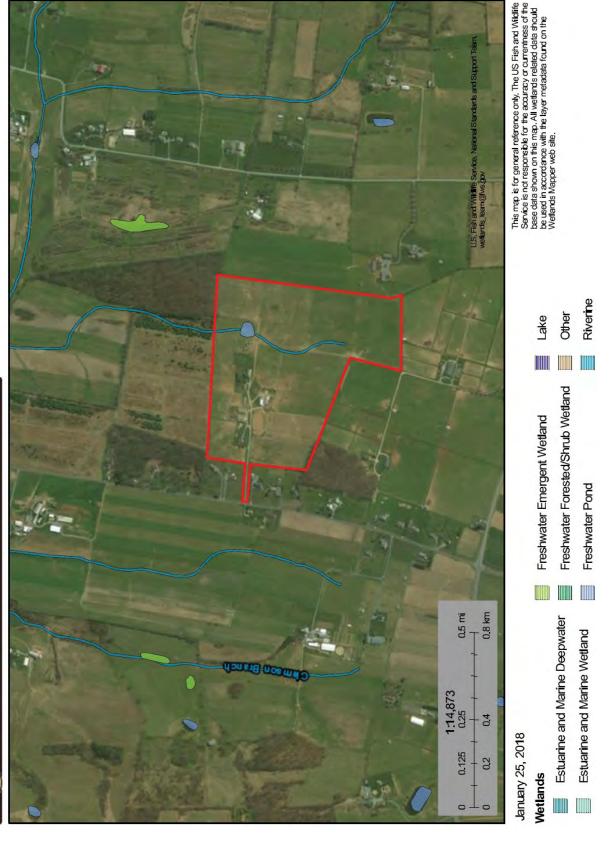
1,000

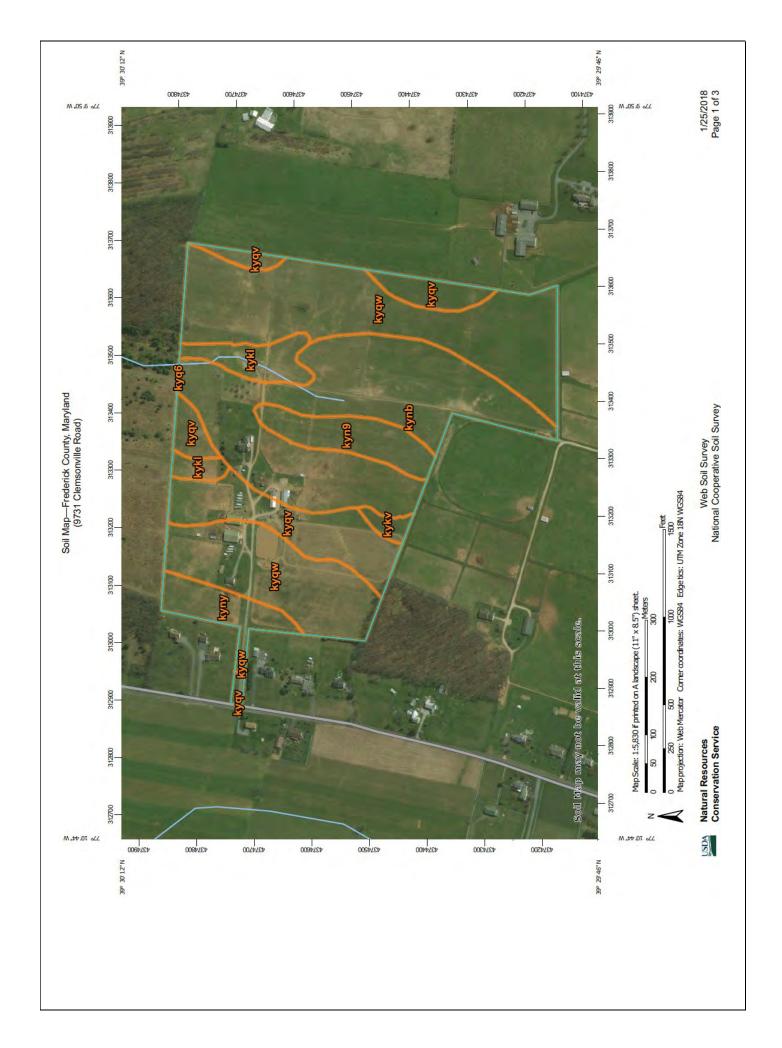
500

250



9731 Clemsonville Road





Special Line Features Very Stony Spot Stony Spot Spoil Area Wet Spot Other 8 0 4 Soil Map Unit Polygons Area of Interest (AOI) Soil Map Unit Points Soil Map Unit Lines Area of Interest (AOI)

Soils

line placement. The maps do not show the small areas of contrasting soils that could have been shown at a more detailed Enlargement of maps beyond the scale of mapping can cause misunderstanding of the detail of mapping and accuracy of soil Warning: Soil Map may not be valid at this scale. scale.

The soil surveys that comprise your AOI were mapped at

MAP INFORMATION

Please rely on the bar scale on each map sheet for map measurements. Source of Map: Natural Resources Conservation Service Coordinate System: Web Mercator (EPSG:3857) Web Soil Survey URL:

Maps from the Web Soil Survey are based on the Web Mercator distance and area. A projection that preserves area, such as the projection, which preserves direction and shape but distorts Albers equal-area conic projection, should be used if more accurate calculations of distance or area are required. This product is generated from the USDA-NRCS certified data as of the version date(s) listed below.

Soil Survey Area: Frederick County, Maryland Survey Area Data: Version 14, Sep 18, 2017 Soil map units are labeled (as space allows) for map scales

1:50,000 or larger.

Date(s) aerial images were photographed: Aug 23, 2013—Feb

The orthophoto or other base map on which the soil lines were compiled and digitized probably differs from the background imagery displayed on these maps. As a result, some minor shifting of map unit boundaries may be evident.

Special Point Features Blowout

Borrow Pit Clay Spot 9 Ø

Streams and Canals

Water Features

Closed Depression **Gravel Pit**

Interstate Highways

Rails

ŧ

Transportation

Major Roads Local Roads

US Routes

Gravelly Spot × ..

Lava Flow Landfill

Aerial Photography

Background

Marsh or swamp

Mine or Quarry

Miscellaneous Water

Perennial Water Rock Outcrop

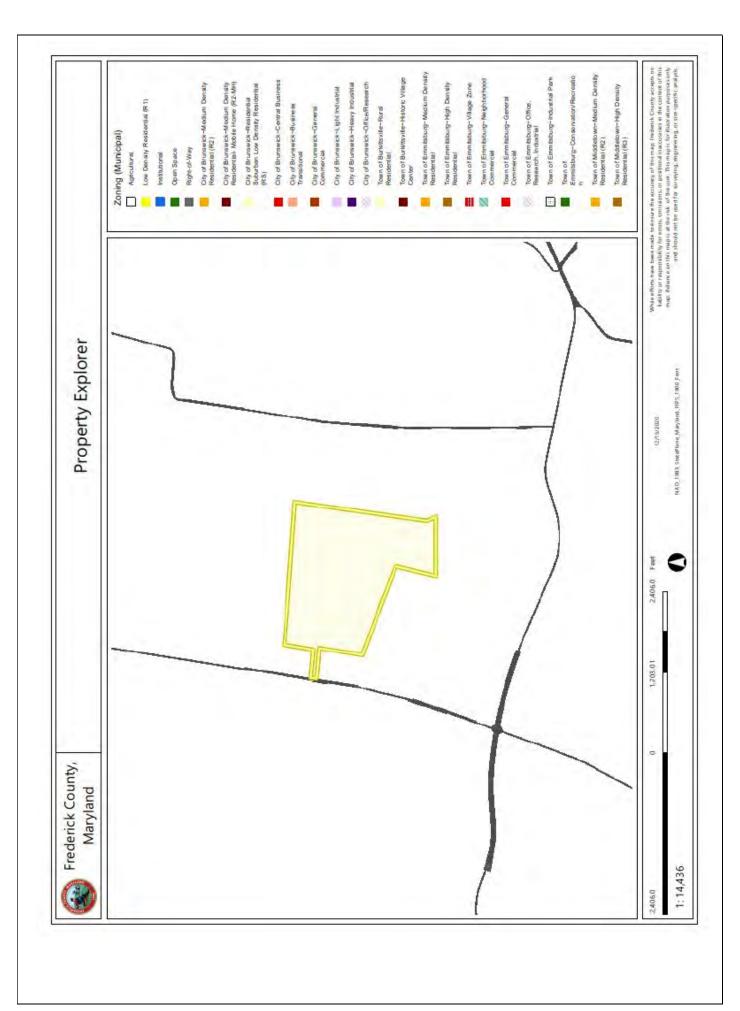
Saline Spot Sandy Spot Severely Eroded Spot

Slide or Slip Sinkhole 0

Sodic Spot

Map Unit Legend

Map Unit Symbol	Map Unit Name	Acres in AOI	Percent of AOI
kykl	Rohrersville-Lantz silt loams, 0 to 8 percent slopes	3.8	4.7%
kykv	Spoolsville-Catoctin complex, 8 to 15 percent slopes	0.7	0.9%
kyn9	Conestoga and Letort silt loams, 8 to 15 percent slopes	4.6	5.6%
kynb	Conestoga and Letort silt loams, 3 to 8 percent slopes	25.3	31.1%
kyny	Edgemont gravelly loam, 3 to 8 percent slopes	3.4	4.1%
kyq6	Hyattstown-Linganore channery silt loams, 15 to 25 percent slopes	0.0	0.0%
kyqv	Linganore-Hyattstown channery silt loams, 3 to 8 percent slopes	12.2	15.0%
kyqw	Linganore-Hyattstown channery silt loams, 8 to 15 percent slopes	31.3	38.5%
Totals for Area of Interest		81.3	100.0%





Real Estate

View Bill		View bill image
As of	12/15/2020	
Bill Year	2021	
Bill	1776763	
Owner	MILLAR JESSICA M	
Parcel ID	19389995	

			View state assessment data		View payments/adjustments	
Installment	Pay By	Amount	Payments/Credits	Balance	Interest	Due
1	9/30/2020	\$5,382.98	\$5,382.98	\$0.00	\$0.00	\$0.00
2	9/30/2020	\$5,086.96	\$0.00	\$5,086.96	\$152.61	\$5,239.57
Interest			\$0.00			\$152.61
TOTAL		\$10,469.94	\$5,382.98	\$5,086.96	\$152.61	\$5,239.57

Charges, Exemptions, Credits

Owner	MILLAR JESSICA M	
Parcel ID	19389995	
Bill Year	2021	

Tax Charges

Process of State			
	Taxable Value	Tax Rate	Amount
BAY RESTORATION FEE	2	60.000000	\$120.00
COUNTY TAXES	950,400	1.060000	\$10,074.24
OVERPAYMENT	950,400		\$0.00
SYSTEM BENEFIT CHG	2	88.000000	\$176.00
STATE TAXES	950,400	0.112000	\$1,064.45
STORM WATER FEE			\$0.01
Total			\$11,434.70

Tax Exemptions/Credits

	Value	Tax Rate	Amount
AG TAX CREDIT BUILD	0		(\$964.76)
Total			(\$964.76)

2021 Charges \$10,469.94

Tax Records

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SDAT: Real Property Search 3/10/21, 5:12 PM

Real Property Data Search

Search Result for FREDERICK COUNTY

View Map	View GroundRent Rec	lemption	View GroundRent Registration
•		•	Tion Grounditent Registration
	re: AGRICULTURAL TRANSF		-
Account Identifier:	District - 19 Ac	count Number - 389995 Owner Information	5
Owner Name:	MILLAR JESSI		: AGRICULTURAL
owner Hame.	WILLANGEOON	Prine Prine	cipal Residence: YES
Mailing Address:	9731 CLEMSOI UNION BRIDGE		d Reference: /12363/ 00185
		cation & Structure Information	
Premises Address:	9731 CLEMSOI UNION BRIDGE		al Description: 80.89 ACRES E/S CLEMSONVILLE ROAD
Map: Grid: Parce	l: Neighborhood: Subdiv	rision: Section: Blo	ck: Lot: Assessment Year: Plat No: 38 18
0052 0008 0120	19010001.11 0000		2020 Plat Ref:
Town: None			
Primary Structure B	uilt Above Grade Living A	Area Finished Baser	ment Area Property Land Area County Use
2006	5,311 SF		80.8900 AC
Stories Basement		Quality Full/Half Bat	• • • • • • • • • • • • • • • • • • • •
2 YES	STANDARD UNIT SIDING/		2Att/1Det
		Value Information	
	Base Value	Value As of	Phase-in Assessments As of As of
		01/01/2020	07/01/2020 07/01/2021
Land:	193,800	211,300	
Improvements	744,700	762,900	
Total:	938,500	974,200	950,400 962,300
Preferential Land:	27,600	27,600	
		Transfer Information	
Seller: MILLARD JES		Date: 04/13/2018	Price: \$0
Type: NON-ARMS LE	ENGTH OTHER	Deed1: /12363/ 00185	Deed2:
Seller: STEPHENSO	N DAVID I & ANGELA K	Date: 06/28/2012	Price: \$950,000
Type: NON-ARMS LE	ENGTH OTHER	Deed1: /08960/ 00244	Deed2:
Seller: STEPHENSO	N, DAVID I.	Date: 10/04/2005	Price: \$0
Type: NON-ARMS LE	ENGTH OTHER	Deed1: /05614/ 00453	Deed2:
		Exemption Information	
Partial Exempt Asses			1/2020 07/01/2021
County: State:	000 000	0.00 0.00	
State: Municipal:	000		0.00 0.00 0.00
			0.00[0.00
•	re: AGRICUI TURAL TRANSF	FR TAX	
•	re: AGRICULTURAL TRANSF	ER TAX estead Application Inforr	mation