

## **Notice of Foreclosure Sale**

("Deed of Trust"):

Dated:

February 1, 2018

Grantor:

KEVIN RITZ, JUANITA RITZ, NATHAN RITZ and DUSTIN

**MORGAN** 

Trustee:

JOSHUA HAMBY

Lender:

PAT GRAY BODY WORKS, INC.

Recorded in:

Deed of Trust recorded in Volume 1692, Page 6 of the Official

Public Records of Howard County, Texas

Secures:

Promissory ("Note") in the original principal amount of

\$465,009.00, executed by JUANITA RITZ, KEVIN RITZ, NATHAN RITZ and DUSTIN MORGAN ("Borrower") and

payable to the order of Lender

Legal Description:

THE SURFACE ESTATE ONLY:

Being a certain parcel and piece of land out of and part of the Southwest Quarter (SW/4) of Section No. Forty-One (41) in Block No. Thirty-Two (32), Tsp. One (1) North, T&P RR Co. Survey, Howard County, Texas, more particularly described as follows:

BEGINNING at a ½" square bar in the East right-of-way line of State Highway No. 350, the NW corner of a 3.00 acre tract in the SW/4 of Section 41, Block 32, T-1-N, T& RR Co. Survey, Howard County, Texas and the SW corner of this tract, from whence a ½" square bar, the SW corner of said Section 41 bears S. 75° 31' 16" W. 130.61 ft. and S. 14° 39' 07" E. 681.60 ft.;

THENCE N. 75° 31' 16" E. at 465.30' pass a ½" square bar, the NE corner of said 3.00 acre tract and the most Northerly NW corner of a 39.59 acre tract, 866.33 ft. in all to a ½" square bar, an interior corner of said 39.59 acre tract, and the SE corner of this tract;

THENCE N. 14° 39' 07" W. 115.0 ft. to a 1" I.P. in the South line of a 46.53 acre tract for a corner of said 39.59 acre tract and the NE corner of this tract;

THENCE S. 75° 31' 16" W. 881.22 ft. to a ½" square bar in the East right-of-way line of State Highway No. 350, the SW corner of said 46.53 acre tract and the NW corner of this tract;

THENCE Southeasterly with the East right-of-way line of said State Highway No. 350 and the arc of a 1° 00′ 51" curve to the left having a radius of 5649.69 ft. and a delta angle of 1° 02′ 35" (chord=S22° 01′ 45" E. 116.0 ft.) 116ft to the PLACE OF BEGINNNING.

Foreclosure Sale:

Date:

Tuesday, December 7, 2021

Time:

The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00a.m. and not later than three hours thereafter.

Place:

The North entrance of the Howard County Courthouse, 300 S. Main, Big Spring, Texas.

Terms of Sale:

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that PAT GRAY BODY WORKS, INC.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, PAT GRAY BODY WORKS, INC., the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of PAT GRAY BODY WORKS, INC.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with PAT GRAY BODY WORKS, INC.'s rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If PAT GRAY BODY WORKS, INC. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the

Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by PAT GRAY BODY WORKS, INC. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.

Joshua Hamby

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