NOTICE OF TRUSTEE'S SALE

DATE: September 16, 2019

POSTED

DEED OF TRUST:

SEP 16 2019

Christine A. Jones McCulloch County Clerk

DATE: September 11, 2007 GRANTOR: James D. Ricks

GRANTOR'S COUNTY: McCulloch County, Texas

ORIGINAL HOLDER OF NOTE: The Commercial National Bank of Brady

HOLDER OF NOTE: The Commercial National Bank of Brady

TRUSTEE: W. Clay Jones

RECORDING INFORMATION: Volume 372, Page 332,

Official Public Records, McCulloch County, Texas

PROPERTY:

Lot No. 1, Block No. 1, Lakeview Subdivision to Brady Lake to the City of Brady, McCulloch County, Texas, according to the map or plat of said Addition now in general use and of record in Volume 27, Page 380, Deed Records, McCulloch County, Texas.

NOTE:

DATE: September 11, 2007

ORIGINAL PRINCIPAL AMOUNT: \$62,778.19

DEBTOR: James D. Ricks

PAYEE: The Commercial National Bank of Brady HOLDER: The Commercial National Bank of Brady

DATE OF SALE OF PROPERTY: November 5, 2019

EARLIEST TIME OF SALE OF PROPERTY: 10:00 a.m.

PLACE OF SALE OF PROPERTY: South door of the McCulloch County Courthouse, Brady, McCulloch County, Texas, as established by the County Commissioners of McCulloch County, Texas

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee or Substitute Trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgager, Mortgagee or the Mortgagee's attorney.

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.

Because of default in performance of the obligations of the Deed of Trust, Trustee or Substitute Trustee will sell the property by public auction to the highest bidder for cash or other form of payment acceptable to the Holder at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Holder's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, in accordance with Holder's rights and remedies under the Deed of Trust and Section 9.501(d) of the Texas Business and Commerce Code (Texas UCC).

W. Clay Jones, Trustee

Brady, Texas 76825

P. O. Box 511

STATE OF TEXAS

COUNTY OF McCULLOCH

This instrument was acknowledged before me on September 16, 2019 by W. Clay Jones.

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Notary's Stamp:

LISA L. BRYANT
Notary Public
STATE OF TEXAS
Notary ID # 554443-1
My Comm. Exp. May 19, 2022

tary Public, State of Texas

POSTED

SEP 16 2019

Christine A. Jones McCulloch County Clerk