Notice of Foreclosure Sale

JUL 1 1 2019

July 11, 2019

<u>Deed of Trust ("Deed of Trust"):</u>

Christine A. Jones McCulloch County Clerk

Dated:

December 30, 2015

Grantor:

Ronnie McBee and Mary McBee

Trustee:

John P. Guest

Substitute Trustee:

Jason M. Johnson

Lender:

Citizens National Bank

Recorded in:

Volume 438, Page 686 of the Official Public Records of McCulloch

County, Texas

Legal Description:

Being the property commonly referred to as 1109 S. China Street, 1111 S. China Street, 706 S. Elm Street, and 203 E. 7th Street, Brady, Texas 76825, with said property being more particularly described by metes and bounds as follows:

Tract 1: All that tract and parcel of land lying and being situated in the City of Brady, County of McCulloch, State of Texas, and being out of Block No. 182, Luhr Addition to the City of Brady, as shown upon the plat of said Addition recorded in Volume 27, Page 323, Deed Records of McCulloch County, Texas, and as shown upon the subdivision of said Block No. 182, as shown upon the plat of said Subdivision recorded in Volume 5, Page 221, Deed Records of McCulloch County, Texas, described as follows:

Being out of the Southwest one-fourth (SW/4) of said Block No. 182 (being Lot No. 4 of Block No. 182 as shown upon said Subdivision of Block No. 182 recorded in Volume 5, Page 221) described by metes and bounds as follows:

Beginning at a stake set in the West line of said Block No. 182, set 55 feet North of the Southwest corner of Block No. 182, and set for the Southwest corner of this tract;

Thence East 100.5 feet to a stake, for the Southeast corner of this tract;

Thence North 55 feet to a stake, for the Northeast corner of this tract;

Thence West 100.5 feet to a stake in the West line of Block No. 182, for the Northwest corner of this tract;

Thence South with the West line of said Block No. 182, 55 feet to the place of beginning.

Tract 2: All that tract and parcel of land lying and being situated in the City of Brady, County of McCulloch, State of Texas, and being out of Block No. 182, Luhr Addition to the City of Brady, as shown upon the plat of said Addition recorded in Volume 27, Page 323, Deed Records of McCulloch County, Texas, and as shown upon the Subdivision of said Block No. 182, as shown upon the plat of said Subdivision recorded in Volume 5, Page 221, Deed Records of McCulloch County, Texas, described as follows:

Being out of the Southwest one-fourth (SW/4) of said Block No. 182 (being Lot No. 4 of Block No. 182 as shown upon said Subdivision of Block No. 182 recorded in Volume 5, Page 221) described by metes and bounds as follows:

Beginning at a stake set in the West line of said Block No. 182, set 110 feet North of the Southwest corner of Block No. 182, and set for the Southwest corner of this tract:

Thence East 100.5 feet to a stake, for the Southeast corner of this tract;

Thence North 50 feet to a stake set in the North line of said Southwest one-fourth of Block No. 182 (the North line of Lot No. 4 and the South line of a 20 foot alley as shown upon said Subdivision of Block No. 182, recorded in Volume 5, Page 221), for the Northeast corner of this tract;

Thence West with the North line of said Southwest one-fourth of Block No. 182 (the North line of said Lot No. 4 and the South line of said alley) 100.5 feet to the Northwest corner of said Southwest one-fourth of said Block No. 182 (said Lot No. 4), for the Northwest corner of this tract;

Thence South, with the West line of said Block No. 182, 50 feet to the place of beginning.

Tract 3: The Southeast one-fourth (SE/4) of Block No. 150, Luhr Addition to the City of Brady, McCulloch County, Texas, as shown upon the official plat of said Addition now in general use and of record in Volume 27, Page 323, Deed Records of McCulloch County, Texas.

Secures:

Promissory Note ("Note") in the original principal amount of \$221,250.00, executed by Ronnie McBee and Mary McBee ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Foreclosure Sale:

Date:

Tuesday, August 6, 2019

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 10:00 a.m. and not later than three hours thereafter.

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Place:

The South steps of the McCulloch County Courthouse or at such

other location having been designated by the McCulloch County

Commissioners.

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 Lender'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, Citizens National Bank, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Order Authorizing Foreclosure of Real Property, the Deed of Trust, and applicable Texas law.

If Lender 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 Lender. 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, Substitute 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 Substitute 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

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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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Jason M. Johnson, as Substitute Trustee

315 Center Avenue Brownwood, Texas 76801 325-643-2777

Fax: 325-646-5534

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