

Notice of Foreclosure Sale

April 26, 2016

Correction Deed of Trust Instrument:

Dated: July 21, 2006

Grantor: Deborah Sangster

Trustee: Steven A. Neal

Lender: Estate Of Jean Payne, successor in interest to John N. Payne and wife, Jean F. Payne

Recorded in: Volume 1388, Page 462 of the real property records of Freestone County, Texas

Legal Description: Lots Twelve (12) and Thirteen (13), Block Two (2) Southside Shores Subdivision, Freestone County, Texas, according to the Plat Recorded in Cabinet "B", Envelope, 69, Plat Records, Freestone County, Texas.

Secures: Note Secured by Security Agreement ("Note") in the original principal amount of \$70,000.00, executed by Deborah Sangster ("Borrower") and payable to the order of Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust and Warranty Deed with Vendor's Lien, including the real property described as: Lots Twelve (12) and Thirteen (13), Block Two (2) Southside Shores Subdivision, Freestone County, Texas, according to the Plat Recorded in Cabinet "B", Envelope, 69, Plat Records, Freestone County, Texas.

Substitute Trustee: Chad Morgan

Substitute Trustee's Address: 109 S. Mount Street, FAIRFIELD, TX, 75840

Foreclosure Sale:

Date: Tuesday, June 7, 2016

- 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 AM.
- Place:** 118 E. Commerce Street, Fairfield, Texas 75840, on the front steps of the Courthouse
- 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 Estate Of Jean Payne '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, Estate Of Jean Payne, 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 Estate Of Jean Payne's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Estate Of Jean Payne'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 Deed of Trust, and applicable Texas law.

If Estate Of Jean Payne 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 Estate Of Jean Payne. 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 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.

THE LAW OFFICE OF CHAD MORGAN, P.C.



By: _____

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Attorney for Estate Of Jean Payne

FILED FOR RECORD IN
Freestone County
Linda Jarvis
COUNTY CLERK
ON: Apr 27, 2016 AT 02:26P
as Notice of Trustee Sale

Total Fees : 8.00
Receipt Number - 136199
By: Penney Eubanks, Deputy