

**Notice of Foreclosure Sale by Substitute Trustee**

May 10, 2017

FILED FOR RECORD IN  
Freestone County  
Linda Jarvis  
COUNTY CLERK  
ON: May 16, 2017 AT 09:57A  
as Notice of Trustee Sale  
Total Fees : 8.00  
Receipt Number - 141478  
By: Laverne Moore, Deputy

Contract dated June 1, 2010 ("Contract"):

Dated: June 1, 2010

Grantor: Jeff Spearman and Laura Spearman

Trustee: None

Lender: Pamela Carpenter

Secures: Contract dated June 1, 2010 (Contract) in the original principal amount of \$105,000, executed by Jeff Spearman and Laura Spearman ("Borrower") and payable to the order of Lender

Substitute Trustee: Michael J. Crawford

Substitute Trustee's  
Address: 416 N. 14th Street, Corsicana, Texas, 75110

Foreclosure Sale:

Date: Tuesday, July 4, 2017

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 1:00 P.M.

Place: Freestone County, 103 E Main Street Fairfield, TX 75840, East Entrance or As Designated by the 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 Pamela Carpenter's bid may be by credit against the indebtedness secured by the lien of the Contract.

Default has occurred in the payment of the Contract and in the performance of the obligations of the Contract. Because of that default, Pamela Carpenter, the owner and holder of the Contract, has requested Substitute Trustee to sell the Property.

The Contract may encumber both real and personal property. Formal notice is hereby given of Pamela Carpenter's election to proceed against and sell both the real property and any personal property described in the Contract in accordance with Pamela Carpenter's rights and remedies under 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 Contract, and applicable Texas law.

If Pamela Carpenter 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 Contract and Texas Property Code.

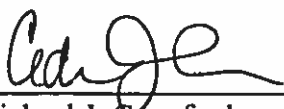
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Contract, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Contract. 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 Contract by Pamela Carpenter. 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 Contract. 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.**



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Michael J. Crawford  
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