

NOTICE OF FORECLOSURE SALE

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

Property: 1413 Highway 79, Olney, Texas 76374

July 9, 2025

Deed of Trust: Deed of Trust (The term "Deed of Trust" herein shall mean the Deed of Trust as so modified, renewed, and/or extended.)

Dated: January 27, 2025

Trustee:

Kerwin Stephens

Address:

515 Fourth Street

Graham, TX, 76450

Grantor: Clinton Lambert and wife, Staci Lambert

Mortgagee: Richard H. Reno and wife, Marion Elaine Reno (hereafter "Lender")

Recording Information: 25000529 of the real property records of Young County, Texas.

Property Address: 1413 Highway 79, Olney, Texas 76374

Legal Description:

Being Surface Only in and to 0.258 acre tract of land being part of Block A-8 and part of Lot 1, Block A-7, S.E. Galloway Addition to the City of Olney, Texas, as recorded in Volume 1, Page 200, Plat Records of Young County, Texas, said tract being more particularly described as follows:

BEGINNING at an iron rod set for corner in the southwest corner of said tract; said point being East, 95.00 feet from a corner; said fence corner being South, 120.00 feet from the South line of State Highway No. 79, a 100.00 foot wide right of way; said fence corner also being West, 1247.50 feet and North 162.84 feet from the southeast corner of TE&L Co. Survey No. 155, Abstract No. 401, Young County, Texas;

THENCE North, 159.54 feet to an iron rod set for corner in the south line of said State Highway No. 79;

THENCE N 67 degrees, 24' 00" E, with said south line, 70.41 feet to an iron rod set for corner;

THENCE South, 186.60 feet to an iron rod set for corner;

THENCE West, 65.00 feet to the Place of Beginning, containing 0.258 acres, more or less

Note Secured by Deed of Trust: Promissory Note Secured by Deed of Trust (The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.)

Date: January 27, 2025

Original Principal Amount: \$45,200.00

Maker: Clinton Lambert and wife, Staci Lambert

Lender: Richard H. Reno and wife, Marion Elaine Reno

Property: All real property and improvements as described in and mortgaged in the Deed of Trust, including all rights and appurtenances thereto, with the exception of any Released Property.

Sale Location: Young County Courthouse at 516 Fourth Street, Graham, Texas 76450 under the portico of the North Entrance of the Young County Courthouse as so designated by the Young County Commissioners Court for sale of property under Tex. Prop. Code Sec. 51.002 in Young County, Texas.

Sale Date: August 5, 2025

Sale Time: The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM local time. The earliest time the sale will begin is 10:00 a.m., or within three hours from that time.

Terms of the Sale: This public Foreclosure Sale will sell all property "AS IS" at a public auction to the highest cash bidder, with the exception of the Lender, who will be allowed to bid credit against the amount owed under the obligation secured by the lien in the Deed of Trust.

Due to the default in payment of the Note and in performance of the obligations under the terms of the Deed of Trust, the Lender directed the Trustee to administer the trust provisions.

The above described Deed of Trust encumbers real property. This document constitutes formal notice by the Lender to foreclose and sell the property, as described in Lender's right and remedies under the Deed of Trust and in accordance with the terms of Section 9.604(a) of the Texas Business and Commerce Code and the Deed of Trust.

Notice is hereby given that the Foreclosure Sale will commence at the Sale Location, Sale Date, and Sale Time indicated above. At that time, the Trustee will direct the sale of the property described in the Deed of Trust in the manner allowed by the Deed of Trust and applicable Texas law.

If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be reposted and refiled in accordance with the terms of the Deed of Trust and applicable Texas law.

Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

Pursuant to Section 51.009 of the Texas Property Code, this property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

Pursuant to Section 51.0075(a) of the Texas Property Code, the Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the Foreclosure Sale.

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.


Kerwin Stephens, Trustee

FILED FOR RECORD

JUL 10 2025

TINA GILLIAM, COUNTY CLERK
YOUNG COUNTY, TEXAS