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NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2021 SEP 24 AM 0 A

THE STATE OF TEXAS

COUNTY OF VAN ZANDT

State I for the War I ABBY CO. I.

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Wraparound Deed of Trust dated December 20, 2010, Heidi Abell, as Grantors, conveyed Celia C. Flowers, as Trustee, the property situated in Van Zandt County, Texas to wit:

Being a 0.234 acre tract and being all that certain lot, tract or parcel of land situated in the Samuel Bell Survey, Abstract No. 46, in the City of Grand Saline, Van Zandt County, Texas, and being the North ½ of Lot 18 and all of Lot 19, Lot 20, and Lot 21, Block 30, of Richardson's Second Addition to the City of Grand Saline according to the plat thereof recorded in Volume 52, Page 2, Van Zandt County Deed Records, and being more particularly described as follows:

BEGINNING at a ½ inch Iron Rod found at the Northwest corner of said Lot 21 and the Southwest corner of Lot 22 on the East line of Main Street, for corner;

THENCE: North 90 degrees 00 minutes 00 seconds East along the North line of said Lot 21 and the South line of said Lott 22 a distance of 115.97 feet to a ½ inch Iron Rod found at the Northeast corner of said Lot 21 and the Southeast corner of said Lot 22 on the West line of an alley, for a corner;

THENCE: South 01 degrees 00 minutes 47 seconds East along the East lines of said Lots 21, 20, 19, and 18 and the West line of said alley a distance of 876.97 feet to a ½ inch Iron Rod found, for a corner;

THENCE: North 89 degrees 43 minutes 15 seconds West across said Lot 18 at distance of 116.55 feet to a ½ inch Iron Rod found on the West line of said Lot 18 and the East line of said Main Street, for corner;

THENCE: North 00 degrees 38 minutes 38 seconds West along the West lines of said Lots 18, 19, 20, and 21 and the East line of said Main Street a distance of 87.40 feet to the POINT OF BEGINNING and containing 0.234 acres of land, also being known as 414 Main Street, Grand Saline, Texas.

(herein the "Property") to secure that one certain Promissory Note therein described in the original principal amount of Sixty-six Thousand Five Hundred Dollars and No/100 (\$66,500.00) Dollars, executed by Heidi Abell and payable to Larry D. Kerby and wife, Penny L. Kerby (herein the "Note"), which such Deed of Trust is recorded in Document Number 2011-000918, of the Deed of Trust Records (Official Public Records) of Van Zandt County, Texas (herein "Wraparound Deed of Trust"); and

WHEREAS, the undersigned has been appointed Substitute Trustee in the place and stead of Celia C. Flowers, the trustee in the aforesaid Wraparound Deed of Trust, said appointment being in the manner authorized by Wraparound Deed of Trust; and

WHEREAS, default has occurred under the terms of the Note secured by the Wraparound Deed of Trust, and the indebtedness evidenced therein is now wholly due, the owner and holder of said indebtedness has requested the undersigned to sell the Property to satisfy same.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 2nd day of November, 2021, I will begin to sell the Property at the earliest 10:30 a.m. or not later than three hours after that time at the front (North) steps of the Van Zandt County Courthouse, Canton, Texas, to the highest bidder for cash. The trustee's sale will occur between the earliest time to begin the sale as specified above and 4:00 p.m.

WITNESS MY HAND this the 24th day of September, 2021.

RICHARD L. RAY Substitute Trustee