THE STATE OF TEXAS
COUNTY OF HOPKINS

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AFFIDAVIT OF POSTING

FILED FOR RECORD HOPKINS COUNTY, TEXAS

2018 JAN 16 P 2: 28

MEGBIE SHIRLEY COUNTY CLERK

DEPUTY

CONVIA OFCHA

Affiant:

(Printed Name)

Posting Date:

1/16/2018

Notice:

Notice of Foreclosure Sale, a true and correct copy of which is attached hereto and

incorporated herein by reference.

Property:

105 Sandy Hill Road, Sulphur Springs, Texas 75482-7854

Definitions

Property County:

HOPKINS

Authorized

Trustee or Substitute:

TRUSTEE or Krista Bass, Barbara Doering, Jordan Pettit, Craig Pettit or Jarrod

Pettit

BEFORE ME, the undersigned authority, on the date set forth below, personally appeared Affiant who, after first being duly sworn by me according to law, upon oath deposed and said:

"My name is that of Affiant. I am duly authorized and competent to make this Affidavit. The facts and matters set forth in this Affidavit are within my personal knowledge, and they are all true and correct."

"On or before the Posting Date, at the request of Authorized Trustee, I posted a copy of the Notice at the officially designated place of the Property County where notices of Trustee Sales are customarily posted and I filed a duplicate of the Notice with the county clerk office of the Property County on that same day."

Affiant:

STATE OF TEXAS

COUNTY OF Jamas

On this day of day of before me the undersigned, a Notary Public in and for said State, personally appeared known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the foregoing instrument and acknowledged that (s)he executed the same in the capacity represented.

WITNESS my hand and official seal.

AMY CATHERINE MOUSER
My Notary ID # 124708361
Expires October 8, 2019

Signature: _

Name (typed or printed)

My Commission expires:

10-8-2019

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. <u>Property To Be Sold</u>. The property to be sold is described as follows:

105 Sandy Hill Road, Sulphur Springs, Texas 75482-7854

The real property more particularly described on Exhibit "A" attached hereto and made a part hereof, together with the rights, appurtenances and improvements thereto and certain other personal property as more particularly described in the Deed of Trust referenced herein.

- Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust
 (herein so called) executed by Ricardo Goncalves ("Borrower") to Julie Pettit,
 Trustee for the benefit of READY MORTGAGE CORP., covering the property
 described above. The Deed of Trust is dated 3/21/2014, and is recorded under
 Instrument #2014-1812 of the Real Property Records of HOPKINS County,
 Texas.
- 3. <u>Date, Time, and Place of Sale.</u> The sale is scheduled to be held at the following date, time, and place:

Date: 2/6/2018 (the first Tuesday of said Month)

Time: The sale shall begin no earlier than 1:00 P.M or no

later than three hours thereafter.

Place: The sale will take place at the HOPKINS County

Courthouse at the place designated by the HOPKINS

County Commissioner's Court (if no such place is so designated, the sale will take place in the area where this Notice is posted)

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

4. <u>Terms of Sale</u>. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters if any.

Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (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 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

- 5. <u>Type of Sale</u>. The sale is a nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust.
- 6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (a) the unpaid principal and interest owing on that certain note (the "Note") dated 3/21/2014, in the original principal amount of \$63,000.00, executed by Borrower, and payable to the order of READY MORTGAGE CORP.; (b) and all renewals, modifications and extensions of the note.; and (c) any and all present and future indebtedness of Borrower to READY MORTGAGE CORP. READY MORTGAGE CORP. is the current owner and holder of the Note and the Obligations and is the beneficiary under the Deed of Trust. READY MORTGAGE CORP. is also the current Lender (Mortgagee) Servicer of the Note.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

READY MORTGAGE CORP. Attention: Shanna Kolp 301 S. Sherman Street, Ste. 117 Richardson, Texas 75081 Telephone: (972) 336-3339

7. <u>Default and Request To Act.</u> Default has occurred under the Deed of Trust, and the beneficiary has requested me, as, Substitute Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person as substitute trustee to conduct the sale.

DATED: 1/16/2018

Kfista Bass, Substitute Trustee

1306 FM 198 E Lake Creek, TX 75450 Phone: 903-249-9924

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse are 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.

EXHIBIT "A"

105 Sandy Hill Road, Sulphur Springs, Texas 75482-7854

Property Legal Description

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF HOPKINS AND STATE OF Texas, BEING IN THE NACAGDOCHES UNIVERSITY SURVEY, ABST NO 694, AND DESCRIBED AS FOLLOWS:

BEING LOT 21 OF THE SANDY HILL ADDITION AS RECORDED IN VOLUME 6, PAGE 57, MAP RECORDS, HOPKINS COUNTY, TEXAS.