

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.

April 21, 2023

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: May 13,2021

Trustee:

James L. Moss

Address:

104 W. Main St
Gainesville, TX, 76240

Grantor: Bill Alfred Dugger

Mortgagee: Janana V. Epperley (hereafter "Lender")

Recording Information: Volume 2418, Page 319 of the real property records of Cooke County, Texas.

Property Address: 1207 Witherspoon

Gainesville, TX 76240

Legal Description: All of that certain tract or parcel of land described as being 83 feet x 67 feet out of the Southwest corner of Lot 1 in Block 7 of the CLOUD ADDITION to the City of Gainesville, Cooke County, Texas, described as follows:

FILED FOR RECORD

23 APR 21 PM 12: 25

JANANA V. EPPERLEY
COUNTY CLERK, COOKE CO. TX

Janana V. Epperley
CY... DEPUTY

BEGINNING at the Southeast corner of said Lot 1 in Block 7 of the Cloud Addition;

THENCE North 67 feet;

THENCE West 83 feet;

THENCE South 67 feet;

THENCE east 83 feet to the place of beginning.

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

Date: May 13, 2021

Original Principal Amount: \$23,460.00

Maker: Bill Alfred Dugger

Lender: Janana V. Epperley

Property: All property and improvements as described in the Deed of Trust, with the exception of any Released Property.

Sale Location: Sale Location: 101 S. Dixon St., Gainesville, TX at the steps of the Cooke County Courthouse., at the steps of the Cooke County Courthouse.

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

Sale Date: June 6, 2023

Terms of the Sale: This public Foreclosure Sale will sell all property "AS IS" 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 in the Deed of Trust.

Due to the default under the terms of the Deed of Trust, the Lender directed, by and through agents, 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 the Deed of Trust in accordance with the terms of the Texas Business and Commerce Code and the Deed of Trust.

The Foreclosure Sale will commence on June 6, 2023 between the hours of 10:00 AM and 4:00 PM and in accordance with the details as further set forth above. At that time, the Trustee will direct the sale of the property described in the Deed of Trust in manner as allowed by the Deed of Trust and applicable Texas law.

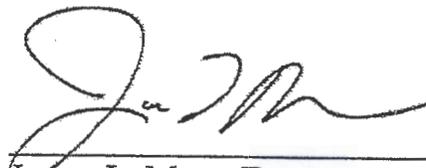
If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be posted and filed in accordance with the terms of the Deed of Trust and applicable Texas law.

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, 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.

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.

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.



James L. Moss, Trustee