

Notice of Foreclosure Sale

1. *Property to Be Sold.* The property to be sold is described as follows:

Lot 18, Block 1, Westwood Village, Section 1, a subdivision in Trinity County, Texas, according to the map or plat thereof recorded in Cabinet A, Slide 192, of the Plat Records of Trinity County, Texas.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust (deed of trust) recorded in Volume 982, Page 341, Official Records, Trinity County, Texas, as modified, renewed and/or extended by that certain Modification of Deed of Trust recorded in Volume 1124, Page 266, Official Records, Trinity County, Texas, and that Extension of Real Estate Note and Lien, recorded in Volume 1124, Page 264, Official Records of Trinity County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: August 6, 2024

Time: The sale will begin no earlier than 1:00 P.M. or no later than three hours thereafter.

Place: Trinity County Courthouse in Trinity County, Texas located at 162 West 1st Street, Groveton, Trinity County, Texas 75845, in the area designated by the Commissioners Court of such County, pursuant to Section 51.002 of the Texas Property Code (if no such place is designated, then the sale will take place in the area where this Notice of Foreclosure Sale is posted).

4. *Terms of Sale.* 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 their bid immediately in cash if their bid is accepted.

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 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. *Type of Sale.* The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the deed of trust executed by Shirley Kay Hoover.

The real and personal property (if any) encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust.

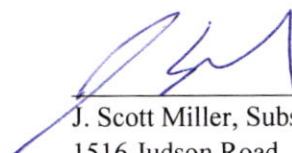
6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note dated April 13, 2017 in the original principal amount of \$22,000.00, executed by Shirley Kay Hoover and Beverly J. Hoofnagle, payable to the order of First National Bank, as modified by promissory note dated January 18, 2024 in the original principal amount of \$19,482.44 executed by Shirley Kay Hoover and Beverly J. Hoofnagle. First National Bank is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary at 145 S. Robb, Trinity, Texas 75862.

7. *Default and Request to Act.* 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 substitute trustee to conduct the 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.

Date: July 16, 2024



J. Scott Miller, Substitute Trustee
1516 Judson Road
Longview, Texas 75601
P: (903) 757-8900

FILED
at 10:45 o'clock A M

JUL 16 2024

SHASTA BERGMAN
COUNTY CLERK, TRINITY CO., TEXAS
By  Deputy