

Notice of Foreclosure Sale

July 22, 2024

Deed of Trust

Dated: May 26, 2022

Grantor: Adrian D. Foley and Trenita S. Dennis

Trustee: J.D. Blassingame

Lender: Kirk Lorenson

Recorded in: Vol. 1087 Page 0680, #192159 of the real property records of Trinity County, Texas

Legal Description: **BEING** Lot Thirty-eight (38) of RIDGECREST ADDITION to the City of Trinity, Trinity County, Texas according to a plat of record in Vol. 2 Page 43 in the Plat Records of Trinity County, Texas, and re-recorded in Cabinet A, Slide 128 in the Plat Records of Trinity County, Texas.

Secures: Note in the original principal amount of \$135,000.00, executed by Adrian D. Foley and Trenita S. Dennis ("Borrower") and payable to the order of Lender Kirk Lorenson

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto

Substitute Trustee: The Hay Law Firm, represented by Colton Hay

Substitute Trustee's Address: 162 W. First St., Groveton TX 75845

Foreclosure Sale:

Date: September 2, 2024

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the

Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter.

Place: Trinity County Courthouse, 162 W. First St., Groveton TX 75845
(Front main entrance steps)

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Kirk Lorenson's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Kirk Lorenson, the owner and holder of the Note, has requested Colton Hay, Substitute Trustee, to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Kirk Lorenson's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Kirk Lorenson's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Colton Hay, Substitute Trustee, will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Kirk Lorenson passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

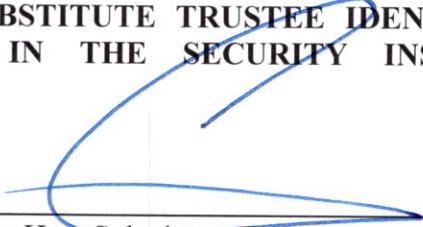
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Kirk Lorenson. 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 "**AS IS,**" **without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Colton Hay, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE.



Colton Hay, Substitute, Trustee

at 8:30 FILED A M
o'clock

JUL 3 2 2024

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