

NOTICE OF FORECLOSURE SALE

DEC 09 2014

Notice is hereby given of a public non-judicial foreclosure sale.

SHERY DOWD  
COUNTY CLERK NAVARRO COUNTY, TEXAS  
BY \_\_\_\_\_ DEPUTY

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

All that certain lot, tract or parcel of land lying within the Town of Richland, Navarro County, Texas, being described as Lot Twenty-Four (24) of the H.W. Williams Addition to the Town of Richland, Texas.

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

Date: January 6, 2015

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.

Place: Navarro County Courthouse, at the following location: Front entrance of the Navarro County Courthouse at 800 N. Main Street, Corsicana, Texas.

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 refileing may be after the date originally scheduled for this sale.

3. 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 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. Prospective bidders are strongly urged to

examine the applicable property records to determine the nature and extent of such matters, if any.

4. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Alex C. Reyes and Mary Hill Ovalle, a married couple. The Deed of Trust is dated July 1, 2014, and is recorded in Instrument No. 4716 (2014) of the Official Public Records of Navarro County, Texas.

5. 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 (1) the promissory note in the original principal amount of \$24,000.00, executed by Alex C. Reyes and Mary Hill Ovalle, and payable to the order of Gabriel Ochoa; and (2) all modifications, renewals and extensions of the note. Meljo IRA, LLC 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.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me as Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated: December 9, 2014



Lowell Olsen Dunn, Trustee