

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

2017-86

Date: April 3, 2006

FILED FOR RECORD
AT 11:20 O'CLOCK A.M.

Grantor(s): Ronnie Garrett and Mary Garrett

AUG 02 2017

Beneficiary: Citizens National Bank

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS

Substitute Trustee: Charles E. Lauffer, Jr., and/or Scott A. Ritcheson, and/or Lance Vincent and/or Douglas A. Ritcheson

BY [Signature] DEPUTY

Recording Information: Deed of Trust recorded under document number 00003385, Volume 1817, Page 690 of the Official Public Records of Navarro County, Texas and Modification of Deed of Trust recorded under document number 00003199 of the Official Public Records of Navarro County, Texas.

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

BEING 4 ACRES OF LAND, MORE OR LESS, BEING PART OF THE 5 ACRES OUT OF A 55 ACRE TRACT OF LAND OUT OF THE JAMES POWELL SURVEY, WHICH SAID 55 ACRES WAS CONVEYED BY R.L. WATT AND WIFE, TO F.B. MCKIE, AND RECORDED IN VOL. 225, PAGE 215, DEED RECORDS OF NAVARRO COUNTY, TEXAS. THE DEED TO THE SAID 5 ACRES BEING FULLY DESCRIBED IN DEED FROM F.B.MCKIE TO J.H. MARTIN, DATED JANUARY 10, 1924, OF RECORD IN VOLUME 274, PAGE 496, DEED RECORDS OF NAVARRO COUNTY, TEXAS. THE TRACT HEREIN CONVEYED BEING SPECIFICALLY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT THE N.E. CORNER OF SAID 55 ACRE TRACT, AND BEING ALSO THE N.E. CORNER OF THE SAID 5 ACRE TRACT;

THENCE S83 1/2 W AND WITH AND ALONG THE NORTH LINE OF SAID 5 ACRE TRACT 323-8/10 FT. TO THE N.E. CORNER OF THE ONE ACRE TRACT CONVEYED BY MRS. MARY E. MARTIN TO J.J. COHAGEN, BY

DEED DATED AUGUST 31, 1940, OF RECORD IN VOLUME 394, PAGE 542,
DEED RECORDS OF NAVARRO COUNTY, TEXAS;

THENCE S 2 E AND WITH AND ALONG THE E. LINE OF THE COHAGEN 1
ACRE TRACT AT 472.4 FT. PASS THE S.E. CORNER OF THE SAID
COHAGEN TRACT CONTINUING IN THE SAME DIRECTION 42.6 FT. TO
THE ORIGINAL SOUTH LONE OF SAID 5 ACRE TRACT;

THENCE N86 ½ E AND WITH THE SOUTH LINE OF SAID 5 ACRE TRACT
322.13 FT. TO THE S.E. CORNER OF SAID 5 ACRE TRACT;

THENCE IN 2 W AND WITH AND ALONG THE E. LINE OF SAID 5 ACRE
TRACT 537 FT. TO THE PLACE OF BEGINNING CONTAINING 4 ACRES OF
LAND, MORE OR LESS, AND BEING ALL OF SAID 5 ACRE TRACT EXCEPT
THE 1 ACRE CONVEYED TO J.J. COHAGEN AS AFORESAID.

THE REAL PROPERTY IS COMMONLY KNOWN AS 3604 EMHOUSE ROAD,
CORSICANA, TEXAS 75110-1102.

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

Date: September 5, 2017

Time: The sale shall begin no earlier than 10:00 a .m. or no later than three
(3) hours thereafter. The sale shall be completed by no later than 1:00
p.m.

Place: Navarro County Courthouse in Corsicana, Texas, at the following
location:

In the area of such Courthouse designated by the Navarro County
Commissioners' Court as the area where foreclosure sales shall take
place, or, if no such area has been designated, then at the east
entrance of Navarro Center at 800 N. Main Street in 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 reporting or refiling may be after the date originally scheduled for this sale.

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 cash on the date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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 other 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.

A purchaser at the sale of the Property “acquires the Property “AS IS” without any expressed or implied warranties” (except as to the warranties of title from the grantor identified in the deed of trust described below). Any purchaser acquires the Property “at the purchaser’s own risk.” Texas Property Code §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Ronnie Garrett and Mary Garrett and . The deed of trust is dated April 3, 2006, and is recorded in the office of the County Clerk of Navarro County, Texas under document number 0000 3385, Volume 1817, Page 690 of the Official Records of Navarro County, Texas and the Modification to the Deed of Trust recorded under document number 00003199 in the Official Public Records of Navarro County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations April 3, 2006 promissory note in the original principal amount of \$125,000.00 executed by Ronnie Garrett and Mary Garrett, and payable to the order of Citizens National Bank; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). Citizens 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, Citizens National Bank, Attention: Jake Griggs, telephone 903-874-8251.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked 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.

DATED: July 31, 2017.



Charles E. Lauffer, Jr., Substitute Trustee
821 ESE Loop 323, Suite 530
Tyler, Texas 75701
Tel: (903) 535-2900
Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

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.