NOTICE OF S

Notice is hereby given that a public sale at auction of the Property (as that term is defined and described below) will be held at the date, time and place specified in this notice.

DATE OF SALE:

Tuesday, April 5, 2022.

TIME OF SALE:

The earliest time at which the sale shall occur is 10:00 a.m. The sale shall

begin at that time or not later than three hours after that time.

PLACE OF SALE:

In the Center Area of the Hall on the First Floor of the Original (Main Building) Courthouse in Moore County, Texas, or, if the preceding area(s) is/are no longer the area(s) designated by the Moore County Commissioner's Court, at the area most recently designated by the Moore

County Commissioner's Court.

INFORMATION REGARDING THE DEED OF TRUST LIEN THAT IS THE SUBJECT OF THIS SALE:

NAME OF DOCUMENT:

Deed of Trust (the "Deed of Trust")

DATE:

February 4, 2014; modified October 27, 2014

GRANTOR:

Richita Krupa, LLC

BENEFICIARY:

SouthWest Bank

TRUSTEE:

John F. Elliot

RECORDING INFORMATION:

Volume 741, Page 723, Official Public Records of Moore County, Texas; and modified in Volume 757, Page 458, Official Public Records of Moore

County, Texas

PROPERTY DESCRIPTION:

Lot Nine (9), Lot Ten (10), Lot Eleven (11), Lot Twelve (12), Lot Thirteen (13), Lot Fourteen (14), and the South Ten Feet (10') of Lot Eight (8), Block Thirteen (13), Unit One (1), Sunset Addition to the City of Dumas, Moore County, Texas, according to the plat thereof recorded in Plat Cabinet 1, Sleeve

A-32, Plat Records of Moore County, Texas.

INDEBTEDNESS SECURED:

BRENDA McKANNA COUNTY CLERK

Promissory Note

2022 MAR - 1 AM 11: 44 Rick Russum

DATE:

NAME OF DOCUMENT:

October 27, 2014

MOORE COUNTY, TEXAS

FACE AMOUNT:

\$1,295,000.00

MAKER:

Richita Krupa, LLC

PAYEE:

SouthWest Bank

SUBSTITUTION OF TRUSTEE:

NAME OF **DOCUMENT**:

Appointment of Substitute Trustee

NAME OF SUBSTITUTE TRUSTEE:

Rick L. Russwurm

Moore, Lewis & Russwurm, P.C.

713 Bliss Avenue Dumas, Texas 79029

Default has occurred in the payment of the indebtedness secured by the Deed of Trust and in the performance of the covenants, agreements and conditions set forth in the Deed of Trust. The maturity of the indebtedness secured by the Deed of Trust has been accelerated and such indebtedness is now wholly due and payable.

Therefore, at the date, time and place set forth above, the undersigned, as Substitute Trustee, will sell the Property to the highest bidder pursuant to the terms of the Deed of Trust.

IN WITNESS WHEREOF this Notice of Substitute Trustee's Sale has been executed on this the __\frac{5+}{} day of March, 2022.

Rick L. Russwurm
Substitute Trustee

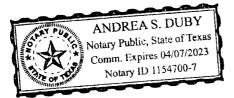
STATE OF TEXAS

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COUNTY OF MOORE

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This instrument was acknowledged before me on the LST day of March, 2022, by Rick L. Russwurm, Substitute Trustee, who acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.



Notary Public

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

1.

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

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

Lot Eight (8) and Lot Nine (9), Block Two (2), The Hays Addition Unit No. 1 to the City of Cactus, Moore County, Texas, also commonly known as 122 11th Ave., and 106 11th Ave., Cactus, Moore County, Texas

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

Date:

Tuesday, April 5, 2022

Time:

The sale shall begin no earlier than 10:00 A.M. or no later than three hours

thereafter. The sale shall be completed by no later than 1:00 P.M.

Place:

Moore County Courthouse in Dumas, Moore County, Texas, at the

designated area of the courthouse.

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 re-posted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such re-posting or re-filing may be after the date originally scheduled for this sale.

Terms of Sale. The sale will be conducted as a public auction to the highest bidder 3. for cash, subject to the provisions of the deeds of trust permitting the Beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debts 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.

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.

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 Samuel Cruz-Soto and Angelia Cruz-Soto. The deed of trust is dated May 25, 2017, and recorded in the office of the County Clerk of Moore County, Texas, in Vol. 791, page 793, of the Official Public Records of Real Property of Moore 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) one promissory note dated May 25, 2017, in the original principal amount of \$45,580.00, executed by Samuel Cruz-Soto and Angelia Cruz-Soto, and payable to the order of Kelly Hays; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Samuel Cruz-Soto and Angelia Cruz-Soto to Kelly Hays. Kelly Hays 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:

Kelly Hays P. O. Box 460 Dumas, TX 79029

Telephone: (806) 922-5345

6. <u>Default and Request To Act.</u> Default has occurred under the deeds of trust, and the beneficiary has requested me, Rick L. Russwurm, 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: March 1, 2022.

Rick L. Russwurm, Trustee

P. O. Box 718

Dumas, Texas 79029

Telephone: (806) 935-9272

Fax: (806) 935-9354