

NOTICE OF FORECLOSURE 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.

Notice is hereby given of a public nonjudicial foreclosure sale.

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

LOT THREE (3) IN BLOCK TWO (2) OF THE SWAN ADDITION TO THE CITY OF BROWNFIELD, TERRY COUNTY, TEXAS

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

Date: February 2, 2016

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 4:00 P.M.

Place: TERRY County Courthouse in BROWNFIELD, Texas, at the following location: The North door of the Terry County Courthouse, the place designated by the Terry County Commissioner's Court by instrument recorded in Volume 507, Page 741, Deed Records, Terry County, Texas.

The deed of trust permits the beneficiaries 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 refiled 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 beneficiaries 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.

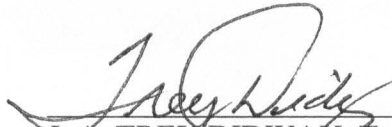
4. Type of Sale. The sale is a nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Sylvia Rios. The deed of trust is dated January 11, 2010, and is recorded in the office of the County Clerk of County, Texas, in volume 782, page 493, of the OFFICIAL PUBLIC RECORDS of TERRY 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 \$74,000.00, executed by Sylvia Rios, and payable to the order of Lynda G. Billings. Lynda G. Billings 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 beneficiaries have requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale the beneficiaries may appoint another person substitute trustee to conduct the sale.

DATED December 30, 2015.



J. A. TREY DIDWAY, Trustee
305 A West Broadway
Brownfield, TX 79316
Telephone: (806) 637-7568
FAX: (806) 637-7560

ANY PROVISION HEREIN WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER FEDERAL LAW.



STATE OF TEXAS }
COUNTY OF TERRY } OFFICIAL PUBLIC RECORD

I hereby certify that this instrument was FILED on the date and at the time stamped hereon by me and was duly RECORDED in the Volume and Page of the named RECORDS of Terry County, Texas, as stamped hereon by me.



COUNTY CLERK - TERRY COUNTY, TEXAS

FILED FOR RECORD
2015 DEC 30 PM 1:18
KIM CARTER
TERRY COUNTY CLERK
