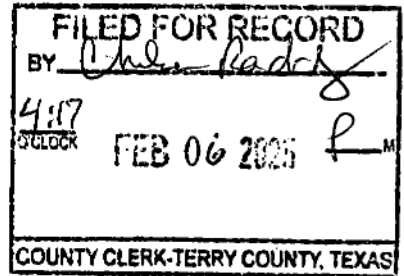


F20250004



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE:** January 23, 2025

**DEED OF TRUST:**

**Date:** April 8, 2021  
**Grantor:** Cameron Kirkland and Michelle Kirkland  
**Beneficiary:** First Bank & Trust, a division of HTLF Bank  
**Trustee:** Greg Garland

**COUNTY WHERE PROPERTY IS LOCATED:** Terry County, Texas

**ANY ONE OF THE FOLLOWING NAMED PERSONS TO ACT AS SUBSTITUTE TRUSTEE:**

H. GRADY TERRILL / JACEY DUBOIS / HAYDEN HATCH / MORGAN WIEBOLD

**SUBSTITUTE TRUSTEE'S MAILING ADDRESS:**

9816 Slide Road, Suite 201; Lubbock, Lubbock County, Texas, 79424

**Recording Information:** Deed of Trust recorded at Document No. 282468 of the Official Public Records of Terry County, Texas.

**Property:** All of Lot 11 in Block 7 of the Tahoka Heights Addition to the Town of Brownfield, Terry County, Texas.

**NOTE:**

**Date:** April 8, 2021  
**Amount:** \$21,000.00  
**Debtor:** Cameron Kirkland and Michelle Kirkland  
**Holder:** First Bank & Trust, a division of HTLF Bank  
**Maturity Date:** April 1, 2031

**Date of Sale of Property (First Tuesday of the Month):** Tuesday, March 4, 2025

**Earliest Time of Sale of Property (Between 10:00 a.m. and 4:00 p.m.):** 10:00 a.m.

**Place of Sale of Property:** Inside the North entrance of Terry County Courthouse, 500 W. Main Street, Brownfield, TX 79316, or as designated by the County Commissioners.

The Deed of Trust may encumber both real and personal property. Notice is hereby given of Holder's election to proceed against and sell both the real property and any personal property

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described in the Deed of Trust in accordance with the Holder's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.

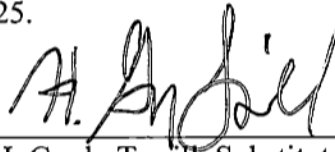
Because of default in performance of the obligations of the deed of trust, the above-named person as Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three (3) hours after that time.

No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Assert and protect your rights as a member of the armed forces of the United States. If you 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 notice is an attempt to collect a debt, and any information obtained will be used for that purpose.

Executed this 23rd day of January, 2025.

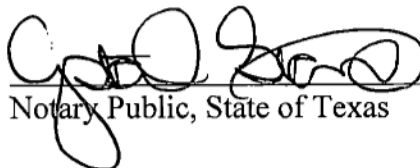


H. Grady Terrill, Substitute Trustee

THE STATE OF TEXAS §

COUNTY OF LUBBOCK §

This instrument was acknowledged before me on this the 23<sup>rd</sup> day of January, 2025, by H. Grady Terrill.

  
Notary Public, State of Texas