NOTICE OF SUBSTITUTE TRUSTEE'S SALE

(Wheeler County, Texas)

FILED FOR RECORD

2020 NOV 10 PM 4: 43

MARGARET DORMAN COUNTY CLERK VHEDZER COUNTY JA A

Date: November 10, 2020

Deed of Trust ("Deed of Trust"):

Dated:

December 1, 2015

Grantor:

Lana Beth Rizley

Trustee:

Keith Carter

Substitute Trustee:

C. Jason Fenton

Substitute Trustee's

Mailing Address:

P. O. Box 9158, Amarillo, TX 79105

Substitute Trustee's

Physical Address:

500 S. Taylor, Suite 1200, Amarillo, TX 79101

500 S. Taylor, Suite 1200, Amarillo, TX 79101

Successor Substitute

Trustee:

Mike Smiley

Successor Substitute

Trustee's Mailing

Address:

P. O. Box 9158, Amarillo, TX 79105

Successor Substitute

Trustee's Physical

's Dhysical

Ken Fields

Address: Alternate Successor

Substitute Trustee:

John T. Smithee, Jr.

Alternate Successor

Substitute Trustee's

Mailing Address:

P. O. Box 9158, Amarillo, TX 79105

P. O. Box 662, Pampa, TX 79066-0662

Alternate Successor

Substitute Trustee's

Physical Address: 500 S. Taylor, Suite 1200, Amarillo, TX 79101

Alternate Successor

Substitute Trustee:

Alternate Successor

Substitute Trustee's

Mailing Address:

Mailing Address:

Alternate Successor

Substitute Trustee's

Physical Address: Alternate Successor

Jenny Johnson Holman

Substitute Trustee:

Alternate Successor

Substitute Trustee's Mailing Address:

4255 Camp Bowie Blvd., Fort Worth, TX 76107

#198

120 W. Kingsmill Avenue, Suite 505, Pampa, TX 79065

PAGE 1

Alternate Successor

Substitute Trustee's

Physical Address:

4255 Camp Bowie Blvd., Fort Worth, TX 76107

Alternate Successor

Substitute Trustee:

Cristal Brashears

Alternate Successor

Substitute Trustee's

Mailing Address:

P. O. Box 9158, Amarillo, TX 79105

Alternate Successor Substitute Trustee's

Physical Address:

500 S. Taylor, Suite 1200, Amarillo, TX 79101

Beneficiary:

InterBank

Recorded In:

Volume 709, Page 188 of the Official Public Records of

Wheeler County, Texas.

Promissory Note ("Note"):

Date:

December 1, 2015

Original Principal Amount:

\$250,210.00

Borrower/Maker:

Lana Beth Rizley

Payee/Lender:

InterBank

Owner/Holder:

InterBank

Interest Rate:

5.75% per annum

Post-Maturity Interest Rate:

5.75% per annum

Date of Maturity:

December 1, 2016 *

* Extended by a Commercial Extension Deferral Agreement until February 1, 2017.

Promissory Note – Renewal Note renewing and extending the Note ("Renewal Note No. 1"):

Date:

February 28, 2017

Renewal Amount:

\$251,137.10

Borrower/Maker:

Lana Beth Rizley

Payee/Lender:

InterBank

Owner/Holder:

InterBank

Interest Rate:

5.75% per annum

Post-Maturity Interest Rate:

5.75% per annum

Date of Maturity:

February 28, 2018

Promissory Note renewing and extending the Note and Renewal Note No. 1 ("Renewal Note No. 2"):

Date:

March 9, 2018

Principal Amount:

\$251,197.10

Borrower/Maker:

Lana Beth Rizley

Payee/Lender: Owner/Holder: InterBank

V WHICH TOIGH

InterBank

Interest Rate:

6.00% per annum

Post-Maturity Interest Rate:

6.00% per annum

Date of Maturity:

March 9, 2019

Real Property securing Note under Deed of Trust (the "Property")1:

The Loan is secured by the following, previously executed security instrument(s) or agreement(s): Mineral Mortgages dated December 1, 2015 recorded in Book 2206, Page 174, Beckham County, Oklahoma; Book 709, Page 188, Wheeler County, Texas Book 2317, Page 345, Roger Mills County, Texas as more particularly described on Exhibit "A" attached hereto.

Date of Sale of Property:

December 1, 2020

Earliest Time of

Sale of Property:

10:00 a.m. (Central Time)

Place of Sale of Property:

At the Wheeler County Courthouse, 401 Main Street, Wheeler, Texas 79096, or if the preceding area is no longer the designated area, at the area most recently designated by the Wheeler County Commissioner's Court.

Secured Obligation:

Note and any and all obligations described in or secured by

the Deed of Trust.

Lana Beth Rizley is (a) the Borrower under and the maker of the Note; (b) the obligor under the Secured Obligation; and (c) the Grantor of the Deed of Trust, (collectively the "Borrower"). InterBank: (a) is the owner and Holder of the Note and Secured Obligation; and (b) is the Beneficiary under the Deed of Trust, (collectively the "Lender"). Because of default in performance of Borrower's obligations under the Note and Deed of Trust referenced above, and in accordance with provisions of those instruments, Lender has requested Substitute Trustee and Successor Substitute Trustee to sell the Property described above. Substitute Trustee and/or Successor 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 time stated above or within three hours after that time.

The Lender (or its designee, assignee, or agent, as applicable), who is also the Beneficiary, will be permitted to "credit bid" against the Secured Obligation; other bidders will need to demonstrate the ability to pay cash on the Date of Sale of Property. Additional conditions for the

¹ To the extent the property description conflicts with the property description in the Deed of Trust, the description in the Deed of Trust shall control for all purposes.

conduct of the sale may be announced by the Substitute Trustee and/or Successor Substitute Trustee before the bidding is opened for the first sale of the day to be conducted by the Substitute Trustee and/or Successor Substitute Trustee.²

The Property will be sold AS IS, WHERE IS, IN ITS PRESENT PHYSICAL CONDITION,³ subject to ad valorem tax liens, if any, against the Property. Any prospective purchaser is encouraged to conduct its own independent investigation of the Property, record title to the Property, tax liens, if any, against the Property, and the physical condition of the Property prior to the sale.

If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the amount paid. The purchaser shall have no further recourse against the Grantor, the Lender & Beneficiary, the Substitute Trustee and/or Successor Substitute Trustee, or the attorney for the Substitute Trustee and/or Successor Substitute Trustee or the Lender & Beneficiary.

SIGNED: November 10th, 2020.

C. Jason Fenton, Substitute Trustee

See page one (1) for name and street address of Substitute Trustee and any Successor Substitute Trustees.

² See Tex. Prop. Code § 51.0075.

³ See Tex. Prop. Code § 51.009.

ACKNOWLEDGMENT

STATE OF TEXAS

8000

COUNTY OF POTTER

This instrument was acknowledged before me this 10th day of November, 2020, by C. Jason Fenton.

Notary Public, State of Texas

CRISTAL BRASHEARS Notary Public, State of Texas

AFTER POSTING, RETURN TO:

C. Jason Fenton Underwood Law Firm, PC P.O. Box 9158 Amarillo, TX 79105-9158

ADDRESS OF BENEFICIARY

InterBank ATTN: Jenny Johnson Holman 4255 Camp Bowie Blvd. Fort Worth, TX 76107

EXHIBIT "A"

COUNTY	WHEELER, TX	WHEELER, TX
OPERATOR	DOMINION	DOMINION
LEGAL	22, BLK A-3, H&GN ABST,1D8266	22, BLK A-3, H&GN ABST,1D8266
WELL NAME	RIZLEY #22-1	RIZLEY #22-3
OWNER INTEREST	0.000625	0.02608696

FILED FOR RECORD 2015 DEC -7 AM 9: 55

WHERE COUNTY CLIER COUNTY CLIER COUNTY CLIER COUNTY TAKEN