Notice of Foreclosure Sale

July 14, 2020

Deed of Trust ("Deed of Trust"):

Dated:

May 18, 2011

Grantor:

Christopher Bramlett and Carla Jan Bramlett

Trustee:

Sydney Young

Lender:

Royce Chism

Recorded in:

File No. 145775-2017, P9 of the real property records of Lamar County, Texas, being in renewal and Transfer of Lien recorded in File No. 146979-2017 of the real property records of Lamar County, Texas

Legal Description:

See Exhibit "A" attached hereto and made a part hereof for all necessary

purposes.

Secures:

Promissory Note ("Note") in the original principal amount of \$95,000.00, executed by Christopher Bramlett and Carla Jan Bramlett ("Borrower")

and payable to the order of Lender

Foreclosure Sale:

Date:

Tuesday, August 4, 2020

Time:

The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale

will begin is 11:00 A.M. and not later than three hours thereafter.

Place:

Lamar County Courthouse, 119 N Main St, Paris, TX 75460

Terms of Sale:

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Royce Chism's bid may be by credit against the indebtedness secured by the lien

of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, William McEwen, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Royce Chism's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with William McEwen's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described

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above, the Deed of Trust, and applicable Texas law.

If William McEwen passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Royce Chism. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Attorney for Mortgagee

Don Biard, Substitute Trustee 38 1st NW, Paris, TX 75460

Tel: (903)785-1606 Fax: (903)785-7580

Field Notes

Situated about 11 miles North, 80° East, from the City of Paris, Lamar County, Texas, a part of the M.E.P. and P.R.R. Survey, Abstract 645, also being a part of a 23.94 acre tract conveyed to Ernest Eldon Parker and Virginia Bell Parker by deed recorded in Volume 676, Page 387, of the Lamar County Deed Records, and being further described as follows:

Beginning at an iron pin set for corner (all set iron pins are ½" with caps stamped RB Chaney RPLS 4057), said point being located North 00° 48' 55" West a distance of 208.71 feet and North 88° 48' 34" West a distance of 188.87 feet from the Southeast corner of said 23.94 acre tract, said point also being in the North Line of a 1 acre tract previously conveyed out of the 23.94 acre tract and described in a deed to Lance G. Parker and Michelle A. Parker recorded in Volume 587, Page 027, of the Lamar County Real Property Records;

Thence North 88° 48' 34" West with the North Line of said 1 acre tract a distance of 20.04 feet to an iron pin found at the Northwest corner of the 1 acre tract;

Thence South 00° 47' 51" East with the West Line of the 1 acre tract a distance of 74.21 feet to an iron pin set for corner;

Thence West a distance of 205.82 feet to an iron pin set for corner;

Thence North 00° 08' 27" West a distance of 200.05 feet to an iron pin set for corner in the South Line of a tract of land previously conveyed out of the 23.94 acre tract and described in a deed to Thomas A. Nunamaker by deed recorded in Volume 1833, Page 054, of the Lamar County Official Public Records;

Thence East with the South Line of said Nunamaker tract (bearing per V.1833, P.054, L.C.O.P.R.) a distance of 225.00 feet to an iron pin set for corner;

Thence South 00° 08' 27" East a distance of 126.26 feet to the place of beginning, and containing 1.000 acre of land.

I, R. Brandon Chaney, Registered Professional Land Surveyor No. 4057, State of Texas, state that the above Plat and Field Notes depict and represent an actual Survey made on the ground under my supervision and finished _________, 2010.

R. Brandon Chaney

RPLS. No. 405

Field Notes 25' Access Easement

Situated about 11 miles North, 80° East, from the City of Paris, Lamar County, Texas, a part of the M.E.P. and P.R.R. Survey, Abstract 645, also being a part of a 23.94 acre tract conveyed to Ernest Eldon Parker and Virginia Bell Parker by deed recorded in Volume 676, Page 387, of the Lamar County Deed Records, and being further described as follows:

Beginning at a point for corner in the West Boundary Line of County Road 44900, said point being located North 00° 48' 55" West a distance of 208.71 feet from the Southeast corner of said 23.94 acre tract, said point also being the Northeast corner of a 1 acre tract previously conveyed out of the 23.94 acre tract and described in a deed to Lance G. Parker and Michelle A. Parker recorded in Volume 587, Page 027, of the Lamar County Real Property Records;

Thence North 88° 48' 34" West with the North Line of said 1 acre tract a distance of 188.87 feet to an iron pin set for corner;

Thence North 00° 08' 27" West a distance of 25.01 feet to a point for corner;

Thence South 88° 48' 34" East a distance of 188.87 feet to a point for corner in the West Boundary Line of County Road 44900;

Thence South 00° 08' 27" East with said West Boundary Line a distance of 25.01 feet to the place of beginning, and containing 4721.741 square feet of land.