

Notice of Foreclosure Sale

September 12, 2016

FILED FOR RECORD
LAMAR COUNTY, TEX.
16 SEP 12 PM 2:23
RUSS TOWERS
COUNTY CLERK
BY _____ DEPUTY

Deed of Trust ("Deed of Trust"):

Dated: November 8, 2010

Grantor: Jose Ramirez

Trustee: Sydney Young

Lender: Cecil Farris

Recorded in: Clerk's Instrument #083753-2010 of the Official Public Records of Lamar County, Texas

Legal Description: Situated in Paris, Lamar County, Texas, a part of the John Reed Survey, and being more fully described as Lots 3, 4, 5 and 6 of Ballanger Acres Addition to the County of Lamar as shown on plat record in Envelope 380-B, Plat Records of Lamar County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$30,000.00, executed by Jose Ramirez ("Borrower") and payable to the order of Lender

Modifications and Renewals: Modification and Extension Agreement dated January 28, 2013 of record as Clerk's Instrument #104525-2013, Lamar County Official Public Records (as used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as so modified, renewed, and/or extended)

Foreclosure Sale:

Date: Tuesday, October 4, 2016

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 1:00 p.m. and not later than three hours thereafter.

Place: Lamar County Courthouse, 119 North Main St., Paris, Texas 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 Cecil Farris'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, Cecil Farris, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Cecil Farris's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Cecil Farris'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Cecil Farris 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.

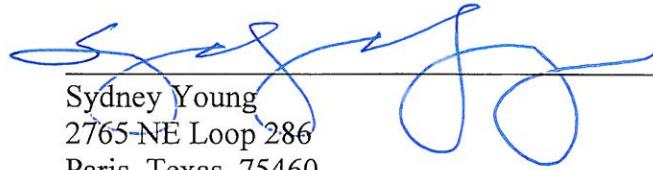
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 Cecil Farris. 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, 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 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.

A handwritten signature in blue ink, appearing to read 'Sydney Young', is written over a horizontal line.

Sydney Young
2765-NE Loop 286
Paris, Texas 75460
Telephone (903) 785-7523
Telecopier (903) 782-9700