Notice of Foreclosure Sale

FILED FOR RECORD

2024 MAR 12 AM 8:50

## 1. *Property to Be Sold:*

## SEE ATTACHED EXHIBIT "A"

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust recorded under Clerk's Document No. 2020-108801 in the Real Property Records of Hardin County, Texas.

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

Date: April 2, 2024

- Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter.
- Place: The sale will take place in the Hardin County Courthouse, 300 Monroe, Kountze, Texas 77625 or at the place that may be designated on the Date of Sale as the place for conducting such sale by the Commissioner's Court, Pursuant to Section 51.002 of the Texas Property Code.

If the beneficiary postpones, withdraws, or reschedules the sale for another day, 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. The reposting or refiling may be after the date originally scheduled for this sale.

4. *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 beneficiary thereunder to have the bid credited to the Deed of Trust 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. The sale shall not cover any part of the property that has been released of public record from the lien of 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. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (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 of the Texas Property Code, the substitute trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. *Type of Sale*. The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Kimberly A. Vickery.

6. *Obligations Secured.* The Deed of Trust provides that it secures the payment of the Note in the original principal amount of \$169,200.00 dated October 23, 2020 executed by Kimberly A. Vickery payable to the order of Neches Federal Credit Union. Neches Federal Credit Union 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.

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

<u>Assert and protect your rights as a member of the armed forces of the United States.</u> <u>If you are or your spouse is serving on active military duty, including active military duty</u> <u>as a member of the Texas National Guard or the National Guard of another state or as a</u> <u>member of a reserve component of the armed forces of the United States, please send</u> written notice of the active-duty military service to the sender of this notice immediately

Dated: March 12, 2024

James W. King, Renée Roberts, Mare-Henry, Edye Patterson Substitute Trustee 6420 Wellington Place Beaumont, Texas 77706 (409) 860-9000 – Telephone (409) 860-9199 – Facsimile Email: jwk@offermanking.com

## EXHIBIT "A" (Page 1 of 2)

Tract 3 1.257 Acre Tract

Being a 1.250 acre tract of land, more or less, in the William J. Riley Survey, Abstract Number 432 in Hardin County, Texas, being out of that called 17.489 acre tract (actual 17.594 acres) conveyed from Val Hickman to Billy Caraway in deed dated December 29, 2010 and recorded in Volume 1801, Page 131 of the Official Public Records of Hardin County, Texas, and being that same land conveyed from Billy Caraway and Kay Caraway to John Vickery and Kim Vickery in deed dated August 30, 2012 and recorded under Clerk's File Instrument Number 2012-31209 in Volume 1864, Page 141 of the Official Public Records of Hardin County, Texas, with said 1.257 acre tract being described as follows, to wit:

COMMENCING at a ½ inch iron rod with a cap stamped "SESCO" found for the southeast corner of said called 17.489 acre tract, same being the southwest corner of that 1.00 acre tract conveyed to Elizabeth Jordan in deed recorded in Volume 1076, Page 781 of the Official Public Records of Hardin County, Texas, being the southeast corner of Roth Road, a county roadway, and being in the north right of way line of F. M. Highway 943;

THENCE North 79° 37' 20" West a distance of 496.80 feet to a ½ inch iron rod with a cap stamped "SESCO" found for the southeast corner of this tract for the place of BEGINNING, same being the southwest corner of Tract 2 out of said called 17.489 acre tract, and being in the south line of said called 17.489 acre tract and in the north right of way line of F. M. Highway 943;

THENCE North 79° 37' 20" West (Basis of Bearings - deed called N 79°37'20"W) with the south line of this tract, same being the south line of said called 17.489 acre tract and the north right of way line of said F. M. Highway 943 a distance of 223.44 fect to a ½ inch iron rod with a cap stamped "SESCO" found for the southwest corner of this tract, same being the southeast corner of Tract 4 out of said called 17.489 acre tract;

THENCE North 10° 22' 40" East with the west line of this tract and the east line of said Tract 4 a distance of 243.70 feet to a ½ inch iron rod with a cap stamped "SESCO" found for the northwest corner of this tract, same being the northeast corner of said Tract 4 and being in the south line of Tract 5 out of said called 17.489 acre tract;

THENCE South 79° 37' 20" East with the north line of this tract and the south line of said Tract 5, at 112.82 feet a ¼ inch iron rod with a cap stamped "SESCO" found for the most southerly southeast corner of said Tract 7 and southwest corner of Tract 6 out of said called 17.489 acre tract, continuing for a total distance of 223.44 feet to a ¼ inch iron rod with a cap stamped "SESCO" found for the northeast corner of this tract, same being the northwest corner of said Tract 2;

THENCE South 10° 22' 40" West with the east line of this tract and the west line of said Tract 2 a distance of 243.70 feet to the place of BEGINNING.

Said tract of land herein described contains 1,250 acres of land, more or less. Surveyed October 12, 2020.

The bearings in the description above are based on the south line of said called 17.489 acre tract as having a course of North 79° 37' 20" West, as stated in referenced deed to said tract recorded in Volume 1801, Page 131 of the Official Public Records of Hardin County, Texas.

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John H. Means R.P.L.S. No. 4221 Surveying Firm No. 10022300 Prepared by Skinner Engineering Services Company Engineering Firm No. F-2120



EXHIBIT "A" (Page 2 of 2)

Tract 4 1.095 Acre Tract

Being a 1.095 acre tract of land, more or less, in the William J. Riley Survey, Abstract Number 432 in Hardin County, Texas, being out of that called 17.489 acre tract (actual 17.594 acres) conveyed from Val Hickman to Billy Caraway in deed dated December 29, 2010 and recorded in Volume 1801, Page 131 of the Official Public Records of Hardin County, Texas, and being that same land conveyed from Billy Caraway and Kay Caraway to John Vickery and Kim Vickery in deed dated August 30, 2012 and recorded under Clerk's File Instrument Number 2012-31209 in Volume 1864, Page 141 of the Official Public Records of Hardin County, Texas, with said 1.257 acre tract being described as follows, to wit:

COMMENCING at a ½ inch iron rod with a cap stamped "SESCO" found for the southeast corner of said called 17.489 acre tract, same being the southwest corner of that 1.00 acre tract conveyed to Elizabeth Jordan in deed recorded in Volume 1076, Page 781 of the Official Public Records of Hardin County, Texas, being the southeast corner of Roth Road, a county roadway, and being in the north right of way line of F. M. Highway 943;

THENCE North 79° 37' 20" West a distance of 720.24 feet to a ½ inch iron rod with a cap stamped "SESCO" found for the southeast corner of this tract for the place of BEGINNING, same being the southwest corner of Tract 3 out of said called 17.489 acre tract, and being in the south line of said called 17.489 acre tract and in the north right of way line of F. M. Highway 943;

THENCE North 79° 37' 20" West (Basis of Bearings - deed called N 79°37'20"W) with the south line of this tract, same being the south line of said called 17.489 acre tract and the north right of way line of said F. M. Highway 943 a distance of 176.58 feet to a 5/8 inch iron rod found for the southwest corner of this tract, same being the southwest corner of said called 17.489 acre tract, and being the southeast corner of that 2.12 acre tract conveyed to Calvary Baptist Church of Honey Island in deed recorded in Volume 570, Page 55 of the Deed Records of Hardin County, Texas;

THENCE North 01° 04' 36" West with the most southerly west line of this tract and said called 17.489 acre tract and the east line of said 2.12 acre tract a distance of 212.24 feet (deed called N 00°23'37" W 212.40 feet) to a concrete monument stamped "H-904" found for the most southerly northwest corner of this tract, same being the most southerly northwest corner of said called 17.489 acre tract and being the northeast corner of said 2.12 acre tract, and being in the south line of that 7.903 acre tract conveyed to David E. Gore and Felica A. Gore in deed recorded in Volume 1399, Page 5 of the Official Public Records of Hardin County, Texas;

THENCE North 89° 44' 02" East with the most southerly north line of this tract and the most southerly north line of said called 17.489 acre tract and the south line of said 7.903 acre tract a distance of 42.20 feet (deed called East 42.00 feet) to a 1 inch iron pipe found for the an interior corner of this tract, same being an interior corner of said called 17.489 acre tract and being the southeast corner of said 7.903 acre tract;

THENCE North 00° 50' 29" West (deed called N 02° 24' 30" W) with the most northerly west line of this tract and said called 17.489 acre tract and east line of said 7.903 acre tract a distance of 28.44 feet to a ¼ inch iron rod with a cap stamped "SESCO" found for the northwest corner of this tract, same being the southwest corner of Tract 5 out of said called 17.489 acre tract;

THENCE South 79° 37' 20" East with the most northerly north line of this tract and the south line of said Tract 5 a distance of 182.79 feet to a 1/2 inch iron rod with a cap stamped "SESCO" found for the northeast corner of this tract, same being the northwest corner of said Tract 3;

THENCE South 10° 22' 40" West with the east line of this tract and the west line of said Tract 3 a distance of 243.70 feet to the place of BEGINNING.

Said tract of land herein described contains 1.095 acres of land, more or less, Surveyed October 12, 2020.

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The bearings in the description above are based on the south line of said called 17.489 acre tract as having a course of North 79° 37' 20" West, as stated in referenced deed to said tract recorded in Volume 1801, Page 131 of the Official Public Records of Hardin/County, Texas.

John H. Means R.P.L.S. No. 420 Surveying Firm No. 10022300 Prepared by Skinner Engineering Services Company Engineering Firm No. F-2120

