

**NOTICE OF FORECLOSURE SALE**

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

**Deed of Trust:** Deed of Trust (The term "Deed of Trust" herein shall mean the Deed of Trust as so modified, renewed, and/or extended.)

**Dated:** February 22, 2017, Recorded in 2017-76190, "Deed of Trust" in the Deed Records of Hardin County, Texas.

**Trustee:** Bill Beggs, Deceased

**Substitute Trustee:** Victoria Vaughan Laine, Attorney at Law, Address: 1045 Redwood, Kountze, Texas 77625

**Grantors:** Susana Ramo Delgado Raya and Monica Ramos

**Mortgagees:** Violet Brown and Roy G. Brown Sr. (hereafter "Lenders")

**Recording Information:** 2017-76190, Deed of Trust of the real property records of Hardin County, Texas.

**Property Address:** 4405 Laird Road, Kountze, Texas 77625

**Legal Description:** Being all that certain tract or parcel of land lying and situated in Hardin County, Texas, out of the J.R. Marsh and M.J. Flynn Survey, A-914 and being all of Lot 4, Block 3, Section 2; Lot 5, Block 3, Section 2; and Lot 4, Block 1, Section 3 of TIMBERLANE ESTATES as recorded in Volume 3, Page 42, of the Plat Records of Hardin County, Texas, to which reference is hereby made and said tract being more particularly described by metes and bounds as follows, to-wit:

**See Exhibit "A" for more metes and bounds.**

**Note Secured by Deed of Trust:** Recorded in Instrument Number: 2017-76190, Deed of Trust of the real property records of Hardin County, Texas.

(The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.)

Date: February 22, 2017

Original Principal Amount: \$45,000,000.00

Makers: Susana Ramo Delgado Raya and Monica Ramos

Lenders: Violet Brown and Roy G. Brown Sr.

FILED FOR RECORD  
2024 AUG 29 PM 12:30  
CONNIE BECTON  
COUNTY CLERK  
HARDIN COUNTY, TEXAS  
BY: *[Signature]*

**Property:** All real property and improvements as described in and mortgaged in the Deed of Trust, including all rights and appurtenances thereto, with the exception of any Released Property.

**Released Property:** None

**Sale Location:** Hardin County Courthouse, First Floor, between the Tax Assessors Office and the County Clerk's Office.

**Hardin County Courthouse  
300 Monroe St.  
Kountze, Texas 77625**

**Sale Date:** Tuesday, October 1, 2024

**Sale Time:** The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM local time. The earliest time the sale will begin is 10:00 a.m., or within three hours from that time.

**Terms of the Sale:** This public Foreclosure Sale will sell all property "AS IS" at a public auction to the highest cash bidder, with the exception of the Lenders, who will be allowed to bid credit against the amount owed under the obligation secured by the lien in the Deed of Trust.

Due to the default in payment of the Note and in performance of the obligations under the terms of the Deed of Trust, the Lenders directed the Substitute Trustee to administer the trust provisions.

The above-described Deed of Trust encumbers real property. This document constitutes formal notice by the Lenders to foreclose and sell the property, as described in Lenders' right and remedies under the Deed of Trust and in accordance with the terms of Section 9.604(a) of the Texas Business and Commerce Code and the Deed of Trust.

Notice is hereby given that the Foreclosure Sale will commence at the Sale Location, Sale Date, and Sale Time indicated above. At that time, the Substitute Trustee will direct the sale of the property described in the Deed of Trust in the manner allowed by the Deed of Trust and applicable Texas law.

If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be reposted and refiled in accordance with the terms of the Deed of Trust and applicable Texas law.

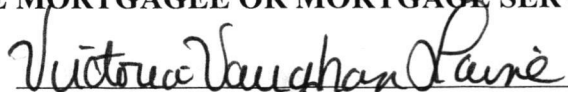
Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust, and any rights of recession as set forth in the Texas Property Code. In order to avoid any doubt as to the sale, all property of public record that has been released by the Lenders from the Deed of Trust shall not be included in the Foreclosure Sale. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

Pursuant to Section 51.009 of the Texas Property Code, this property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

Pursuant to Section 51.0075(a) of the Texas Property Code, the Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the Foreclosure Sale.

**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 DOCUMENT ASSIGNS VICTORIA VAUGHAN LAINE, ATTORNEY AT LAW AS THE SUBSTITUTE TRUSTEE IDENTIFIED TO CARRY OUT THE SALE OF PROPERTY IDENTIFIED IN THE SECURITY INSTRUMENT AS SET FORTH IN THIS NOTICE OF FORECLOSURE SALE. THE SIGNER OF THIS DOCUMENT IS THE DULY AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**



Victoria Vaughan Laine, Attorney at Law, Substitute Trustee

Being all that certain tract or parcel of land lying and situated in Hardin County, Texas out of the J.T. MARSH and M. J. FLYNN SURVEY, A-914 and being all of Lot 4, Block 3 Section 2; Lot 5, Block 3 Section 2; and Lot 4, Block 1 Section 3 of TIMBERLANE ESTATES as recorded in Volume 3, Page 42 of the Plat Records of Hardin County, Texas to which reference is hereby made and said tract being more particularly described by metes and bounds as follows, to-wit:

BEGINNING at a 5/8 inch iron rod found at the Southeast corner of said Lot 5, Block 3 Section 2 in the North right-of-way line of Laird Road from which a found 1/2 inch iron rod marking the Southeast corner of Lot 7, Block 4 Section 2 bears S 00 deg. 51 min. 44 sec. W, 486.76 feet.

THENCE N 68 deg. 29 min. 00 sec. W with the North right-of-way line of said Laird Road at a distance of 399.40 feet to a 3/8 inch rod set for corner at the Southwest corner of Lot 4, Block 3 Section 2 and the Southeast corner of Lot 3, Block 3 Section 2.

THENCE N 14 deg. 12 min. 11 sec. E with the West boundary line of said Lot 4 and the East boundary line of said Lot 3 at a distance of 400.57 feet to a 1/2 inch iron rod found for corner at the Northwest corner of said Lot 4 and the Northeast corner of said Lot 3 and same being the Southwest corner of Lot 4, Block 1 Section 3 and the Southeast corner of Lot 3, Block 1 Section 3.

THENCE N 14 deg. 17 min. 42 sec. E with the West boundary line of said Lot 4, Block 1 and the East boundary line of said Lot 3, Block 1 at a distance of 400.18 feet to a 1/2 inch iron rod found at a fence corner in the South right-of-way line of Pine Lane (street not open).

THENCE S 68 deg. 37 min. 21 sec. E with said right-of-way line at a distance of 202.21 feet to a 1/2 inch iron rod found for corner at the Northeast corner of said Lot 4, Block 1 Section 3 in the West boundary line of a Temple Inland called 102.61 acre tract as recorded in Volume 959, Page 670 of the Deed Records of Hardin County, Texas.

THENCE S 00 deg. 57 min. 46 sec. W with the East boundary line of said Lot 4 and the West boundary line of said Temple Inland tract at a distance of 424.54 feet to a 1/2 inch iron rod found for corner at the Southeast corner of Lot 4, Block 1 Section 3 and same being the Northeast corner of Lot 5, Block 3 Section 2.

THENCE S 00 deg. 54 min. 11 sec. W with the East boundary line of said Lot 5, Block 3 and the West boundary line of said Temple Inland tract at a distance of 424.47 feet to the POINT OF BEGINNING and containing 5.489 acres of land, more or less.

Note: Bearings based on the South boundary line of lots 4 & 5, Block 3 Section 2 as recorded in Volume 3, Page 42 of the Plat Records of Hardin County, Texas. (Called N 68 deg. 29 min., W)

SAVE AND EXCEPT LOT 4, BLOCK 3 SECTION 2 OF THE TIMBERLANE ESTATES as recorded in Volume 3, Page 42 of the Plat Records of Hardin County, Texas.