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.

## **Notice of Foreclosure Sale**

1. Property to Be Sold. The Property to be sold is described as follows:

All that certain tract or parcel of land situated in the County of Hopkins, State of Texaso being a portion of the William Gregg Survey, Abstract No. 338, and being a portion of that certain 12.395 acre tract conveyed by Ruth Nell Rippy, et al to Lonnie Rene Hudnall by deed recorded in Volume 436, Page 113 of the Deed Records of Hopkins County, Texas, and bounded as follows:

BEGINNING at a point for corner in the centerline of a County Road and in the West line of the said 12.395 acre tract, an iron reference stake set in the east line of the said County Road, said beginning point lies South 0 deg. 10 min. West, 1084.58 feet from the northwest corner of the said 12.395 acre tract;

THENCE North 89 deg. 10 min. East, 229.51 feet to an iron stake set for corner in the west right-of-way line of State Highway No. 154;

THENCE South 5 deg. 36 min. West along said Highway right-of-way line, 199.18 feet to an iron stake set for corner;

THENCE South 89 deg. 10 min. West, 210.65 feet to a point for corner in the centerline of the said County Road and in the west line of the said 12.395 acre tract, an iron reference stake set in the east line of the said County Road;

THENCE North 0 deg. 10 min. East along said County Road and along the west line of the said 12.395 acre tract, 197.96 feet to the place of beginning and containing 1.00 acre of land, more or less, TOGETHER WITH that certain manufactured home described in that certain Statement of Ownership and Location recorded in Volume 738, Page 913, Official Public Records of Hopkins County, Texas.

- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust executed by Joe Dan Edmonson and wife, Melinda Edmonson, dated April 30, 2010, recorded in Volume 735, Page 289, Official Public Records of Hopkins County, Texas.
- 3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: October 6, 2020

Time: The sale will begin no earlier than 1:00 p.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: The southwest entrance door to the first floor of the Courthouse located at 128 Jefferson, Sulphur Springs, Texas.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, 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.

The Beneficiary has duly appointed in writing, by an Appointment of Substitute Trustee dated September 11, 2020, filed of record in the Official Public Records of Hopkins County, Texas, Larry W. Green and Larry W. Green, Jr., and their agents, any one of them, as Substitute Trustee under the Deed of Trust.

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 note 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 their bid immediately in cash if their bid is accepted.

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 the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the Property in one or more parcels and/or to sell all or only part of the Property.

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 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 and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Joe Dan Edmonson and wife, Melinda Edmonson.

The real Property and personal Property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by Section 9.604(a) of the Texas Business and Commerce Code.

6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) Note in the original principal amount of \$31,526.12, executed by Joe Dan Edmonson and wife, Melinda Edmonson, and payable to the order of Audie Ray Stephens and wife, Marcoleta Stephens, and (b) all renewals and extensions of the note; and (c) any and all present and future indebtednesses of Joe Dan Edmonson and wife, Melinda Edmonson to Audie Ray Stephens and wife, Marcoleta Stephens.

Marcoleta Stephens, Individually and as Surviving Spouse of Audie Ray Stephens, Deceased is the current holder of the Obligations and is the Beneficiary under the Deed of Trust.

As of September 14, 2020, there was owed \$2,032.03 plus interest which as accrued under the terms of the Note and reasonable attorney fees reimbursable to the current holders under the Note and/or Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the Beneficiary, Marcoleta Stephens, 2408 FM 47, Point, Texas 75472.

If you are a debtor in a bankruptcy proceeding subject to the provisions of the United States Bankruptcy Code (Title 11 of the United States Code) you should promptly notify the Trustee and the Beneficiary at the addresses set forth in this Notice. If you provide the Trustee with the Bankruptcy Case Number, no further action will be taken to enforce the lien described in this Notice. In addition, all of Beneficiary's claims, demands, and accruals regarding the Obligations as defined in this Notice, whenever made, and whether for principal, interest, or otherwise, are intended to comply in all respects, both independently and collectively, with all applicable usury laws, and are accordingly limited so that all applicable usury laws are not violated.

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

Dated: September 14, 2020.

Larry W. Green, Trustee

Pemberton, Green, Newcomb & Weis

2507 Washington Street Greenville, Texas 75401

(903) 455-1876

(903) 455-1710 (facsimile)