

20-022FC

FILED FOR RECORD
SHELBY COUNTY, TEXAS

NOTICE OF FORECLOSURE SALE 2020 DEC - 1 AM 9: 27

December 1, 2020

JENNIFER L. FOUNTAIN
COUNTY CLERK
BY  DEPUTY

Deed of Trust ("Deed of Trust"):

Dated: September 17, 2019
Grantor: James Hewitt and wife, Gloria Hewitt
Trustee: Matthew D. Mettauer
Lender: J. B. Raymond and Jennifer Raymond
Recorded in: Document No. 2019002899 of the real property records of Shelby County, Texas

Legal Description:

9 acres, more or less, out of the James Forsythe Survey, Abstract 204, Shelby County, Texas, in a deed dated April 17, 1999 from Minnie Bell Cartwright to Darrell Deray Johnson in Vol. 857, Page 242, Official Public Records of Shelby County, Texas; and being a part of a 12 acre tract described in a deed dated October 4, 1943 from H. C. Ervin, et ux, to Ezel Cartwright, et ux, in Vol. 227, Page 541, Deed Records of Shelby County, Texas; Save and Except a 2 acre tract conveyed in Vol. 477, Page 296, Deed Records of Shelby County, Texas

Secures:

Real Estate Lien Note ("Note") in the original principal amount of \$16,000.00, executed by James Hewitt and wife, Gloria Hewitt ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, January 5, 2021
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 10:00 a.m. and not later than three hours thereafter.
Place: Front steps of the Shelby County Courthouse located at 200 San Augustine St., Center, Texas 75935
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 J.

B. Raymond and Jennifer Raymond'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, J. B. Raymond and wife, Jennifer Raymond, 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 J. B. Raymond and Jennifer Raymond's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with J. B. Raymond and Jennifer Raymond'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 above, the Deed of Trust, and applicable Texas law.

If J. B. Raymond and Jennifer Raymond 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 J. B. Raymond and Jennifer Raymond. 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.



April Prince

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and wife, Jennifer Raymond, Mortgagee
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