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Notice of Foreclosure Sale

October 5, 2021

Deed of Trust ("Deed of Trust"):

Dated:

September 14, 2011

Grantor:

Leonard Lopez and Leila Lopez

Substitute Trustee:

J. Ken Muckelroy

Original Lender:

J. E. Belrose

Current Lender:

Charles Keith Belrose

Recorded in:

Clerk No. 2011007651 of the Real Property Records of Shelby

County, Texas,

Legal Description:

Being 15.00 acres of land, more or less, a part of the William Turpin Survey, A-733, Shelby County, Texas and being described in Warranty Deed from J. E. Belrose and wife, Janet Belrose to Charles Keith Belrose and wife, Patricia Annette Belrose, dated December 29, 1994, recorded in Volume 783, Page 47, Real

Property Records, Shelby County, Texas.

Beginning at a point in the East line of 24.18 acre tract where the

centerline of a country dirt road intersects the same.

Thence South 31 West with the East line of a 24.18 acre tract to

the SEC thereof;

Thence North 60 deg West, along the SBL of a 24.18 acre tract, a

distance of 266 varas to the SWC thereof;

Thence North 31 deg East, with the West line of a 24.18 acre tract a distance of 384 varas to the centerline of said graveled county

road;

Thence along the cinterline of said road as follows:

South 46 deg 31' East, a distance of 44.9 varas and South 35 deg

30' East, a distance of 79 varas and continuint on with the centerline of said road to the Place of Beginning, containing 15

acres of land, more or less.

Secures:

Promissory Note ("Note") in the original principal amount of

\$300,000.00, executed by Leonard Lopez and Leila Lopez

("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date:

Tuesday, October 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:

Upon the steps in front of the Shelby County Courthouse, said steps being located between the main entrance of the Shelby County

Courthouse and San Augustine Street.

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 Lender'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, Charles Keith Belrose, 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 Charles Keith Belrose's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Charles Keith Belrose'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 Charles Keith Belrose 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. E. Belrose or Charles Keith Belrose. 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.

J. Ken Muckelroy

Attorney for Charles Keith Belrose

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