NOTICE OF TRUSTEE'S SALE //8/9 50
THE STATE OF TEXAS

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COUNTY OF SHACKELFORD S

WHEREAS, by Deed of Trust (hereinafter referred to as the "Deed of Trust") dated April 1, 2018
JULIAN JONES conveyed to Thomas L. Rees, Jr., Trustee for the benefit of TERRY D. SMITH and
RHONDA G. SMITH, certain real property situated in Shackelford County, Texas, more particularly
described as follows, to wit:

Lots One, Block One, Offield Subdivision to the City of Albany, Shackelford County, Texas, being 1000 Central Street, Albany, Texas 76430 and including the 2007 Singlewide Mobile Home attached as real property to said Lot)

(hereinafter referred to as the "Property") to secure the payment of one certain Real Estate Lien Note (hereinafter referred to as the "Real Estate Lien Note") therein described, of even date therewith and payable to the order of TERRY D. SMITH and RHONDA G. SMITH, which said Deed of Trust is recorded at Document No. 20180862 in the Official Public Records of Shackelford County, Texas, reference to which said Real Estate Lien Note and Deed of Trust and the recordation thereof is hereby made for all purposes; and,

WHEREAS, Notice of Default was forwarded to Debtor/Maker on September 11, 2019, by Certified Mail to require that delinquent installment payments be paid and that homeowners insurance be obtained within the time allowed therefor; and,

WHEREAS, the Real Estate Lien Note remained in default as of October 30, 2019, due to failure to cure the existing default under the Note; the owner and holder of the Real Estate Lien Note requested that Thomas L. Rees, Jr., Successor Trustee, notify JULIAN JONES that the balance of the Note, including the outstanding principle and accrued interest balance of the Note is accelerated and is now fully due and payable and that the Property will be sold at foreclosure sale if JULIAN JONES fail to pay off the accelerated matured indebtedness prior to the date of the Trustee Sale; said Notice to Borrowers was duly sent by certified mail on October 30, 2019;

WHEREAS, such default has not been cured as of the date of the posting of this Notice of Substitute Trustee's Sale, and the indebtedness evidenced therein is now wholly due and payable; and,

WHEREAS, TERRY D. SMITH and RHONDA G. SMITH, the beneficiary named in said Deed of Trust and the owner and holder of said lien and the Indebtedness secured thereby, has requested the undersigned to sell the Property at Public Auction to satisfy the Indebtedness.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 3rd day of December, 2019, between the hours of 10:00 a.m. and 4:00 p.m., I will sell the Property, at public auction for cash to the highest bidder, in the lobby area on the first floor of the Shackelford County Courthouse. The lobby area on the first floor of the Shackelford County Courthouse is the area which has been designated by the Shackelford County Commissioner's Court for foreclosure sales. Said sale will begin

at the earliest at 10:00 a.m. and will take place no later than three (3) hours after that time.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER FIRST FINANCIAL BANK, N.A. NOR THE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

WITNESS MY HAND this the 7th day of November, 2018.

THOMAS L. REES, JR., Trustee

ACKNOWLEDGMENT FOR THOMAS L. REES, JR.

THE STATE OF TEXAS

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COUNTY OF NOLAN

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BEFORE ME, the undersigned Notary Public, on this day personally appeared THOMAS L. REES, JR., in his capacity as Substitute Trustee, known to me to be the person whose name is subscribed to the Notice of Trustee's Sale set out above. He acknowledged to me that he executed and is duly authorized to execute the Notice of Trustee's Sale set out above for the purposes and consideration expressed in the Notice of Trustee's Sale as well as in the capacity set forth herein.

GIVEN under my hand and seal of office and this the 7th day of November, 2019.

STEPHANIE GUZMAN
Commission # 128791994
My Commission Expires
November 3, 2019

NOTARY PUBLIC, State of Texas