

RECORDED
IN MY OFFICE
AT 1:18 O'CLOCK P M

NOTICE OF FORECLOSURE SALE

SEP 11 2018

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

BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS
BY T. Endrey DEPUTY

All that certain tract or parcel of land situated in the Edwin Smith Survey, Abstract No. 601, City of Beckville, Panola County, Texas, and being the *West portion of Lot No. 163 as shown by plat of the City of Beckville* and recorded in Volume 3, Page 399, Plat Records of Panola County, Texas; also as described in Warranty Deed from O. E. Shivers, et ux, to J. W. Smith and recorded in Volume 382, Page 570 of the Deed Records of Panola County, Texas, and being further described by metes and bounds in Exhibit "A" attached hereto and made a part hereof for all intents and purposes.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust, executed September 9, 2014, recorded in Volume 1795, Page 165, Official Public Records of Panola County, Texas, executed by Tricia R. Sexton, Grantor, to Sonya Brasher, Trustee, for the benefit of the Citizens Bank (the "Deed of Trust"), securing the payment of that one certain promissory note referenced therein in the original principal amount of \$42,275.00 (the "Note").

3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: October 2, 2018.

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed no later than 4:00 p.m.

Place: Panola County Courthouse in Carthage, Texas, at the following location: 110 South Sycamore Street, Carthage, Texas, at area designated by the Panola County Commissioners Court .

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.

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 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.

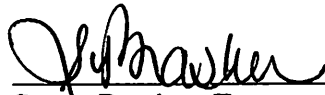
Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. **Obligations Secured.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not

limited to (a) the promissory note in the original principal amount of \$42,275.00, executed by Tricia R. Sexton, and payable to the order of Citizens Bank; (b) all renewals and extensions of the note; and (c) any and all present and future indebtedness of Tricia R. Sexton to Citizens Bank. Citizens Bank is the current owner and holder of the Obligations and are the beneficiaries under the deed of trust.

6. ***Default and Request to Act.*** Default has occurred under the deed of trust, and the beneficiary has requested me, 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 10, 2018.



Sonya Brasher, Trustee
Post Office Box 866
Carthage, Texas 75633
Telephone: (903) 694-2422

EXHIBIT "A"

All that certain tract or parcel of land situated in the Edwin Smith Survey, Abstract No. 601, City of Beckville, Panola County, Texas, and being the West portion of Lot No. 163 as shown by plat of the City of Beckville and recorded in Volume 3, Page 399, Plat Records of Panola County, Texas; also as described in Warranty Deed from O.E. Shivers, et ux, to J. W. Smith, and recorded in volume 382, Page 570 of the Deed Records of Panola County, Texas, and more particularly described as follows:

BEGINNING at a 3/4 inch iron rod for the Southwest corner of Lot 163, same being the Northwest right-of-way intersection of Washington Street and Grand Bluff Street, City of Beckville, Texas;

THENCE N. 22 deg. 37 min. W. along the East right-of-way line of said Washington Street, 50 feet from the parallel to centerline of same, 77.9 feet to a 3/4 inch iron rod for corner;

THENCE N. 67 deg. 51 min. E. along the South line of Lot 164, 86.0 feet to a 3/4 inch iron rod for corner;

THENCE S. 21 deg. 53 min. E. A distance of 96.0 feet to a 3/4 inch iron rod for corner in the North right-of-way line of said Grand Bluff Street;

THENCE along said north right-of-way line, 25 feet from and parallel to centerline of said Street, N. 87 deg. 01 min. W. 40.0 feet and S. 69 deg. 16 min. W. 48.8 feet to the point of beginning, and containing 0.16 acres of land, and being the same land described in a deed from J. W. Smith and wife, Ruby Smith to Mrs. C.H. Shivers, dated June 8, 1976, and recorded in Volume 602, Page 261, et seq. Deed Records of Panola County, Texas, reference to which is here made for all purposes.