

FILED FOR RECORD
IN MY OFFICE
AT 4:05 O'CLOCK P M

OCT 03 2016

NOTICE OF FORECLOSURE SALE

BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS
BY I Endoley DEPUTY

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

All that certain lot or parcel of land located on the North side of Hayden Street in the City of Carthage, Panola County, Texas, a part of the George Goodwin Survey, Abstract No. 224, and

BEGINNING in the North boundary line of Hayden Street N. 82° 25' 58" E. 505.83 feet from intersection of East boundary line of Texas Farm Road 10 and North boundary line of Hayden Street;

THENCE N. 14° 00' 44" W. 127.12 feet to corner;

THENCE S. 82° 04' 19" W. 167.48 feet to Northeast corner of Varnell lot;

THENCE S. 3° 56' 17" E. 125.52 feet with the East boundary line of Varnell lot to Southeast corner of Varnell lot in North boundary line of Hayden Street;

THENCE N. 82° 25' 58" E. 189.69 feet with the North boundary line of Hayden Street to Point of Beginning, and being the same land described in Deed dated June 19, 1975, from P. L. Campbell to Charles Willie Allen, et ux, recorded in Volume 584, Page 682, Deed Records Panola County, Texas, and being further described in that certain Deed from Charles Willie Allen, et ux to H.P. Long, recorded in Volume 663, Page 143, Deed Records, Panola County, Texas.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is that certain Deed of Trust, dated October 15, 2016, duly recorded in Volume 1589, Page 634, Official Public Records of Panola County, Texas, executed by Stephen Lawrence Christian, Grantor, to G. Dean Soape, Trustee, for the benefit of the Beneficiary therein identified (the "Deed of Trust"), securing the payment of that one certain promissory note in the original principal amount of \$450,000.00 (the "Note"). The undersigned, Robert A. Sherman, has been duly and properly appointed as Substitute Trustee under the Deed of Trust.

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

Date: November 1, 2016

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, Carthage, Texas, at area designated by the Panola County Commissioners Court.

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, or by cashier's check or certified funds, 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. The sale will be made subject to all property taxes which may be owed on 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

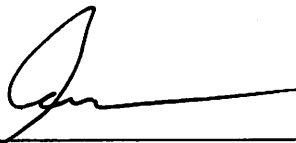
(if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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. **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 the promissory note in the original principal amount of \$450,000.00, executed by Stephen Lawrence Christian, and payable to the order of Cynthia K. Griffith. Ronnie D. Griffith and Cynthia K. Griffith are the current owners and holders of the Note and the current beneficiary of the Deed of Trust.

6. **Default and Request to Act.** Default has occurred under the Deed of Trust, and the beneficiary has requested me, as substitute 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: October 3, 2016.



Robert A. Sherman, Substitute Trustee
312 West Sabine Street
Carthage, Texas 75633
(903) 693-2206