

Notice of Trustee's Sale

DEC 03 2024

Date: December 2<sup>nd</sup>, 2024

BOBBIE DAVIS  
COUNTY CLERK, PANOLA COUNTY, TEXAS  
BY [Signature] DEPUTY

Trustee:

CODY COCKERHAM

Trustee's Address:

P.O. Drawer 579  
Carthage, Texas 75633

Mortgagee: First State Bank and Trust Company, Carthage, Texas, a Texas bank

Note: Note dated December 23, 2013 in the amount of Fifty-Four Thousand and No/100 (\$54,000.00) Dollars executed by Kenneth Dwayne Stephens and Emily Gail Stephens, a married couple, and made payable to the order of Lender.

Deed of Trust

Date: December 23, 2013

Grantors: Kenneth Dwayne Stephens and Emily Gail Stephens, a married couple

Mortgagee: First State Bank and Trust Company, Carthage, Texas, a Texas bank

Recording information: Deed of Trust dated December 23, 2013, executed by Kenneth Dwayne Stephens and Emily Gail Stephens, a married couple to Cody Cockerham, Trustee for First State Bank and Trust Company, Carthage, Texas, recorded in Vol. 1760, Page 318, Official Public Records of Panola County, Texas.

Property:

All that certain 4.2 acres of land, more or less, a part of the AUGUSTUS EVERLY SURVEY, Southeast of Carthage, in Panola County, Texas, and being out of the Southeast corner of a tract of 50 acres, more or less, heretofore conveyed by W. W. Anderson, et ux, to S. B. Anderson, by deed dated December 26, 1906, recorded in Volume 46, Page 308, Deed Records, Panola County, Texas, here referred to, and being the same tract of land conveyed to H. P. Long by Celia Jane Diehl, individually and as guardian of the person and estate of William Melford Diehl and Carol Jane Diehl, by Guardian's Deed dated October 31, 1980, recorded in Volume 686, Page 725, Deed Records, Panola County, Texas, and Warranty Deed dated October 31, 1980, recorded in Volume 686, Page 729, Deed Records, Panola County, Texas; to which reference is here made for all purposes; said tract of land being further described as follows, to-wit;

BEGINNING at the Southeast corner of the original 50 acres tract abovementioned;

THENCE North 10 West with its East line 408 feet and 8", a stake;

THENCE South 80 West 406 feet and 6", a stake;

THENCE South 10 East 408 feet and 8" to the South line of the 50 acres tract;

THENCE North 80 East 406 feet and 6" to the Place of Beginning and containing 4.2 acres of land, more or less.

The property herein described is the same land described in that certain Warranty Deed, dated December 19, 1980, from H. P. Long to Delmar Anderson, recorded in Volume 689, Page 90, Deed Records, Panola County, Texas.

County: Panola

Date of Sale (first Tuesday of month): January 7, 2025

Time of Sale: The sale will begin no earlier than 1:00 pm, and no later than three hours

thereafter. The sale will be completed by no later than 4:00pm.

**Place of Sale:** Panola County Courthouse in Carthage, Texas, at the following location:  
Courthouse steps on the East Side of the Panola County Courthouse situated on 110 S. Sycamore  
Street, Carthage, Texas 75633

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.

**CODY COCKERHAM** is the Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the

Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.



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**Cody Cockerham**, Trustee for First State Bank and  
Trust Company, Carthage, Texas  
P.O. Drawer 579  
Carthage, Texas 75633