

<b>LIMESTONE COUNTY</b> Kerrie Cobb 200 West State Street Suite 102 Groesbeck, TX 76642 Phone: (254)729-5504	<b>DOCUMENT #:</b> FC-2020-0040 <b>RECORDED DATE:</b> 10/13/2020 03:05:11 PM 
<b>OFFICIAL RECORDING COVER PAGE</b>	
<b>Document Type:</b> FORECLOSURE <b>Transaction Reference:</b> <b>Document Reference:</b>	<b>Transaction #:</b> 837081 - 1 Doc(s) <b>Document Page Count:</b> 3 <b>Operator Id:</b> Meagan
<b>RETURN TO:</b> () DWIGHT KRZYWONSKI	<b>SUBMITTED BY:</b> DWIGHT KRZYWONSKI
<p>DOCUMENT # : FC-2020-0040          RECORDED DATE: 10/13/2020 03:05:11 PM</p> <p>I hereby certify that this document was filed on the date and time stamped hereon by me and was duly recorded in the Official Public Records of Limestone County.</p> <div style="display: flex; align-items: center;">  <div>   <b>Kerrie Cobb</b>            Limestone County Clerk         </div> </div>	

# **PLEASE DO NOT DETACH**

**THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT**

**NOTE: If document data differs from cover sheet, document data always controls.  
 \*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT AFTER RECORDING FOR ADDITIONAL INFORMATION.**

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

**Notice of Foreclosure Sale**

**Date:** October 12, 2020

**Deed of Trust**

**Dated:** September 22, 2015

**Grantor:** Bernard Knoppers

**Trustee:** Dwight Krzywonski

**Lender:** Dwight Krzywonski

**Recorded in:** Deed of Trust recorded at 20153357 of the Official Public Records of Limestone County, Texas.

**Legal Description:**

Being a certain tract of land in the Charles Welch Survey (A-567) Limestone County, Texas, and being a part of a 21.38 acre tract that L.C. Williams conveyed to L.F. Jones in Volume 284, Page 617 and also and part of the Old X-All Highway conveyed to L.F. Jones in Volume 287, Page 395 both respectfully of Limestone County Deed Records and Described as follows:

BEGINNING at an iron pin at the S.E. corner of a 50 ft. easement mentioned in Volume 667, Page 28 of Limestone County Deed Records which bears N 16 deg. 31' E 55.8 ft. from the S.W. corner of Janes tract, also being a point in the W. line of S. P. Railroad right-of-way;

THENCE N 30 deg. 14' W 1000.0 ft. along the E Line of 50 ft. easement to an iron pin for the N.E. corner of same and the N.W. corner of this, being a point in the E. line of Highway #14;

THENCE N 03 deg. 05' E 500.0 ft. along the E. line of said Highway #14 to an iron pin for the N.E. corner of this;

THENCE S 45 deg. 33' E. 933.4 feet with the East line of this to an iron pin for corner in the West line of S.P. Railroad right-of-way;

THENCE S 14 deg. 58' W 734.6 feet generally along an old fence for the West line of railroad right-of-way to the place of beginning, containing 10.00 acres of land.

**Note Secured by Deed of Trust (Note)**

**Date:** September 22, 2015

**Makers:** Bernard Knoppers

**Original Principal Amount:** \$44,000.00

**Lender:** Dwight Krzywonski

**Foreclosure Sale:**

**Date of Sale of Property (first Tuesday of month):** November 3, 2020

**Time:** The sale of the Property will be held between the hours of 11:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 11:00 a.m. and not later than three hours thereafter.

**Place:** I will sell the property at the front door of the Limestone County Courthouse located at 200 W. State Street, Groesbeck, Limestone County, Texas, as designated by the Commissioners Court. in Limestone County, Texas, to the highest bidder for cash.

**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 that Dwight Krzywonski 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, Dwight Krzywonski, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given that Trustee will sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

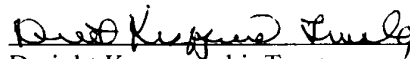
If Trustee or Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Dwight Krzywonski. 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, 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 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.**



Dwight Krzywonski, Trustee

3421 Bosque Blvd.  
Waco, Texas 76710  
254-725-8039