LIMESTONE COUNTY

Kerrie Cobb 200 West State Street Suite 102

Groesbeck, TX 76642 Phone: (254)729-5504 **DOCUMENT #:** FC-2023-0032

RECORDED DATE: 09/06/2023 03:41:44 PM

Transaction #: 949686 - 1 Doc(s)



OFFICIAL RECORDING COVER PAGE

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Document Type: FORECLOSURE

Transaction Reference: Document Reference:

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RITCHESON LAUFFER & VINCENT PC TWO AMERICAN CENTER 821 ESE LOOP 323 STE 530 TYLER, TX 75701 903-535-2900 Operator Id: Melinda SUBMITTED BY:

RITCHESON LAUFFER & VINCENT PC

Document Page Count: 4

TWO AMERICAN CENTER 821 ESE LOOP 323 STE 530

TYLER, TX 75701 903-535-2900

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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.



Kerrie Cobb

Limestone County Clerk

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 FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. <u>Deed of Trust</u>. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date:

March 30, 2023

Grantor:

Douglas Devon Gentry

Beneficiary:

VeraBank, N.A.

Substitute Trustee:

Scott A. Ritcheson, and/or Douglas A. Ritcheson,

and/or Charles E. Lauffer, Jr., and/or Lance

Vincent

Recording Information:

Deed of Trust recorded under Clerk's File No. 2023-

0001121, in the Official Public Records of

Limestone County, Texas.

2. <u>Property to be Sold</u>. The property to be sold (the "<u>Property</u>") is described as follows:

Tract 1:

All those certain lots, tracts, or parcels of land being Lots 12 and 13, Block 1, WEST COLLEGE HEIGHTS ADDITION, City of Mexia, Limestone County, Texas, as shown in map and plat of said addition of record in the Plat Records of Limestone County, Texas.

Tract 2:

All that certain lot, tract, or parcel of land being Lot 7, Block 1A, Division XLIV-44, City of Mexia, Limestone County, Texas, as shown in map and plat of said addition of record in the Plat Records of Limestone County, Texas.

The Real Property or its address is commonly known as 917 W COLLEGE AVE MEXIA, TX 76667 AND 1213 E PALESTINE, MEXIA, TX 76667.

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

Date:

October 3, 2023

Time:

The sale shall begin no earlier than 1:00 p.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than

4:00 p.m.

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Place: Limestone County Courthouse in Groesbeck, Texas, at the

following location:

In the area designated by the Commissioners' Court of Limestone County pursuant to section 51.002 of the Texas Property Code or, if no such area has been designated, then at the front door of the

Courthouse facing State Street.

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. Such reposting or refiling may be after the date originally scheduled for this sale.

4. <u>Terms of Sale</u>. 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 cash on the date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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 other 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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A purchaser at the sale of the Property "acquires the Property 'AS IS' without any expressed or implied warranties" (except as to the warranties of title from the grantor identified in the deed of trust described below). Any purchaser acquires the Property "at the purchaser's own risk." TEXAS PROPERTY CODE §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

- Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being 5. conducted pursuant to the power of sale granted by the deed of trust executed by Douglas Devon Gentry. The deed of trust is dated March 30, 2023, and is recorded in the office of the County Clerk of Limestone County, Texas, under Clerk's File No. 2023-0001121, in the Official Public Records of Limestone County, Texas.
- 6. 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, (1) the March 30, 2023 promissory note in the original principal amount of \$29,737.12, executed by Douglas Devon Gentry, and payable to the order of VeraBank, N.A.; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). VeraBank, N.A. is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, VeraBank, N.A., Attention: Chance Kirk, telephone (903) 874-8251.

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7. <u>Default and Request to Act.</u> Default has occurred under the deed of trust, and the beneficiary has asked 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: September 5, 2023.

DOUGLAS A. RITCHESON,

Substitute Trustee

821 ESE Loop 323, Suite 530

Tyler, Texas 75701 Tel: (903) 535-2900 Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

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.