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MAY 10 2024

Jennifer Deaton
COUNTY CLERK, CORYELL CO., TEXAS

Notice of Foreclosure Sale

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.

1. *Property to Be Sold.* The property to be sold is described as follows: A 10.79 acre tract of land in the R.T. Kane Survey, Abstract Number 601, Coryell County, Texas, and being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference.

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the *Deed of Trust* recorded under Clerk's File Number 301522, Public Records, Coryell County, Texas.

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

Date: June 4, 2024

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; the earliest time at which the foreclosure sale will begin is 10:00 a.m. and not later than three hours thereafter.

Place: Coryell County Courthouse in Gatesville, Texas, at the following location: At the North door of the Coryell County Courthouse - 620 East Main Street, Gatesville, Texas 76528.

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 the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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*, the trustee or any substitute 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. This sale will be conducted subject to the right of rescission contained in section 51.016 of the *Texas Property Code*.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Robert G. Snoddy and wife, Lorrie L. Snoddy. The real property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of $108,820.00, executed by Robert G. Snoddy and wife, Lorrie L. Snoddy, and payable to the order of The First National Bank of Evant, which 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, The First National Bank of Evant.

7. *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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Dated May 9, 2024.



WALT FAIR, Trustee
Attorney for The First National Bank of Evant
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EXHIBIT "A"

FIELD NOTES DESCRIBING A 10.79-ACRE TRACT OF LAND IN THE R. T. KANE SURVEY, ABSTRACT
NUMBER 601, CORYELL COUNTY, TEXAS. ALSO BEING THE CALLED 10.735-ACRE TRACT OF LAND
HELD AND OCCUPIED BY RODGER SNODDY AS RECORDED IN INSTRUMENT NUMBER 159550 IN THE
DEED RECORDS OF CORYELL COUNTY, TEXAS, AND SHOWN ON THE ATTACHED PLAT AND BEING
MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:
BEGINNING AT A 3/8" IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID 10.735-ACRE SNODDY
TRACT, THE NORTHWEST CORNER OF A CALLED 56.881-ACRE TRACT OF LAND CONVEYED TO
VETERAN'S LAND BOARD TO THE STATE OF TEXAS AS DESCRIBED IN INSTRUMENT 89180 IN DEED
RECORDS OF CORYELL COUNTY, TEXAS, AND BEING IN THE OCCUPIED EAST LINE OF STATE FARM
TO MARKET HIGHWAY NUMBER 930, FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED
TRACT OF LAND;
THENCE N 20 DEGREES 37 MINUTES 00 SECONDS E - 1347.65 FEET (BEARING BASIS), WITH THE WEST
LINE OF SAID 10.735-ACRE SNODDY TRACT, WITH THE EAST LINE OF SAID FM 930, AND GENERALLY
FOLLOWING A WIRE FENCE TO A 1/2" DIAMETER IRON ROD SET WITH CAP (LETH #3879), BEING AT
THE BEGINNING OF A CURVE TO THE LEFT FOR A CORNER OF THE HEREIN DESCRIBED TRACT OF
LAND;
THENCE, 143.70 FEET WITH SAID CURVE TO THE LEFT, WITH A RADIUS OF 1181.28 FEET, AND A
CHORD OF N 17 DEGREES 07 MINUTES 55 SECONDS E, A DISTANCE OF 143.61 FEET, WITH THE WEST
LINE OF SAID 10.735-ACRE SNODDY TRACT, AND WITH THE EAST LINE OF SAID FM 930 TO A 1/2"
DIAMETER IRON ROD SET WITH CAP (LETH #3879) FOR THE MOST NORTHERN CORNER OF THE
HEREIN DESCRIBED TRACT OF LAND;
THENCE WITH THE OCCUPIED WEST LINE OF AND OLD GRAVEL ROAD, THE EAST LINE OF SAID
10.735-ACRE SNODDY TRACT, AND GENERALLY FOLLOWING A WIRE FENCE, THE FOLLOWING FIVE
(5) COURSES:
1. S 08 DEGREES 15 MINUTES 44 SECONDS E - 71.76 FEET TO A 1/2" DIAMETER IRON ROD SET WITH CAP
(LETH # 3789),
2. S 12 DEGREES 01 MINUTES 46 SECONDS E - 218.18 FEET TO A 1/2" DIAMETER IRON ROD SET WITH
CAP (LETH # 3789),
3. S 12 DEGREES 55 MINUTES 33 SECONDS E - 314.05 FEET TO A 1/2" DIAMETER IRON ROD SET WITH
CAP (LETH # 3789),
4. S 00 DEGREES 49 MINUTES 31 SECONDS E - 294.51 FEET TO A 1/2" DIAMETER IRON ROD SET WITH
CAP (LETH # 3789),

EXHIBIT "A" continued

S. S 19 DEGREES 31 MINUTES 19 SECONDS E - 461.78 FEET TO A STEEL SPIKE FOUND IN THE NORTH
LINE OF SAID 56.081-ACRE TRACT;
THENCE S 41 DEGREES 32 MINUTES 00 SECONDS W - 138.37 FEET WITH THE NORTH LINE OF SAID
56.081-ACRE TRACT, THE EAST LINE OF SAID 10.735-ACRE SNODDY TRACT, AND GENERALLY
FOLLOWING A WIRE FENCE TO A STEEL SPIKE FOUND FOR A CORNER OF THE HEREIN DESCRIBED
TRACT OF LAND;
THENCE S 54 DEGREES 14 MINUTES 37 SECONDS W - 86.93 FEET WITH THE NORTH LINE OF SAID
56.081-ACRE TRACT, THE EAST LINE OF SAID 10.735-ACRE SNODDY TRACT, AND GENERALLY
FOLLOWING A WIRE FENCE TO A 3/8" DIAMETER IRON ROD FOUND FOR THE SOUTH EAST CORNER
OF THE HEREIN DESCRIBED TRACT OF LAND;
THENCE N 71 DEGREES 37 MINUTES 00 SECONDS W - 334.80 FEET WITH THE SOUTH LINE OF OF SAID
10.735-ACRE SNODDY TRACT, THE NORTH LINE OF SAID 56.081-ACRE TRACT, AND GENERALLY
FOLLOWING A WIRE FENCE TO THE POINT OF BEGINNING AND CONTAINING 10.73-ACRES OF LAND;