

NOTICE OF FORECLOSURE SALE

FILED FOR RECORD

Notice is hereby given of a public nonjudicial foreclosure sale.

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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 ("Deed of Trust"):

VARNELL
CASS COUNTY CLERK

Dated: March 29, 2017

Grantors: Edward D. Gage and wife, Sammie Jo Wall Gage

Original Trustee: Kent E. Wilkes

Lender: Citizens Bank & Trust Company of Vivian, LA

Recorded in: Instrument No. 2017001248 of the real property records of Cass County, Texas

Legal Description: 1107 E. Main Street, Atlanta, Texas 75551, and as further described: (Including any improvements): All that certain lot or parcel of land situated in the Jane Richie HR Survey, Cass County, Texas, on the North side of the Atlanta-Shreveport Highway, being the same property described and conveyed in a Warranty Deed with Vendor's Lien, from Jessie Pauline Womack, surviving widow of Curtis J. Womack, Deceased, who died intestate 2-21-1969 in Jefferson County, Texas, leaving no other heirs at law except Grantor therein, to Alvis H. Turner and wife, Johnnie Lou Turner, dated March 15, 1971, recorded in Volume 531, Page 397, Deed Records, Cass County, Texas, for a full and complete description of which reference is here made to the Deed of Trust Records of Cass County, Texas, Volume 119, Page 261, said Deed of Trust Lien being released by Release of Lien (by Corporation) dated September 16, 1980, recorded in Volume 174, Page 689, Deed of Trust records, Cass County, Texas, the property herein conveyed being more particularly described as follows:
BEGINNING at an iron stake 150 feet S 79 deg 51' East of the SE corner of a tract for R. P. Cameron in the North line of the said highway,
THENCE NORTH 11 deg. 30' E, 341.3 feet to an iron stake;
THENCE NORTH 89 deg. 12' East 76.6 feet to a stake in the South boundary line of a tract for R. P. Cameron,
THENCE SOUTH 11 deg 30' W 357.3 feet to a stake in the North boundary line of said Highway;
THENCE NORTH 79 deg 51' West 75 feet to the place of beginning. ("Property")

Secures: Commercial Promissory Note ("Note") in the original principal amount of \$30,299.93, executed by Edward D. Gage ("Borrower") and payable to the order of Lender.

Substitute Trustee: Ronald L. Yanich

Substitute Trustee's Address: 6330 Youree Drive, Shreveport, Louisiana 71105 (physical)
P. O. Box 52509, Shreveport, Louisiana 71135 (mail)

Foreclosure Sale:

Date: Tuesday, November 3, 2020

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: **North door of courthouse, located at 100 E. Houston, Linden, Texas 75563**

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 Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

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, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

If 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 Lender. Prospective bidders are strongly urged to examine the applicable property records to determine nature and extent of such matter, 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 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, Substitute 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 Substitute 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.

October 5, 2020



Ronald L. Yanich
Substitute Trustee

STATE OF LOUISIANA

PARISH OF CADDO

Before me, the undersigned notary public, on this day personally appeared Ronald L. Yanich, who declared that he is the Substitute Trustee and that he has issued this Notice of Foreclosure Sale.

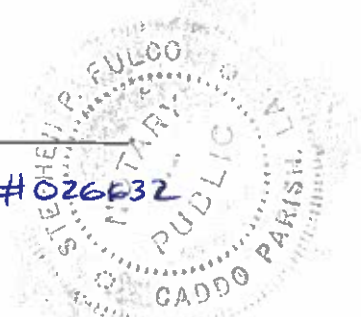
Ronald L. Yanich

Ronald L. Yanich
Substitute Trustee

SWORN TO AND SUBSCRIBED before me, Notary Public, on this the 9th day of October, 2020.

Stephen P. Fulco

Notary Public, State of Louisiana
Stephen P Fulco #026032



AFTER RECORDING, PLEASE RETURN TO:
Scott R. Wolf
Blanchard, Walker, O'Quin & Roberts
P. O. Drawer 1126
Shreveport, LA 71163-1126

This is to certify that I did, on the _____ day of _____, 2020, at _____ o'clock, _____.M., post a copy of the Notice of Foreclosure Sale, at the Courthouse door in Cass County, Texas, at the instance and request of the Substitute Trustee named therein.

AMY L. VARNELL
Cass County Clerk

By: _____
Deputy Clerk