NOTICE OF FORECLOSURE SALE 12 PM 1: 16

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 a ctive military duty as a member of the Texas National Guard or the National Guard of another state of as a member of a reserve component of the armed forces of the United States, please sent written notice of the active duty military service to the sender of this notice immediately.

Notice is hereby given of a public non-judicial foreclosure sale.

Grantor(s): Lon Milner and Kimberly Finlen

1. Property To Be Sold. The property to be sold is described as follows:

ALL THAT CERTAIN 1.0 ACRE, MORE OR LESS, SITUATED IN THE JAMES ANDERS SURVEY, ABSTRACT 22, CASS COUNTY, TEXAS, AS DESCRIBED IN DEED DATED SEPTEMBER 24, 1959 FROM JOHN H. AVINGER, ET AL TO GLADYS D. SMITH, IN VOLUME 382, PAGE 203, DEED RECORDS OF CASS COUNTY, TEXAS

2. Date. Time, and Place of Sale.

The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, January 7, 2020

Time: The earliest time the sale will begin is 1:00 p.m. The sale will begin at the earliest time stated above or within three (3) hours after that time. The sale shall be completed by no later than 4:00 P.M.

Place: Cass County in Linden, Texas, at the following location: THE FRONT DOOR PATIO AREA OF THE CASS COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS, pursuant to 51.002 of the Texas Property Code.

3. Instrument to be Foreclosed.

The instrument to be foreclosed is the deed of trust dated, July 31, 2015 and recorded under County Clerk's File No. 2015004739, Official Public Records of Cass County, Texas

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. 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 cash on the day the property is sold.

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. 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, Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (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, Texas Property Code, the 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.

5. Type of Sale.

The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Lon Milner and Kimberly Finlen.

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 promissory note in the original principal amount of \$14,000, executed Lon Milner and Kimberly Finlen payable to the order of Charles Townsend; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Lon Milner and Kimberly Finlen to Charles Townsend. Joan R. Townsend 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.

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.

DATED: December 12, 2019

Adrian Perez, Substitute Trustee

220 E Avalon

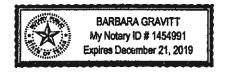
Longview, Texas 75602

903-309-8565

STATE OF TEXAS COUNTY OF HARRISON

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This instrument was acknowledged before me the 12th day December 2019 by Adrian Perez



NOTARY PUBLIC, STATE OF TEXAS