PREPARED AND SENT BY:

Robert S. McGinnis, Jr. 4102 Summerhill Road Texarkana, Texas 75503 903/798-1717

AMY L. VARMELL CASS COUNTY CLERK

2024 JUN 17 AM 9: 14

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS

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COUNTY OF CASS

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On April 4, 2022, Matthew E. Kerns aka Matthew Eric Kerns, as Grantor (whether one or more), executed a Deed of Trust conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union in payment of debts therein described, said Deed of Trust being recorded at Instrument 2022001922, Official Public Records of Cass County, Texas.

On April 4, 2022, Matthew E. Kerns aka Matthew Eric Kerns, as Grantor (whether one or more), executed a Second Lien Deed of Trust ("Deed of Trust") conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union in payment of debts therein described, said Deed of Trust being recorded at Instrument 2022001923, Official Public Records of Cass County, Texas.

By instrument dated June 3, 2024, the Trustee were removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustees, and was requested and authorized to sell the real estate described in said Deed of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

NOTICE IS HEREBY GIVEN that on Tuesday, August 6, 2024, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the north entrance of the County Courthouse located on Houston Street, Linden, Cass County, Texas, or as designated by the Cass County Commissioner's Court, said entrance being the north entrance, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

NOTICE IS FURTHER GIVEN that 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, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Said real estate is located in Cass County, Texas and is described as follows:

Lots Numbered Twenty-Nine (29) and Thirty (30) of Pine Lake Addition to the City of Queen City, Texas, according to the map or plat recorded in Volume 2, Page 29 of the Plat Records of Cass County, Texas.

ACTIVE MILITARY SERVICE NOTICE

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.

WITNESS MY HAND this Jeune 14

2024

Robert S. McGinnis, Jr.

Substitute Trustee

STATE OF TEXAS

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COUNTY OF BOWIE

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BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

. 2024.

Notary Public, State of Texas

VALERIE Y LINDSEY Notary Public, State of Texas Comm. Expires 11-15-2027 Notary ID 8689751