## FILED FOR RECORE

## **Notice of Foreclosure Sale**

December 19, 2017

Deed of Trust ("Deed of Trust"):

Dated:

November 2, 2002

Grantor:

Marcus Sasser

Trustee:

Kevin T. Clayton

Lender:

Vanderbilt Mortgage and Finance, Inc.

Recorded in:

Book, 1177, Page 857 of the real property records of Cass County,

Texas

Legal Description:

See Exhibit A

In addition to manufactured home more particularly described by Make: 1999 American Homestar, Model: Oxford, Serial No.

GOVKMS110026730

Secures:

Promissory Note ("Note") in the original principal amount of

\$32,870.00, executed by Cheryl D. Keener ("Borrower") and

payable to the order of Lender

Substitute Trustee:

Craig C. Lesok, Robert LaMont, David Sims, Harriett Fletcher, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie

Hubbard

Substitute Trustee's

Address:

226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date:

Tuesday, February 6, 2018

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:

The North Entrance of the Cass County Courthouse located on

Houston Street, Linden, TX or if the preceding area is no longer

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4643369



the designated area, at the area most recently designated by the County Commissioner's Court

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 Vanderbilt Mortgage and Finance, Inc.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Vanderbilt Mortgage and Finance, Inc., 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 Vanderbilt Mortgage and Finance, Inc.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Vanderbilt Mortgage and Finance, Inc.'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 Vanderbilt Mortgage and Finance, Inc. 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 Vanderbilt Mortgage and Finance, Inc. 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 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, 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.

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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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) 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.

/s/ Craig C. Lesok

Craig C. Lesok

Attorney for Mortgagee

SBOT No. 24027446

Craig C. Lesok, Robert LaMont, David Sims, Harriett Fletcher, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard 01-11-18

226 Bailey Ave, Ste 101 Fort Worth, TX 76107

Telephone (817) 882-9991

Telecopier (817) 882-9993

E-mail: craig@lesoklaw.com

## **EXHIBIT A**

All that certain lot, tract or parcel of land lying and situated in the City of Atlanta, Texas, in Cass County, Texas, and being a part of the Jane Richie Survey and being more particularly described as follows:

Being the East one-half (½) of that certain lot conveyed to Allie McIntosh by Mrs. Meda Greene under date July 29, 1926, recorded in Volume F-6, Page 563 of the Deed Records of Cass County, Texas, to which reference is made for better description of said land. Same being a lot 91 feet East and West and 144 feet North and South.

Being the same land described in the deed from Marie Nickleberry et vir to O. J. Stephens, Jr. and J. B. Logwood, dated October 19, 1951, and recorded in Volume 266, Page 457, Deed Records of Cass County, Texas, to which deed is hereby made for all purposes.

Less and Except all that certain 0.48 acre tract of land conveyed by Deed dated the 25th day of February, 1972, William Parks to The City of Atlanta, Texas, recorded in Volume 540, Page 274, Deed Records of Cass County, Texas.

Being that same land being described in certain Warranty Deed dated the 1st day of April, 1977, from William (Bill) Parks to Jesse Sasser, Jr. and Billie Jo Sasser, recorded in Volume 1155, Page 752, Real Property Records of Cass County, Texas.