

Notice of Foreclosure Sale

FEB 11 2020

Jauice McDaniel
Clerk, County Court, Sabine County
By [Signature] DEPUTY

1. *Property to Be Sold*: SEE ATTACHED.
2. *Instrument to be Foreclosed*. The instrument to be foreclosed is the Deed of Trust ("Deed of Trust") recorded under Clerk's Document No. 171650 in the Real Property Records of Sabine County, Texas.
3. *Date, Time, and Place of Sale*. The sale is scheduled to be held at the following date, time, and place:

Date: March 3, 2020

Time: The sale will begin no earlier than 1:00 p.m. or no later than three hours thereafter.

Place: The sale will take place in Sabine County, Texas, at the place that may be designated on the Date of Sale as the place for conducting such sale.

If the beneficiary postpones, withdraws, or reschedules the sale for another day, 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 refiled 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 contact for deed permitting the beneficiary thereunder to have the bid credited to the Deed of Trust 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. 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 section 51.009 of the 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 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be

Pursuant to section 51.0075 of the 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.

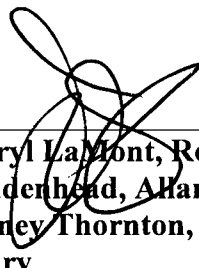
5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Gerald Wayne McFarlin and Nancy L. McFarlin.

6. *Obligations Secured.* The Deed of Trust provides that it secures the payment of the Note in the original principal amount of \$77,760.00 dated August 9, 2017, executed by Gerald Wayne McFarlin and Nancy L. McFarlin and payable to the order of Neches Federal Credit Union. Neches Federal Credit Union 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 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: February 11, 2020



Sheryl LaMont, Robert LaMont, Donna
Caddenhead, Alan Johnston, Ronnie Hubbard,
Penney Thornton, James W. King, or Marc P.
Henry
Substitute Trustee
6420 Wellington Place
Beaumont, Texas 77706
(409) 860-9000 – Telephone
(409) 860-9199 – Facsimile
Email: jking@offerbanking.com

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.

EXHIBIT "A"

BEING 0.323 Acres of land located approximately 8.5 miles northeast of the town of Hemphill, Texas, in the SH. MORRIS SURVEY, ABSTRACT NO. 42, and is comprised of all of LOT 80 as conveyed by deed recorded in Volume 205, Page 78, of the Deed Records of Sabine County, Texas, and is also all of the remaining portion of the east half of LOT 81 as conveyed by James L. Jenkins and wife, Sherril Jenkins, to L. A. Berry by deed recorded in Volume 259, Page 1, of said Deed Records. The said LOT 80 and LOT 81 are part of REBEL RIDGE SUBDIVISION, SECTION 1, recorded in Volume 1, Page 168, of the Plat Records of Sabine County, Texas;

BEGINNING at a 3/8" iron rod found in the south margin of Rebel Ridge Drive for the northeast corner of said LOT 80 and for the northwest corner of LOT 79 shown on said subdivision plat;

THENCE S 0° 44' 29" W with the common line of LOT 80 and LOT 79 for a distance of 180.23' to a 3/8" iron rod found in the Sabine River Authority Taking-Line Traverse for the southeast corner of LOT 80 and for the southwest corner of LOT 79;

THENCE S 84° 58' 01" W with said Take-Line for a distance of 60.01' to a 3/8" iron rod found for the southwest corner of LOT 80 and for the southeast corner of LOT 81;

THENCE S 85° 21' 08" W with said Take-Line and the south line of LOT 81 for a distance of 17.03' to a 3/4" pipe found for the southeast corner of a 0.053 acre tract conveyed by L. A. Berry and wife, Virginia W. Berry, to James L. Jenkins and wife, Sherrill Jenkins, by deed recorded in Volume 81, Page 777, of the Official Public Records of Sabine County, Texas;

THENCE N 0° 37' 07" E with the east line of the said 0.053 acre tract for a distance of 185.54' to a 3/4" iron pipe found in the south margin of Rebel Ridge Drive and in the north line of LOT 81;

THENCE N 88° 52' 30" E with the south margin of said road for a distance of 17.06' to a 3/8" iron rod found for the northeast corner of LOT 81 and for the northwest corner of LOT 80;

THENCE N 89° 03' 00" E with the south margin of said road for a distance of 60.03' to the POINT OF BEGINNING; said described tract containing 0.323 acres, more or less.