NOTICE OF FORECLOSURE SALE

Date of Posting of Notice: March 1, 2022

Deed of Trust ("Deed of Trust"):

Dated:

April 11, 2013

Grantor:

Moises Grullon

Trustee:

J. Ken Muckelroy

Lender:

Shelby Savings Bank, SSB

Recorded in:

Vol. 378, Page 528 of the real property records of Sabine County,

FILED FOR RECORD

AT 8:48 O'CLOCK A M

Texas

Legal Description:

BEING two (2) acres out of the T. J. Martin Survey and being a portion of the W. L. Wood tract on said survey and described by

metes and bounds as follows, to-wit:

BEGINNING at the Southeast corner of a two acre tract sold to J. B. Kilgore and wife, by Deed of record in Vol. 142, Page 610 Deed Records of Sabine County, Texas, an iron stake for corner in a fence line, its SBL of the W. L. Wood tract, from which a 4" black jack oak brs. N 01-1/2° E 10.3 feet and an 8" Sweet Gum brs. N 49° W 15.4 feet;

THENCE N 10° E with the EBL of the J. B. Kilgore tract at 380 feet et an iron stake for reference corner on the South ROW line of the road, from which a 10" red oak brs. S. 31° W 11.4 feet and a 5" pine brs. S. 82° E. 10.3 feet at 300 feet a stake for corner 10 feet into the ROW line of said road;

THENCE S 70°E along and 10 feet north of the South ROW line of said road at 318.4 feet to stake for corner;

THENCE S 10° W at 10 feet set an iron stake for reference corner on the South ROW line of said road, from which a 4" sweet gum brs. S. 50° W. o.0 feet and a 10" red oak brs. S 15° E 22.7 feet at 399 feet set an iron stake in fence line the SBL of said Wood tract, from which a 4" Pine brs. N. 57° W 11.7 feet and a 3" pine brs. N. 33° E 13.4 feet;

THENCE N 70° W with said fence and the SBL of said Wood tract

at 218.4 feet to the place of beginning, containing 2.000 acres of

land.

Secures: Adjustable Rate Note ("Note") in the original principal amount of

\$36,000.00, executed by Moises Grullon ("Borrower") and payable

to the order of Lender

Foreclosure Sale:

Date: Tuesday, April 5, 2022

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: Sabine County Courthouse in Hemphill, Texas, at the following

location: 201 Main Street, Hemphill, Texas, on the steps on the

North Side of the Courthouse.

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 Shelby Savings Bank, SSB'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, Shelby Savings Bank, SSB, 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 Shelby Savings Bank, SSB's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Shelby Savings Bank, SSB'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 Shelby Savings Bank, SSB 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 Shelby Savings Bank, SSB. 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.

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.

April Prince

Substitute Trustee for Mortgagee

103 W. Austin St.

Center, Texas 75935

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