MAR 2 1 2024

AT 12 SOF, M

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Sharon St. Pierre c/o Malcolm Cisneros/Trustee Corps 17100 Gillette Avenue Irvine, CA 92614 (949) 252-8300

TS No TX14000071-23-1

APN 6016

TO No FIN-23007427

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on November 22, 1994, ROY GAFFNEY AND WIFE, TINA GAFFNEY as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of L. GEORGE ELLIS as Trustee, UNITED STATES OF AMERICA, ACTING THROUGH THE FARMERS HOME ADMINISTRATION, UNITED STATES DEPARTMENT OF AGRICULTURE as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$47,180.00, payable to the order of United States Department of Agriculture as current Beneficiary, which Deed of Trust recorded on November 30, 1994 as Document No. 1004 in Book 209, on Page 377 in Delta County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

APN 6016

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Sharon St. Pierre or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and United States Department of Agriculture, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, May 7, 2024 at 01:00 PM, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Delta County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: 200 W. Dallas Avenue, Cooper TX 75432; On the steps of the east side and foyer entrance of the Delta County Courthouse or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner Court.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and United States Department of Agriculture's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and United States Department of Agriculture's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 21st, day of March , 2024.

By: Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Sharon St. Pierre Substitute Trustee(s)

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.

SALE INFORMATION CAN BE OBTAINED ONLINE AT www.insourcelogic.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

## **EXHIBIT A**

## **Legal Description**

All that certain tract or parcel of land situated in the J. B. Anderson Survey A - 3 being all of the East 1/3 of Block 46 of the Old Town Addition to the City of Cooper as reflected in Vol. 72, page 539, Deed Records of Delta County, Texas, being all of that certain tract described in a Deed from Alvin Wikerson, et ux, Loslie Wilkerson to Kevin Walker, dated December 10, 1993, recorded in Vol. 204, page 831 Deed Records of Delta County, Texas; and being more particularly described as follows;

Beginning at a 1 /2" rebar set for a corner, being on the South East corner of said Block 46 of the Old Town Addition to the City of Cooper and being on the intersection of the North boundary line of Cooper Avenue with the West boundary line of H.W. 4th. Street;

Thence S 89 18' 20" W along the South boundary line of said Block 46 and the North boundary line of said Cooper Avenue a distance of 72 feet to a 1 /2" rebar set for a corner, being on the South East corner of a Lot described in a Deed to Thomas Robinson, dated March 16, 1983, recorded in Vol.173, page 334, Deed Records of Delta County, Texas;

Thence N 0'26' W along the West boundary line of said Walker lot A distance of 216 feet to a 1/2" rebar set for a corner, being on the North East corner of the said Robinson Lot, being on the South boundary line of Marshall Avenue and being on the North boundary line of said Block 46;

Thence N 89 18' 20" E along the South boundary line of said Marshall Avenue and the North boundary line of said Block 46 a distance of 72 feet to a 1/2" rebar set for a corner, being on the intersection of the West boundary line of said N.W. 4th. Street with the South boundary line of said Marshall Avenue and being on the North East corner of said Block 46;

Thence S 0°26' E along the East boundary line of said Block 46 and the West boundary line of said N.W. 4th, Street a distance of 216 feet to the place of beginning and containing 0.357 acres of land.