

NOTICE OF FORECLOSURE SALE

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

May 9, 2022

Deed of Trust: DEED OF TRUST (The term "Deed of Trust" herein shall mean the Deed of Trust as so modified, renewed, and/or extended.)

Dated: April 28, 2020

Trustees:

J. RANDY STAFF

Address:

201 S. Third / PO BOX 1190
Ganado, TX, 77962

Substitute Trustees:

GARY W. OLSON

Address:

210 S. Third / P.O. BOX 1212
Ganado, TX, 77962

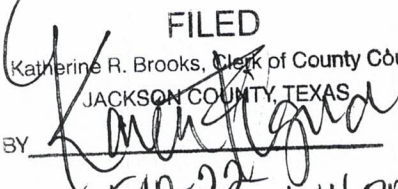
Grantors: BRENT ALLEN DUNBAR and SHAWNA DEANN DUNBAR

Mortgagee: CITIZENS STATE BANK (hereafter "Lender")

Recording Information: Volume 603 and Page 415 of the official records of Jackson County, Texas.

Property Address: 407 S. Fourth Street, Ganado, TEXAS 77962

Legal Description: Being a 0.14 acre (6,250 square feet) tract of land out of Lots One (1), Two (2), Eleven (11), and Twelve (12), Block Six (6) of the S.A. Menefee's Addition to the Town of Ganado as recorded in Volume T, Page 278 of the Deed Records of Jackson County, Texas, said 0.14 acre tract of land being the same (6,250 square foot) tract of land conveyed from Rey Albert Cantu to Sybil J. Cantu dated January 27, 2005 as recorded in Volume 254, Page 4 of the Official Records of Jackson County, Texas, said 0.14 acre tract being more particularly described by metes and bounds as follows:

FILED
Katherine R. Brooks, Clerk of County Court
JACKSON COUNTY, TEXAS
BY 
510-22 1:14 PM

BEGINNING at a 5/8 inch diameter iron rod found for the South corner of the herein described tract and the West corner of a 12,787.50 square foot tract of land conveyed from First Victoria National Bank to Bennie Dunbar Jr., et ux as recorded in Volume 679, Page 263 of the Deed Records of said county, said iron rod being in the southwest line of Lot 12, in the northeast right-of-way line of 4th Street (75' R.O.W.), and bears North 34N 00' 00" West (Basis of Bearing), a distance of 110.00 feet from a 5/8 inch diameter iron rod found;

THENCE, North 34N 00' 00" West, with the northeast right-of-way line of 4th Street and the southwest line of Lot 12, passing at an approximate distance of 40 feet the West corner of Lot 12 and the South corner of Lot 1, and continuing with the southwest line of Lot 1 for an overall distance of 70.00 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped "Landtech Consultants" set for the West corner of the herein described tract and the South corner of a tract of land conveyed from Special Property VI, LLC to Donald Hypolite, et ux as recorded in Volume 242, Page 586 of the Official Records of said county;

THENCE, North 56N 00' 00" East,- crossing Lot 1 and with the southeast line of the Hypolite tract, passing at an approximate distance of 50 feet a point in the northeast line of Lot 1 and the southwest line of Lot 2, and continuing for an overall distance of 75.00 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped "Landtech Consultants" set for a northwesterly corner of the herein described tract and the East corner of the Hypolite tract, said iron rod also being in the common line of a tract of land conveyed from Herman Moore, et ux to Karen Workman as recorded in Volume 153, Page 627 of the Official Records of said county;

THENCE, South 34N 00' 00" East, crossing Lot 2 and with the common line of the Workman tract, a distance of 30.00 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped "Landtech Consultants" set for an interior corner of the herein described tract and an exterior corner of the Workman tract, said iron rod also being in the southeast line of Lot 2 and the northwest line of Lot Eleven 11;

THENCE, North 56N 00' 00" East, with a southeastern line of the Workman tract, the southeast line of Lot 2, and the northwest line of Lot Eleven 11 a distance of 25.00 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped "Landtech Consultants" set for a northeasterly corner of the herein described tract and an interior corner of the Workman tract, said iron rod also being the North corner of Lot 11, the East corner of Lot 2, the South corner of Lot 3, and the West corner of Lot 10;

THENCE, South 34N 00' 00" East, with a southwestern line of the Workman tract and the southwest line of Lot 10, passing at an approximate distance of 25 feet a point for the South corner of the Workman tract and an exterior corner of a tract of land conveyed from Lucius I. Sanford, Jr., et ux to Ronald E. Tanton, et ux as recorded in Volume 752, Page 154 of the Deed Records of said county,

and continuing with a southwestern line of the Tanton tract and the southwest line of Lot 10 for an overall distance of 40.00 feet to 5/8 inch diameter iron rod with yellow plastic cap stamped "Landtech Consultants" set for the East Corner of the herein described tract and an interior corner of the Tanton tract;

THENCE, South 56N 00' 00" West, with a northwestern line of the Tanton tract, passing at an approximate distance of 25 feet a point for a West corner of the Tanton tract and the North corner of the 12,787.50 square foot Dunbar tract, passing at an approximate distance of 50 feet a point for the southwest line of Lot 11 and the northeast line of Lot 12, and continuing with a northwestern line of the Dunbar tract an overall distance of 100.00 feet to the POINT OF BEGINNING and containing a 0.14 acres (6,250 square feet), of land more or less.

Note Secured by Deed of Trust: Promissory Note (The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.)

Date: April 28, 2020

Original Principal Amount: \$138,542.00

Makers: Brent Allen Dunbar and Shawna Deann Dunbar

Lender: Citizens State Bank

Modifications and Renewals: Modification and Extension Agreement dated May 5, 2021 and Modification and Extension Agreement dated August 17, 2021 recorded in Volume 646, page 611 of the Official Records of Jackson County, Texas.

Property: All property and improvements as described in the Deed of Trust, with the exception of any Released Property.

Sale Location: at the place designated by the Commissioners Court of Jackson County, pursuant to §51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if such place is not so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted), in the City of Edna, Jackson County Texas

Sale Time: The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM. The sale will begin at 10:00 a.m. or within three hours from that time.

Sale Date: June 7, 2022

Terms of the Sale: This public Foreclosure Sale will sell all property "AS IS" to the highest cash bidder, with the exception of the Lender, who will be allowed to bid credit against the amount owed under the obligation secured in the Deed of Trust.

Due to the default under the terms of the Deed of Trust, the Lender directed, by and through agents, the Substitute Trustee to administer the trust provisions.

The above described Deed of Trust encumbers real property. This document constitutes formal notice by the Lender to foreclose and sell the property as described in the Deed of Trust in accordance with the terms of the Texas Business and Commerce Code and the Deed of Trust.

The Foreclosure Sale will commence on June 7, 2022 between the hours of 10:00 AM and 4:00 PM and in accordance with the details as further set forth above. At that time, the Substitute Trustee will direct the sale of the property described in the Deed of Trust in manner as allowed by the Deed of Trust and applicable Texas law.

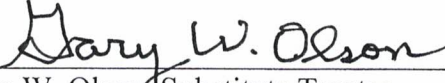
If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be posted and filed in accordance with the terms of the Deed of Trust and applicable Texas law.

Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

This property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

The Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the Foreclosure Sale.

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.



Gary W. Olson, Substitute Trustee