

FILED
AT 10:00 O'CLOCK A.M.

JUL 13 2015

AMY FINCHER
County Clerk, County Court at Law,
Angelina County, Texas
By B

NOTICE OF FORECLOSURE SALE

1. Property to Be Sold. The property to be sold is described as follows:

LOT #16, CROWN COLONY SECTION V-B-1, LOT 16-REVISED, AN ADDITION TO THE CITY OF LUFKIN, TEXAS OF RECORD IN CABINET C, SLIDE 66-B OF THE MAP AND PLAT RECORDS OF ANGELINA COUNTY, TEXAS (713 Pine Valley Drive, Lufkin, Texas 75901)

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust recorded as Document No. 2010-00272366 in the Official Records of Angelina County, Texas.

3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: August 4, 2015

Time: The sale will begin no earlier than **10:00 A.M.** or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: Angelina County Courthouse Annex, 606 East Lufkin Ave., Lufkin, Texas, in the hallway outside of the Commissioners' Courtroom adjacent to the Atrium; at times it may become impractical to hold foreclosure sales in the hallway outside of the Commissioners' Courtroom due to designated holidays during which Angelina County Offices are closed or if the Courtroom is being used for elections, the front steps of the main entrance to the Angelina County Courthouse is designated as alternate place for conducting foreclosure sales, 215 East Lufkin Ave., Lufkin, Texas

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, 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 refiling 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, if any, of the Deed of Trust permitting the beneficiary thereunder to have the bid credited to the note 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 their bid immediately in cash if their bid is accepted.

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 will not include 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 (or substitute 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.

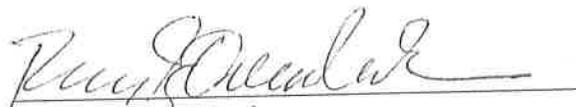
5. Type of Sale. The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Pierre Cromartie and Rita Cromartie. The real property and any personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the Note in the original principal amount of \$390,635.00, executed by Pierre Cromartie and Rita Cromartie, and payable to the order of American Broadcast Employees Federal Credit Union; and (b) all renewals and extensions of the Note (if any). American Broadcast Employees Federal Credit Union is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person as substitute trustee to conduct the 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.

Dated this 13th day of July, 2015.



Thomas G. Overbeck
Jing Xiong Luo
Substitute Trustee
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(713) 960-1809 (fax)