

FILED
AT 2:44 O'CLOCK P.M.

MAR 17 2020

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

By _____


Notice of Foreclosure Sale

March 16, 2020

Deed of Trust ("Deed of Trust"):

Dated: April 28, 2017

Grantor: Idalia Romero and Jimmy Perales Romero, Estate

Trustee: K. Clifford Littlefield

Lender: Vanderbilt Mortgage and Finance, Inc.

Recorded in: Instrument No. 2017-00352446 of the real property records of Angelina County, Texas

Legal Description: See Exhibit A

Together with any and all improvements constructed upon, affixed to or located upon the above described real property, including, but not limited to the Manufactured Housing Unit, Redman Homes Incorporated, Model Riviera; Serial No. 12324963A/BA/; Label/ Seal No: PFS0439474/ 5

Secures: Promissory Note ("Note") in the original principal amount of \$58,252.35, executed by Idalia Romero and Jimmy Perales Romero, Estate ("Borrower") and payable to the order of Lender

Substitute Trustees: Craig C. Lesok, Sheryl LaMont, Robert LaMont, Harriett Fletcher, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Karen Lilley

Substitute Trustee's Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date: Tuesday, April 7, 2020

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 1:00 P.M. and not later than three hours thereafter.

Place: Angelina County Courthouse Annex 606 East Lufkin Ave, Lufkin,



TX in the hall outside of the Commissioner's Courtroom; or the front steps to the main entrance of the Angelina County Courthouse if the courtroom is closed, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners

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 Vanderbilt Mortgage and Finance, Inc.'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, Vanderbilt Mortgage and Finance, Inc., 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 Vanderbilt Mortgage and Finance, Inc.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Vanderbilt Mortgage and Finance, Inc.'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 Vanderbilt Mortgage and Finance, Inc. 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 Vanderbilt Mortgage and Finance, Inc. 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

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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.

/s/ Craig C. Lesok

Craig C. Lesok
Attorney for Mortgagee
SBOT No. 24027446

Sheryl LaMont 03-17-20

Craig C. Lesok, Sheryl LaMont, Robert LaMont,
Harriett Fletcher, Allan Johnston, Sharon St. Pierre,
Ronnie Hubbard, Karen Lilley
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Fort Worth, TX 76107
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EXHIBIT "A"

BEING a 0.955 acre tract in Angelina County, Texas, and being in the ALLEN HOBBS SURVEY, ABSTRACT NO. 486, a part or portion of a certain 35.712 acre tract or parcel of land as recorded in the Deed Records of Angelina County, Texas in Volume 3556, Page 232, and being all of a called 0.9549 acre tract recorded in A.C.D.R. 2016-00336567 to which reference is hereby made for any and all purposes, with said part or portion being Lot 6 of an unrecorded Subdivision known as Salem Subdivision, and said Lot 6 being more fully described by metes and bounds as follows:

COMMENCING at a 1 inch iron pipe found for the southwest corner of the aforesaid referred to 35.712 acre tract and located within the right-of-way of Beauchamp Road;

THENCE North 0 degrees 25 minutes 27 seconds East, along the West boundary line of said 35.712 acre tract a distance of 567.82 feet to the POINT OF BEGINNING, being the Northwest corner of a called 1.402 acre tract as recorded in 2011-00280726, the East line of a called 10.83 acre tract as recorded in Volume 824, Page 560, and within the right-of-way of said Beauchamp Road and West Southwest corner of herein described tract;

THENCE continuing along the West boundary line of the said 35.712 acres and East boundary line of said called 10.83 acre tract and within the margins of Beauchamp Road, North 00 degrees 29 minutes 27 seconds East a distance of 30.00 feet to a point being the Southwest corner of that certain 3.03833 acre tract as recorded in 2008-00246701 A.C.D.R., same being the Northwest corner of herein described tract;

THENCE with the South boundary line of the called 1.0383 acre tract, North 89 degrees 53 minutes 17 seconds East, at 17.02 feet, pass a 1/2 inch iron rod found for reference, and continuing along the same course a total distance of 515.38 feet to a 1/2" iron rod found for corner, being the Southeast corner of said 1.0383 acre tract, the Southwest corner of a 1.14 acre tract recorded in 2010-00270002 A.C.D.R. and Northeast corner of herein described tract;

THENCE South 06 degrees 42 minutes 01 second West, with the West boundary line of a 7.035 acre tract recorded in 2006-00214515 A.C.D.R. a distance of 146.03 feet to a 1/2 inch iron rod found, being the Northeast corner of that certain 0.8540 acre tract as recorded in Volume 1731 on Page 191 A.C.D.R. and Southeast corner of herein described tract;

THENCE with the North boundary line of said 0.863 acre tract, South 89 degrees 53 minutes 17 seconds West a distance of 224.51 feet to a 18 inch tallow tree at the corner being the Northwest corner of said 0.864 acre tract, and East line of 1.402 acre tract and South Southwest corner of herein described tract;

THENCE North 03 degrees 32 minutes 07 seconds East, with the East boundary line of said 1.402 acre tract, a distance of 115.23 feet to a 1/2 inch iron rod found for interior corner of herein described tract;

THENCE South 89 degrees 53 minutes 17 seconds West, with the North boundary line of same 1.402 acre tract, a distance of 281.19 feet to the POINT OF BEGINNING, and containing 0.955 acres of land, more or less.