Notice of Foreclosure Sale

September 6, 2018

Deed of Trust ("Deed of Trust"):

Dated:

April 2, 2012

RECEIVED BY

LAMAR COUNTY CLERKS OFFICE ON THIS THE 7 DAY OF SUPPLY TO DAY

Trustee:

Grantor:

Sydney Young

Jennifer Ricker

Lender:

Chad Severson and wife, Lindsey Severson

Recorded in:

Clerk's Instrument No.095976-2012 of the Official Public Records of Lamar

County, Texas

Legal Description:

Being a part of the Larkin Rattan Survey and being Lot 2 of the Division of Lots 2, 3 and 4 in Block 141, City of Paris, Texas, according to Plat shown in Plat Book 1, Page 108, Plat Records of Lamar County, Texas, and being the same property described in deed from H. C. Slate and wife, Mildred Slate to Louis T. Johnston and wife, dated December 10, 1945, record in Book 286, Page 67, Lamar County Deed Records; described by metes and bounds as follows:

Beginning 54 feet North of the intersection of Sherman and 3rd Street SE (formerly Jefferson Street), same being NW corner of Lot 3;

Thence North with the East Boundary Line of said 3rd Street SE 55 feet to the SW corner of Lot No.

Thence East with the South Boundary Line of said Lot 1, 150 feet a stake;

Thence South 53 feet to the NE corner of Lot 3;

Thence West with the North Boundary line of said Lot 3, 150 feet to the place of beginning, and being the same property described in deed from Mattie E. Atwood, a widow, to William H. Self and wife, Charlene Self, dated April 4, 1947, recorded in Book 297, Page 261, Lamar County Deed Records.

Promissory Note ("Note") in the original principal amount of \$13,500.00, executed by Jennifer Ricker ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date:

Tuesday, October 2, 2018

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.

Place:

Outside the County Commissioner's Courtroom on the 1st floor of

the Lamar County Courthouse, 119 North Main St., Paris, TX

75460

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 Chad Severson and Lindsey Severson'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, Chad Severson and wife, Lindsey Severson, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Chad Severson and wife, Lindsey Severson's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Chad Severson and wife, Lindsey Severson'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Chad Severson and wife, Lindsey Severson pass 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 Chad Severson and wife, Lindsey Severson. 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, 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 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.

Sydney Young, Trustee

2765 NE Loop 286 Paris, Texas 75460

Telephone (903) 785-7523 (o); (903) 782-9700 (fax)