Notice of Foreclosure Sale

October 2, 2019

Deed of Trust ("Deed of Trust"):

Dated:

April 9, 2014

Grantor:

Adolfo Melito Ibarra

Trustee:

Sydney Young

Lender:

Cecil Farris

Recorded in:

Clerk's Instrument No.114489-2014 of the Official Public Records of Lamar

County, Texas

Legal Description:

Being Lots One (1) and Two (2) of the BROOKSIDE ADDITION within the corporate limits of the City of Paris, a part of the George W. Cox Survey, according to plat of such addition of record in Envelope 15-C, Lamar County Plat Records; described by metes and bounds as follows:

BEGINNING at an iron rod in the SB line of Clark Lane, at the NW corner of Lot Two (2)

above mentioned;

THENCE EAST 50.0 feet, an iron rod set in the SB line of Clark Lane, at the NE corner of Lot One (1);

THENCE SOUTH 162.0 feet, an iron rod;

THENCE NORTH 82 Deg. 2 Min. West 50.5 feet, an iron rod;

THENCE NORTH 155.0 feet to the place of beginning, and being the same property described in deed to David Lyon Merritt and wife, Terri Ann Merritt dated November 19, 1990 of record in Book 190, Page 43, Lamar County Real Property Records; reference being made to all the above mentioned instruments and records for all necessary purposes.

Secures: Promissory Note ("Note") in the original principal amount of \$23,979.15, executed by Adolfo Melito Ibarra ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date:

Tuesday, November 5, 2019

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 Cecil Farris' bid may be by credit against the indebtedness secured by the lieu of the Pool of Transit against the indebtedness secured

by the lien of the Deed of Trust AR COUNTY CLERKS OFFICE
ON THIS THE 300 DAY OF 1, 2

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, Cecil Farris, 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 Cecil Farris' election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Cecil Farris' 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 Cecil Farris 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 Cecil Farris. 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)