

Notice of Foreclosure Sale

March 12, 2024

Deed of Trust ("Deed of Trust"):

Dated: November 11, 2020

Grantor: Ruby Trevino

Trustee: Travis L. Bence or John R. Bailey, either acting solely

Lender: Saul Garza

Recorded in: Document #2022-376, Book 633, Page 2547 of the real property records of Willacy County, Texas

Legal Description: A six [6] acre tract of land, more or less, out of the East four [4] acres, more or less, of Block number Thirty-three [33], and the West two [2] acres, more or less, of Block number Thirty-four [34], EL CHAPOTE LEAGUE SUBDIVISION, Willacy County, Texas, according to the map or plat thereof recorded in Volume 1, Page 442 of the transcribed records from Cameron County to Willacy County, Willacy County, Texas; said six [6] acre tract being more particularly described as follows:

Commencing at the Southeast corner of said Block 33, said corner being within the 80.00 foot wide Right-of-way for F. M. 1761; thence, West, with and along the south line of said Block 33, a distance of 132.00 feet to a point for the Southwest corner and Point of Beginning of the tract of land herein described;

Thence, North, parallel to the East line of said Block 33, and West line of said Block 34, a distance of 1,320.00 feet to a point on the North line of said Block 33 for the Northwest corner of this tract; said corner being within a drain ditch of approximately 100 feet in width;

Thence, East, with and along the North line of said Block 33, and projecting on to the North line of said Block 34, a distance of 198.00 feet to a point for the Northeast corner of this tract, said corner being within said drain ditch and being referenced by a ½ inch steel rod set, bearing south a distance of 211.73 feet;

Thence, South, parallel to the West line of said Block 34, at a distance of 1,282.30 feet a ½ inch steel rod set on the North Right-of-Way line of said F. M. 1761, a total distance of 1,320.00 feet to a point on the South line of said Block 34 for the Southeast corner of this tract; said corner being within the Right-of-Way of said F. M. 1761;

Thence, West, with and along the South line of said Block 34, and projecting on to the South line of said Block 33, a distance of 198.00 feet, more or less, to the Point of Beginning, containing 6.0 acres of land, more or less.

Secures: Promissory Note ("Note") in the original principal amount of \$63,062.82, executed by Ruby Trevino ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, April 2, 2024

Trustee: Travis L. Bence or John R. Bailey

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 11:00 A.M. and not later than three hours thereafter.

Place: Willacy County Courthouse in Raymondville, Texas, at the following location: Front door of the courthouse facing south on west Hidalgo Avenue or as 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 Saul Garza 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, Saul Garza, 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 Saul Garza election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Saul Garza'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 Saul Garza 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 Saul Garza. 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.



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FILED +posted
COUNTY COURT

MAR 12 2024 @ 11:13am

SUSANA R. GARZA, CLERK
WILLACY COUNTY, TEXAS
BY: DEPUTY

