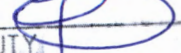


FILE FOR RECORD  
JENNIFER LINDENZWEIG  
COUNTY CLERK HUNT CO. TX

20 FEB -7 AM 11:16

BY:   
DEPUTY

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

- Date: October 20, 2015
- Grantors: S.B. Smart, Jr. and Anita Smart
- Beneficiary: Alliance Bank
- Substitute Trustee: Scott A. Ritcheson, and/or Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent
- Recording Information: Deed of Trust recorded under Clerk's File No. 2015-13506, of the Official Public Records of Hunt County, Texas.

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

**All that certain lot, tract or parcel of land situated in Hunt County, Texas, being more particularly described on what is attached hereto as Exhibit "A" and made a part hereof for all purposes.**

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

- Date: **March 3, 2020**
- Time: The sale shall begin no earlier than 1:00 p.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m.
- Place: Hunt County Courthouse in Greenville, Texas, at the following location:

In the area of such Courthouse designated by the Hunt County Commissioners' Court as the area where foreclosure sales shall take place, or, if no such area has been designated, in the common area at the base of the Central stairway on the 2nd floor inside the

Courthouse, or the base of the North steps outside of the Courthouse; in the event the Courthouse is closed on the first Tuesday of the month; where foreclosure sales of real property must occur, per Texas Property Code §51.002.

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. Such reporting or refileing 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 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 cash on the date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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 other 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property "acquires the Property "AS IS" without any expressed or implied warranties" (except as to the warranties of title from the grantor identified

in the deed of trust described below). Any purchaser acquires the Property "at the purchaser's own risk." Texas Property Code §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.


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 S.B. Smart, Jr. and Anita Smart. The deed of trust is dated October 20, 2015, and is recorded in the office of the County Clerk of Hunt County, Texas, under Clerk's File No. 2015-13506, of the Official Public Records of Hunt County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the October 20, 2015 promissory note in the original principal amount of \$66,400.00, executed by S.B. Smart, Jr. and Anita Smart, and payable to the order of Alliance Bank; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). Alliance Bank is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Alliance Bank, Attention: Monica Ames, telephone (903) 439-6732.

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

DATED: February 6, 2020.



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SCOTT A. RITCHESON, Substitute Trustee  
821 ESE Loop 323, Suite 530  
Tyler, Texas 75701  
Tel: (903) 535-2900  
Fax: (903) 533-8646

**Notice to Members of the Armed Forces of the United States:**

**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.**



## EXHIBIT "A"

Being a lot, tract, or parcel of land situated in the James. A. Burnett Survey, Abstract No. 88, Hunt County, Texas, and being all of that certain tract of land conveyed from Pat Dodd to Rena Hale, by Deed in Lieu of Foreclosure, as recorded in File #2014-15024, Official Public Records, Hunt County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found at the Northwest corner of said Hale tract, and the Southwest corner of the remainder of a tract of land conveyed to Haskell Stricklen, by deed recorded in File #2013-8346, Official Public Records, Hunt County, Texas, said point lying in an East line of a 2.695 acre tract of land conveyed to The City of Commerce, Texas, as recorded in Volume 719, Page 499, Official Public Records, Hunt County, Texas;

THENCE, East, (Reference Bearing), along the North line of said Hale tract, and the South line of the remainder of said Stricklen tract, a distance of 128.91 feet to a 1/2 inch iron rod found at the Northeast corner of said Hale tract, and the Southeast corner of the remainder of said Stricklen tract, said point lying in the West line of Park Street, (Unspecified Width R.O.W.);

THENCE, South 00 Degrees 11 Minutes 47 Seconds West, along the East line of said Hale tract, and the West line of said Park Street, a distance of 52.20 feet to a 3/4 inch iron rod found at the Southeast corner of said Hale tract, and the Northeast corner of said 0.296 acre tract of land conveyed to Robert Kirkpatrick, Jr., by deed recorded in Volume 433, Page 893, Real Property Records, Hunt County, Texas, from said point, a 1 inch iron rod found at the Southeast corner of said 0.296 acre tract, bears South 00 Degrees 11 Minutes 47 Seconds West, a distance of 99.30 feet;

THENCE, North 89 Degrees 54 Minutes 57 Seconds West, along the South line of said Hale tract, and the North line of said 0.296 acre tract, a distance of 128.85 feet to a 3/4 inch iron rod found at the Southwest corner of said Hale tract, and the Northwest corner of said 0.296 acre tract, said point lying in an East line of said 2.695 acre tract;

THENCE, North 00 Degrees 07 Minutes 32 Seconds East, along the West line of said Hale tract, and an East line of said 2.695 acre tract, a distance of 52.01 feet to the POINT OF BEGINNING and CONTAINING 6,716 square feet or 0.15 acre of land.