NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public non-judicial foreclosure sale.

1. <u>Property To Be Sold</u>. The property to be sold is described as follows:

All property (real, personal or otherwise) described in the deed of trust (as hereinafter defined as the "Deed of Trust"), together with the rights, appurtenances and improvements thereto, including, but not limited to, the real property described on Exhibit A attached hereto and made a part hereof. In the event any property encumbered by the Deed of Trust has been released by Lender (or its predecessor in interest, as applicable), then said released property shall be excluded from the property sold at foreclosure.

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2. <u>Date, Time, and Place of Sale.</u> The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, November 1, 2022.

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three hours thereafter. The sale shall be completed by no later than 4:00 p.m.

Place: The sale will take place at the Hunt County Courthouse at the place designated by the Hunt County Commissioner's Court.

The Deed of Trust permits the Lender (as hereinafter defined) 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 and/or Texas Business and Commerce Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. <u>Terms of Sale</u>. 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 Lender to have the bid credited 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 day the property is sold.

The 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 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. 4. <u>Type of Sale</u>. The sale is a non-judicial foreclosure sale being conducted pursuant to the power of sale granted by that certain Deed of Trust (the "<u>Deed of Trust</u>") recorded under Instrument No. 2020-20569 in the Real Property Records of Hunt County, Texas, and executed by Shannon R. Owens, Randall Lee Owens and Jason Lee Parker (whether one or more, the "<u>Grantor</u>"), for the benefit of 21st Mortgage Corporation ("<u>Lender</u>"), covering the property described above.

5. <u>Obligations Secured</u>. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "<u>Indebtedness</u>") including but not limited to the unpaid principal and interest owing on: that certain Consumer Loan Note, Security Agreement and Disclosure Statement (the "<u>Note</u>") dated on or about November 13, 2020, executed by the Grantor and payable to the order of Lender, and all renewals, modifications and extensions of the Note. Lender is the current owner and/or holder of the Note and the Indebtedness and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the Lender:

21st Mortgage Corporation 620 Market Street One Center Square Knoxville, TN 37902 Phone: 800-955-0021 Fax: 866-231-4851

6. <u>Default and Request To Act.</u> Default has occurred under the Deed of Trust, and Lender has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale Lender may appoint another person as substitute trustee to conduct the sale.

7. Armed Forces Notice. 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.

DATED: October 6, 2022.

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Richard A. McKinney, Substitute Trustee Higier Allen & Lautin, P.C. The Tower at Cityplace 2711 N. Haskell Ave., Suite 2400 Dallas, Texas 75204 Telephone: (972) 716-1888 Fax: (972) 716-1899

Notice of Foreclosure Sale - Page 2 File No. 1909.501 ***PLEASE FAX ALL COMMUNICATIONS REGARDING THIS MATTER TO THE SUBSTITUTE TRUSTEE AT 972-716-1899 (FAX), NOTE THE SUBSTITUTE TRUSTEE'S NAME ON YOUR COVER SHEET AND CONTACT THE SUBSTITUTE TRUSTEE AT 972-716-1888 (PHONE) TO CONFIRM RECEIPT. PLEASE ASSUME YOUR FAX HAS NOT BEEN RECEIVED UNTIL YOU VERBALLY CONFIRM RECEIPT THEREOF WITH OUR OFFICE. THANKS IN ADVANCE FOR YOUR COOPERATION.***

Notice of Foreclosure Sale - Page 3 File No 1907.501

EXHIBIT A

PROPERTY DESCRIPTION

[FOLLOWS THIS COVER PAGE]

Notice of Foreclosure Sale - Page 4

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EXHIBIT 'A'

Property: 9505 Janet, Quinlan, TX 75474

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE REESE PRICE SURVEY, ABSTRACT NO. 822, HUNT COUNTY, TEXAS, AND BEING KNOWN AS LOT 436, LOT 437, LOT 438, LOT 445, LOT 446, LOT 447 AND LOT 448, BLOCK 29 OF WHISKER'S RETREAT, AN ADDITION TO HUNT COUNTY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 400, PAGE 531 OF THE PLAT RECORDS OF HUNT COUNTY, TEXAS.

A.P.N.

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