NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Lynn County, Texas

May 10, 2022

Deed of Trust ("Deed of Trust"):

Dated:

May 20, 2021

Grantor:

Jose Calsoncit

Trustee:

W. Calloway Huffaker

Lender:

Tracey Chapman

Recorded in: Deed of Trust dated May 20, 2021, recorded in Instrument Number 2021-0869, Official Public Records of Lynn County, Texas, executed by Jose Calsoncit to W. Calloway Huffaker, Trustee(s), securing payment of one note dated May 20, 2021, in the sum of \$20,000.00 payable to Tracey Chapman.

Legal Description: The SURFACE ESTATE ONLY in and to the E/2 of Lot 11, and all of Lot 12, Block 2, North Tahoka Addition to the Town of Tahoka, Lynn County, Texas, more commonly known as 2020 W. Lockwood, Tahoka, TX 79373

Secures: Promissory Note ("Note") in the original principal amount of \$20,000.00, executed by Jose Calsoncit ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender.

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto.

Foreclosure Sale:

Date: Tuesday, June 7, 2022

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 10:00 am and not later than three hours thereafter.

Place: The north door of the Lynn County Courthouse, located at 1501 S. 1st Street, Tahoka, Lynn County, Texas 79373, or if the preceding area is no longer the designated area, then in the area designated by the Commissioners. Court of Lynn County, Texas for real property foreclosures under Section 51.002 of the Texas Property Code pursuant to instrument(s) recorded in the real property records of Lynn County, Texas.

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 Tracey Chapman'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, Tracey Chapman, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Tracey Chapman's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Tracey Chapman's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Substitute Trustee is representing Tracey Chapman in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Tracey Chapman. The address of Substitute is set forth above.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Tracey Chapman 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 Tracey Chapman. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

As of April 19, 2022, there was \$18,700.00 on the Note. This amount includes all principal, interest and late charges.

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, Substitute 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 Substitute 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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Dated May 3, 2022.

Amanda Chisholm

Attorney for Tracey Chapman

State Bar No. 24041193

Huffaker & Harris, LLP

1540 Ave J/PO Box 968

Tahoka, Texas 79373

ACKNOWLEDGEMENT

STATE OF TEXAS	
COUNTY OF LYNN)

Before me, the undersigned notary public, on this day personally appeared Amanda Chisholm, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this May 3, 2022.

TERRI JANELL SMALL
NOTARY PUBLIC
STATE OF TEXAS
ID # 12901957-8
My Comm. Expires 06-13-2024

Jury Janel Small Notary Public, State of Texas