

NOTICE OF FORECLOSURE SALE

January 6, 2021

Deed of Trust:

Dated: December 15, 2011
Grantor: Cassandra Wright-Haynes and Richard Lee Haynes, Jr.
Trustee: Ivan Alexander, Jr.
Lender: Max B. Chapman and Beverly Ann Chapman
Recorded in: Document No. 2011-009197, Real Property Records of Van Zandt County, Texas

Legal Description: All that certain lot, tract or parcel of land situated in the City of Wills Point, County of Van Zandt, State of Texas, a part of the WM. H. CHANCELLOR SURVEY, Abstract 185; more particularly described as a residential building-site lot cut out of the upper Northeast part of the residue of (three) tracts of land described in deed filed for record March 19, 1959 in Volume 492, Page 427-429 of the Deed Records of Van Zandt County, Texas:

BEGINNING at a 1/2" S.R. set for the South corner of this lot located in the upper Southeast line of said tract at its point of intersection with the Northeast line of Bertha St., same being the West corner of the old Wm. Howard residential lot;

THENCE North 45 deg. 54' West along the Northeast line of said street 70 feet to a 1/2" S.R. set for the West corner of this lot;

THENCE North 44 deg. 52' East 90 feet to a 1/2" S.R. set for the North corner of this lot;

THENCE South 45 deg. 54' East 70 feet to a 1/2" S.R. for corner by a cross-tie fence corner post in the upper Southeast line of said tract, the East corner of this lot and the North corner of the said Howard lot;

THENCE South 44 deg. 52' West 90 feet to the Place of Beginning and containing 6300 square feet of land.

Being the same land in Deed without Warranty dated August 30, 1994 from the United States of America to Max B. Chapman and wife, Beverly Chapman, and sons, Ray Chapman and Steven Chapman, recorded in Volume 1370, Page 484, Real Records of Van Zandt County, Texas.

Secures: First Lien Note ("Note") dated December 15, 2011, in the original principal amount of \$31,130.00, executed by Cassandra Wright-Haynes ("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, including the real property described in Document No. 2011-009197 of the Real Property Records of Van Zandt County, Texas, and all rights and appurtenances thereto

Substitute Trustee: Tammie Harp

Substitute Trustee's Address: 137 W. James Street, Wills Point, Texas, 75169

Foreclosure Sale:

Date: Tuesday, February 2, 2021

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 a.m.

Place: Van Zandt County Courthouse located at 121 E. Dallas Street, Canton, Texas 75103

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 Max B. Chapman and Beverly Ann 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, Max B. Chapman and Beverly Ann Chapman, the owners and holders of the Note, have requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Max B. Chapman and Beverly Ann 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 Max B. Chapman and Beverly Ann Chapman'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, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

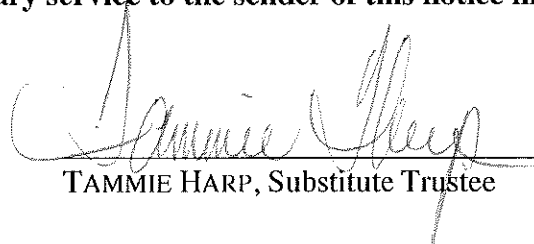
If Max B. Chapman and Beverly Ann Chapman pass the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Max B. Chapman and Beverly Ann Chapman. 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, 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.


TAMMIE HARP, Substitute Trustee