NOTICE OF FORECLOSURE SALE

FILED FOR RECORD

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March 7, 2018

SUSAN STRICKLAND COUNTY CLERK, VAN ZANDT CO. TX

Deed of Trust:

BY____DEP.

Dated:

July 6, 2010

Grantor:

Cenobio Zarate and Tina Zarate

Trustee:

Hiram A. Jones

Lender:

Pinetree Enterprises, Ltd.

Recorded in:

Document No. 2010-00524, Real Property Records of Van Zandt

County, Texas

Legal Description:

Being a lot, tract or parcel of land situated in the City of Canton, Van Zandt County, Texas, and being a part of the Jesse Stockwell Survey, Abstract No. 760, and being Lot 19, Rolling Hills Addition, a recorded addition to said city, a plat of same being recorded in Volume 4 at Page 4, Glide 88B, Van Zandt County

Deed Records.

Secures:

Installment Note ("Note") dated July 6, 2010, in the original principal amount of \$71,000.00, executed by Cenobio Zarate and Tina Zarate ("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. 2010-00524 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, April 2, 2019

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 Pinetree Enterprises, Ltd.'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, Pinetree Enterprises, Ltd., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Pinetree Enterprises, Ltd.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Pinetree Enterprises, Ltd.'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 Pinetree Enterprises, Ltd. 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 Pinetree Enterprises, Ltd. 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