

THE STATE OF TEXAS     \*  
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COUNTY OF MORRIS     \*

**NOTICE OF TRUSTEE'S SALE** 12 PM 1:57

1.     **Property to be Sold.** The property to be sold is described on Exhibit "A" which is attached hereto and made a part hereof for all purposes.
2.     **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated June 13, 2017 executed by LATONYA MONIC ARTHUR, a single woman, recorded under VOL. 530, P. 378, in Official Public Records of MORRIS County, Texas.
3.     **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place.

Date: **September 3, 2024**

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 1:00 P.M.

Place: MORRIS County Courthouse, 500 Broadnax St., Daingerfield, Texas, at the front steps at the East entrance of the courthouse or as designated by the County Commissioners.

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 Texas Property Code and the Deed of Trust permitting the Lender 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of 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.

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (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 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

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 Texas Property Code and Deed of Trust executed by **LATONYA MONIC ARTHUR, a single woman,**

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 (a) the promissory note in the original principal amount of **\$44,000.00** executed by **LATONYA MONIC ARTHUR, a single woman,** and payable to the order of **CYPRESS BANK, S.S.B.;** (b) all renewals and extensions of the note; and (c) any and all present and future indebtednesses of **LATONYA MONIC ARTHUR, a single woman,** to **CYPRESS BANK, S.S.B.;** is the current owner and holder of the Obligations and is the Lender under the Deed of Trust.

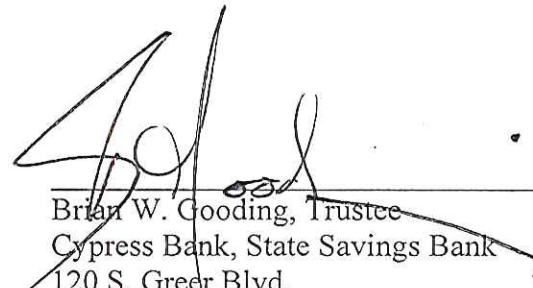
Questions concerning the sale may be directed to the undersigned or to the Lender, CYPRESS BANK, STATE SAVINGS BANK. at 120 S. Greer Blvd, Pittsburg, Texas, (903) 856-6653.

7. **Default and Request to Act.** Default has occurred under the Deed of Trust, and the Lender has requested me, as trustee, to conduct this sale. Notice is given that before the sale the Lender may appoint another person substitute trustee to conduct the sale.

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 MORTGAGE OR MORTGAGE SERVICER.

Dated: August 12, 2024



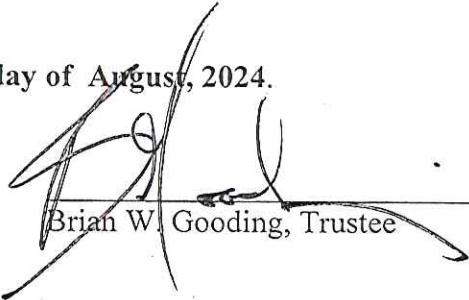
Brian W. Gooding, Trustee  
Cypress Bank, State Savings Bank  
120 S. Greer Blvd.  
Pittsburg, TX 75686  
Telephone: (903) 856-6653  
FAX: (903) 856-5822



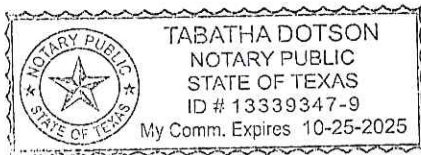
A copy of the foregoing NOTICE OF TRUSTEE'S SALE was executed by the undersigned on the **12th day of August, 2024**, by posting such notice at the Courthouse door of MORRIS County, Texas; by filing a copy of same with the County Clerk of MORRIS County, Texas; and by mailing a copy of same to:

LATONYA MONIC ARTHUR  
PO BOX 372  
Lone Star, Texas 75668  
CERTIFIED MAIL #7007 1490 0000 6437 4541  
RETURN RECEIPT REQUESTED

WITNESS MY HAND on this the 12th day of August, 2024.

  
\_\_\_\_\_  
Brian W. Gooding, Trustee

SUBSCRIBED AND SWORN TO BEFORE ME by the said Brian W. Gooding on this the 12th day of August, 2024, to certify which witness my hand and seal of office.



  
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Notary Public, State of TEXAS

## **Exhibit "A"**

### **TRACT 1**

BEING OUT OF THE JOHN KING SURVEY, A-167, MORRIS COUNTY, TEXAS, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LAND CONVEYED TO O. F. TALLANT BY MRS. O. M. FUQUAY, A STAKE ON HIGHWAY 259, FORMERLY NO. 26;

THENCE NORTH 12 DEG. 56 MIN. WEST 108 FEET;

THENCE NORTH 77 DEG. 12 MIN. EAST 127 FEET TO A STAKE;

THENCE SOUTH 12 DEG. 56 MIN. EAST 108 FEET TO O. F. TALLANT'S NORTH BOUNDARY LINE A STAKE;

THENCE SOUTH 77 DEG. 12 MIN. WEST 127 FEET TO THE PLACE OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO HOWARD H. HARVEY ET UX BY WARRANTY DEED DATED MAY 13, 1976, EXECUTED BY M. B. POLLAN, RECORDED IN VOL. 149, PAGE 489, DEED RECORDS, MORRIS COUNTY, TEXAS.

### **TRACT 2**

BEING A TRACT OF LAND SITUATED IN THE JOHN KING SURVEY, A-167, MORRIS COUNTY, TEXAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF LAND CONVEYED TO HOWARD H. HARVEY ET UX RECORDED IN VOL. 154, PAGE 224, DEED RECORDS, MORRIS COUNTY, TEXAS.

THENCE NORTH 77 DEG. 12 MIN. EAST 48 FEET TO A STAKE;

THENCE SOUTH 12 DEG. 56 MIN. EAST 108 FEET TO A STAKE;

THENCE SOUTH 77 DEG. 12 MIN. WEST 48 FEET TO A STAKE;

THENCE NORTH 12 DEG. 56 MIN. WEST 108 FEET TO THE PLACE OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO HOWARD H. HARVEY ET UX BY WARRANTY DEED DATED JUNE 30, 1976, EXECUTED BY MINTA POLLAN RECORDED IN VOL. 201, PAGE 380, REAL PROPERTY RECORDS, MORRIS COUNTY, TEXAS.