

2024 NOV -8 AM 8:09

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date: February 7, 2023

Grantors: Melissa Rodgers Arriaga and
Kenneth Don Hollowell

Beneficiary: Texas Heritage National Bank

Substitute Trustee: Scott A. Ritcheson, and/or Douglas A. Ritcheson,
and/or Charles E. Lauffer, Jr., and/or Lance
Vincent

Recording Information: Deed of Trust recorded in Volume 624, Page 138, of
the Official Public Records of Morris County, Texas.

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

Lot TWO (2), Block ONE (1), EDMONT SUBDIVISION, an addition to the City of Lone Star, Morris County, Texas, according to the revised plat thereof recorded in Vol. 32, page 253, Plat Records, 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: **December 3, 2024**

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m.

Place: Morris County Courthouse in Daingerfield, Texas, at the following location:

In the area of such Courthouse designated by the Morris County Commissioners' Court as the area where foreclosure sales shall take

place, or, if no such area has been designated, then at the front door (East door) of the Morris County Courthouse at 500 Broadnax Street, Daingerfield, Texas 75638.

The deed of trust permits the beneficiary 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. Such reposting or refileing may be after the date originally scheduled for this sale.

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 deed of trust permitting the beneficiary 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 date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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 other 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.

A purchaser at the sale of the Property "acquires the Property 'AS IS' without any expressed or implied warranties" (except as to the warranties of title from the grantor identified in the deed of trust described below). Any purchaser acquires the Property "at the purchaser's own

risk.” TEXAS PROPERTY CODE §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

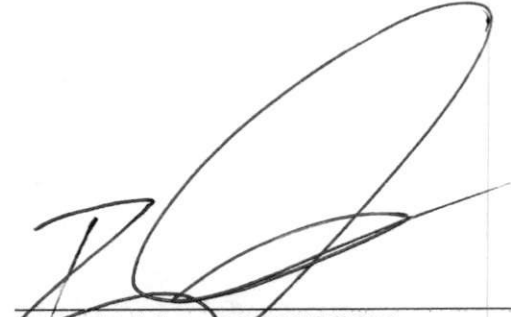
5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Melissa Rodgers Arriaga and Kenneth Don Hollowell. The deed of trust is dated February 7, 2023, and is recorded in the office of the County Clerk of Morris County, Texas, in Volume 624, Page 138 of the Official Public Records of Morris County, Texas.

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, (1) the February 7, 2023 promissory note in the original principal amount of \$25,500.00, executed by Melissa Rodgers Arriaga and payable to the order of Texas Heritage National Bank; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). Texas Heritage National Bank is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Texas Heritage National Bank, Attention: Brenda Howard, telephone (903) 645-2251.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: November 6, 2024.



DOUGLAS A. RITCHESON,
Substitute Trustee
821 ESE Loop 323, Suite 530
Tyler, Texas 75701
Tel: (903) 535-2900
Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

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.