

AT 1:55 FILED O'CLOCK P.M.

MAR 12 2018

Barbara Jimenez
COUNTY CLERK, CORYELL CO., TEXAS

NOTICE OF FORECLOSURE SALE

State of Texas §
 §
County of Coryell §

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: **April 3, 2018**

Time: The sale shall begin no earlier than **10:00 AM** or no later than three hours thereafter.

Place: **Coryell** County Courthouse in **Gatesville, Texas**, at the following location: the area designated by the Commissioners Court of **Gatesville, Coryell County, Texas**, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

The deed of trust permits the Mortgagee of Record 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. The reposting or refiled may be after the date originally scheduled for this sale.

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.

3. 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 Mortgagee of Record 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 their bid immediately in cash if their bid is accepted.

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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

4. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by **Jessie L. Palmer, Deceased.**
5. Obligations Secured. The Deed of Trust is dated **March 9, 2009**, and is recorded in the office of the County Clerk of **Coryell** County, Texas, in/under **226291, Official Public Records** of **Coryell** County, **Texas**. 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 the promissory note in the original principal amount of **\$79,600.00**, executed by **Jessie L. Palmer, Deceased**, and payable to the order of **Texas State Home Loans, Inc..**

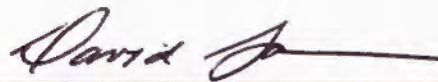
Original Mortgage: Texas State Home Loans, Inc..

Current Mortgagee of Record: Regions Bank dba Regions Mortgage whose address is **7130 Goodlett Farms Parkway, Cordova, TN 38013.**

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

Sent by: Jeffrey B. Lewis
Robertson Anschutz Veters
1500 CityWest Blvd., Suite 700
Houston, TX 77042

DATED March 12, 2018.



Tim Lewis and/or Richard H. Hester and/or Kelly Goddard and/or David Garvin, Substitute Trustee
c/o Robertson Anschutz Veters
1500 CityWest Blvd., Suite 700
Houston, TX 77042
Phone: 713-244-1360

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.

BORROWER CLOSING AFFIDAVIT

EXHIBIT 'A'

File No.: 5847518n (CLS)
Property: 710 PARK ST, GATESVILLE, TX 76528

ALL THAT CERTAIN TRACT, OR PARCEL OF LAND SITUATED IN CORYELL COUNTY, TEXAS AND BEING A PART OF LOT NO. 11, BLOCK NO. 5, WELLS ADDITION TO THE TOWN OF GATESVILLE AND BEING THAT TRACT DESCRIBED IN DEED TO L.C. MCKAMIE AND WIFE, BEULAH MCKAMIE, PER VOL. 176, PAGE 50, CORYELL COUNTY DEED RECORDS AND DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A STEEL PIN SET IN THE WEST LINE OF PARK STREET AND BEING EAST 230 FEET AND SOUTH 320 FEET (DEED CALL) FROM THE NWC OF THAT TRACT OF LAND CONVEYED BY E.C. FARMER AND WIFE, LINNA FARMER, TO J.E. MCCLELLAN, PER VOL. 137, PAGE 564, SAID DEED RECORDS, THE NEC OF SAID MCKAMIE TRACT AND THE NEC OF THIS:

THENCE S. 89° 59' WEST ALONG THE SOUTH LINE OF A RETAINING WALL, AT 230.0 FEET A STEEL PIN SET IN AN OLD WIRE FENCE, THE NWC OF THIS;

THENCE S. 00° 01' MINUTE W. ALONG FENCE AT 77.0 FEET A STEEL PIN SET AT THE BASE OF AN OLD CORNER POST, THE SWC OF THIS;

THENCE S. 89° 00' EAST PARTIALLY ALONG FENCE AND A CONCRETE CURB, AT 230.1 FEET A STEEL PIN SET IN THE NORTH LINE OF SAID CURB ALSO BEING IN THE WEST LINE OF PARK STREET, THE SEC OF THIS;

THENCE N. 00° 01' EAST ALONG THE WEST LINE OF PARK STREET, AT 81.6 FEET THE POINT OF BEGINNING.

A.P.N.

STATE OF TEXAS
COUNTY OF CORYELL

I, Barbara Simpson, County Clerk in and for Coryell County, Texas do hereby certify that this instrument was filed for record in the volume and page of the Coryell County Public Records and at the time and date as stamped hereon by me.



BARBARA SIMPSON, CLERK
CORYELL COUNTY, TEXAS

Barbara Simpson

Filed For Record
AT 10:45 O'CLOCK A.M.

MAR 27 2009

Barbara Simpson
County Clerk, Coryell Co., Texas

226291

CAUSE NO. DC-16-45686

**REGIONS BANK d/b/a
REGIONS MORTGAGE
Plaintiff**

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IN THE DISTRICT COURT OF

v.

CORYELL COUNTY, TEXAS

**RALPH PALMER, DARREN PALMER
GREGORY JACK CADY AND
KRISTIE GAYLE CADY-TIMBREZA
Defendant(s)**

**In Re: 710 Park St
Gatesville, Texas 76528**

52nd JUDICIAL DISTRICT

DEFAULT JUDGMENT ORDER

On FEB. 22, 2018, the Court heard the Motion for Default Judgment, filed in the cause by Plaintiff, Regions Bank d/b/a Regions Mortgage. Ralph Palmer, Darren Palmer, Gregory Jack Cady and Kristie Gayle Cady-Timbrea (collectively "Defendants"), although having been duly and legally cited to appear and answer, failed to appear and answer, and wholly made default.

Citation was served according to law and returned to the clerk where it remained on file for the time required by law. After examining the pleadings and Motion for Default Judgment, the court has determined that all the heirs-at-law of Jessie Palmer ("Decedent") have been made a party to this suit and that Regions Bank d/b/a Regions Mortgage is entitled to default judgment as follows:

IT IS SO ORDERED, ADJUDGED AND DECREED that, in accordance with TEX. CONST. art XVI §50(a)(6) Plaintiff, its successors, or assigns in interest, is entitled to enforce the Loan Agreement by non-judicially foreclosing the security interest encumbering the property

Order for Default Judgment

FILED
10:10 **CORYELL COUNTY**
o'clock *DM*

FEB 22 2018

Janice M. Dray
DISTRICT CLERK

commonly known as 710 Park St., Gatesville Texas, 76528 ("Property"), and more particularly described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED BY REFERENCE.

IT IS FURTHER ORDERED that a copy of this Judgment serve as an Order of Non-Judicial Foreclosure of a Reverse Mortgage Loan in accordance with TEX. CONST. ART. XVI §§ 50(a)(6).

IT IS FURTHER ORDERED that, upon foreclosure, Defendants Ralph Palmer, Darren Palmer, Gregory Jack Cady and Kristie Gayle Cady-Timbrea and all of Decedent's heirs are divested of all right, title and interest in the Property;

IT IS FURTHER ORDERED that a copy of this Judgment be sent to Defendants with the notice of the date, time and place of the foreclosure sale;

IT IS FURTHER ORDERED that if a person occupying the Property fails to surrender possession of the premises after foreclosure, Plaintiff, or its successor(s) in interest, shall be entitled to a Writ of Possession issued in accordance with TEX. R. CIV. P. 310; and

IT IS FURTHER ORDERED that all costs of court are to be paid by the party who incurred such costs.

SIGNED on FEB. 22, 2018.


JUDGE PRESIDING

APPROVED AS TO FORM:

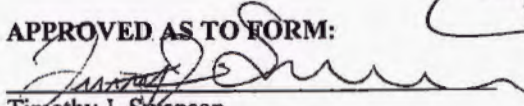

Timothy J. Swanson
Texas Bar No. 24063665
Jeffrey B. Lewis
Texas Bar No. 12290000
1500 CityWest Blvd., Suite 700
Houston, TX 77042
Tel. 713-244-1360
Fax 713-888-2703
litigation@ravdocs.com

EXHIBIT "A"

BORROWER CLOSING AFFIDAVIT

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File No.: 5847518n (CLS)
Property: 710 PARK ST, GATESVILLE, TX 76528

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A.P.N.

STATE OF TEXAS
COUNTY OF CORYELL

I, Barbara Simpson, County Clerk in and for Coryell County, Texas do hereby certify that this instrument was filed for records in the volume and page of the Coryell County Public Records and at the time and date as stamped hereon by me.

BARBARA SIMPSON, CLERK
CORYELL COUNTY, TEXAS



Barbara Simpson

Filed For Record
AT 10:42 O'CLOCK P.M.

MAR 27 2009

Barbara Simpson
County Clerk, Coryell Co., Texas

226292

BORROWER CLOSING AFFIDAVIT

EXHIBIT 'A'

File No.: 5847518n (CLS)
Property: 710 PARK ST, GATESVILLE, TX 76528

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BARBARA SIMPSON, CLERK
CORYELL COUNTY, TEXAS

Barbara Simpson

Filed For Record
AT FOUR O'CLOCK P M

MAR 27 2009

Barbara Simpson
County Clerk, Coryell Co., Texas

226291