WHEREAS, on July 24, 2019, AARON GONZALEZ CALDERON, executed a <u>Deed of Trust</u> conveying to MELANIE D'SILVA, Trustee, the Real Estate hereinafter described, to secure WIN CITYSCAPE, LLC dba INDEPENDENT CARE, in the payment of a debt therein described, said <u>Deed of Trust</u> being recorded in Instrument Number 2019-00010114 of the Deed Records of Henderson County, Texas; and

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said *Deed of Trust*; and

WHEREAS, Default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owners and holders of said debt have requested the undersigned to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN That on Tuesday, the 4TH day of JANUARY, 2022, between ten o'clock a.m. and one o'clock p.m., I will sell said Real Estate at the steps of the front steps of the south entrance of the Henderson County Courthouse, 100 E. Tyler, Athens, Henderson County, Texas, which is the place designated by the Henderson County Commissioner's Court, to the highest bidder for cash.

Said Real Estate is described as follows: In the County of Henderson, State of Texas:

LOT 23 AND 24, PERSIMMON CREEK SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 820, PAGE 42, AND VOLUME 1267, PAGE 291, PLAT RECORDS OF HENDERSON COUNTY, TEXAS. ALSO KNOWN AS 712 AND 708 QUAL RUNE CT. KEMP, TEXAS 75143.

WITNESS MY HAND, this 13 day of December, 2021.

DARRIN W. STANTON, Substitute Trustee

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Notice of Foreclosure Sale

Recorded Document: Deed of Trust

Dated:

May 28, 2010

Grantor:

Alan R. Amoroso and Deborah Cathy Amoroso

Trustee:

Dale H. Henley

Lender:

Billie Markham and Stephanie Markham

Substitute Trustee:

Mark J. Calabria

Recorded in:

Real property records of the County Clerk's Office of Henderson

County, Texas

Legal Description:

Being Lot 8 and 9, Block G, Cedar Knolls Subdivision, First Installment, according to the plat recorded in Cabinet C, Slide 95 and Volume 7, Page 14 of the Plat Records of Henderson County,

Texas.

Secures:

Promissory Note ("Note") in the original principal amount of \$37,000.00, executed by Alan R. Amoroso and Deborah Cathy

Amoroso ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Non Judicial

Date:

Tuesday, January 4, 2022

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. and not later than three

hours thereafter.

Place:

Henderson County Courthouse, 100 E Tyler St #101, Athens, TX

75751

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 Billie Markham and Stephanie Markham'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, Billie Markham and Stephanie

Markham, 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 Billie Markham and Stephanie Markham's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Billie Markham and Stephanie Markham'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 Billie Markham and Stephanie Markham 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 Billie Markham and Stephanie Markham. 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.

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.

Mark J. Calabria

Attorney for Mortgagee

Mark J. Calabria, Substitute Trustee 201 W. Mulberry Street

Kaufman, Texas 75142 Telephone (972) 962.4144 Facsimile (972) 962.0607

Notice of Foreclosure Sale

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

BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN THE J.M. SALLY SURVEY, A-702, HENDERSON COUNTY, TEXAS, BEING DESCRIBED AS PART OF LOT 24, OF THE FOREST GROVE SUBDIVISION, PHASE ONE, ACCORDING TO THE PLAT RECORDED IN THE CABINET E. SLIDE 285, OF THE PLAT RECORDS, HENDERSON COUNTY, TEXAS. SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULAARLY DESCRIBED AS FOLLOWS:

BEGINNING at 5/8" iron rod found the southeast corner of Lot 23, the north line of the Chris Ray Collins and Marianna Williams 11.470-acre tract described in Deed recorded in Volume 2578, Page 454 of the DRHCT, the southwest corner of the above-mentioned Lot 24 and this tract;

THENCE, N 01° 19' 21" W (Control Line) 138.00 feet along the common line of Lot 23 and Lot 24 to a 1/2" iron rod set with a plastic cap stamped #4207 at the northwest corner of this tract;

THENCE, through Lot 24 as follows: S 89° 24′ 27" E, 417.08 feet to a set 1/2" iron rod set with a plastic cap stamped #4207; S 01° 19′ 28" E, 138.00 feet to a 5/8" iron rod found at the northwest corner of the Wade Olson .0854 acre tract of land described in Deed recorded in Volume 2587, Page 233 of the DRHCT, the south line of Lot 24, the northeast corner of the Olson II Revocable Trust 3.706 acre tract as described in Deed recorded in Document number 2019-00016346 of the RPRHCT, being the southeast corner of this tract;

THENCE, N 88° 41" 59" W, 312.42 along the common line of the Olson Trust 3.706-acre tract and Lot 24 to a 5/8" iron rod found at the northeast corner of the Collins and Williams 11.470-acre tract, in the south line of this tract;

THENCE S 88° 28' 52" W, 104.76 feet along the common line of the Collins and Williams 11.470-acre tract and Lot 24 to the POINT OF BEGINNING and CONTAINING 1.30 ACRES OF LAND MORE OR LESS.

BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE J.M. SALLY SURVEY, ABSTRACT 702, HENDERSON COUNTY, TEXAS, AND BEING A PORTION OF A CERTAIN CALLED 7.725 ACRE TRACT DESCRIBED IN DEED FROM ELIZABETH J. STOREY, ET VIR TO JERRY W. GREGORY, ET UX DATED JUNE 1, 1974 AND RECORDED IN VOLUME 731 PAGE 628 OF THE DEED RECORDS OF HENDERSON COUNTY. SAID TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

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Beginning at the original Northeast corner of the above-mentioned Gregory tract, a 1/2" I. R. found for corner;

THENCE: S00° 55'55" E with the East line of said tract 465.21 feet, a 1/2" I.R. set for the Southeast corner of this tract;

THENCE: N 88° 26'16" W 215.15 feet, a 1/2" I.R. set for the Northwest corner of a certain 2.00-acre tract described as Tract 2 this day surveyed and staked on the ground;

THENCE: N 10° 27'33" E 28.47 feet, a 1/2" I.R. set for the Northeast corner of a certain 2.00-acre tract described as Tract 1 this day surveyed and staked on the ground;

THENCE: N 88° 26' 16" W with the North line of said Tract 1,190.20 feet to the Northwest corner of said tract located along the original West line of the said Gregory tract;

THENCE: N 10° 27'33" E with the said West line 441.96 feet, a 1/2" I.R. set for the Norwest corner of the said Gregory tract;

THENCE: S 88° 26'16" E with the original North line of said tract 312.34 feet to the place of beginning and containing 3.706 acres of land.

- 2. Instruments to be Foreclosed. The instruments to be foreclosed are (a) the Deed of Trust recorded in Instrument No. 2020-00000236 of the deed records of Henderson County, Texas
- 3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, January 4, 2022

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 4:00 P.M.

Place: Henderson County Courthouse in Athens, Texas, at the following location:

100 East Tyler St., Athens, Texas on the south steps of the Courthouse.

The deeds of trust permit the beneficiaries to postpone, withdraw, or reschedule the sale for another day. In that case, the substitute trustee under each of the deeds 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 refiling 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 beneficiaries 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 the deed of trust, the beneficiaries have the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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 deed of trust, executed by Yuri Ivan Tereshchenko.
- 6. Obligations Secured. The lien Deed of Trust recorded in Instrument No. 2020-00000236 secures the payment of the indebtednesses and obligations therein described, including but not limited to the promissory note in the original principal amount of \$45,000.00, executed by Yuri Ivan Tereshchenko, and payable to the order of Wade A. Olson, Trustee of the Olson II Revocable Trust Dated April 2, 2001; and all renewals and extensions of the notes; and any and all present and future indebtedness of Yuri Ivan Tereshchenko. Wade A. Olson, Trustee of the Olson II Revocable Trust Dated April 2, 2001, is the current owner and holder of the Obligation and is the beneficiary under the deeds of trust.

Questions concerning the sale may be directed to the undersigned at Aubrey L. Jones, Stark Jones & Storment, PLLC, 110 E. Corsicana St., Athens, Texas 75751, (903) 675-5691.

7. Default and Request to Act. Default has occurred under the Deeds of Trust, and the beneficiary has requested 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: December 1, 2021.

Sincerely yours,

STARK, JONES & STORMENT, PLLC

AUBREY L. JONES, JR. 110 E. Corsicana St. Athens, TX 75751

Telephone: (903) 675-5691 Facsimile: (903) 675-6454

E-mail: aubreyjoneslaw@embarqmail.com

Aubrey L. Jones, Jr.
State Bar No.: 10859100
Attorney for Applicants

ATTORNEY FOR NOTEHOLDER