

2022-020 FC

FILED FOR RECORD

Notice of Foreclosure Sale
OCT -5 AM 11:26

October 5, 2022 JENNIFER L. FOUNTAIN
COUNTY CLERK

Renewal Deed of Trust ("Deed of Trust"):

BY MS DEPUTY

Dated: October 24, 2012

Grantor: Josh K. Snider and Kristina A. Snider

Trustee: J. Ken Muckelroy

Lender: Shelby Savings Bank, SSB

Recorded in: Document No. 2012005966 of the real property records of Shelby County, Texas

Legal Description: See **Exhibit "A"** attached hereto and incorporated by reference for all purposes herein

Secures: Renewal Adjustable Real Estate Lien Note ("Note") in the original principal amount of \$140,000.00, executed by Josh K. Snider and Kristina A. Snider ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, November 1, 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: Front steps of the Shelby County Courthouse located at 200 San Augustine St., Center, Texas 75935

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 Shelby Savings Bank, SSB'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, Shelby Savings Bank, SSB, 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 Shelby Savings Bank, SSB's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Shelby Savings Bank, SSB'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 Shelby Savings Bank, SSB 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 Shelby Savings Bank, SSB. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

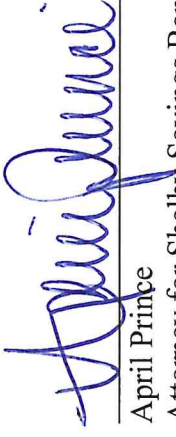
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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.

LAW OFFICE OF APRIL PRINCE, PLLC
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All that certain lot or parcel of land situated in Shelby County, Texas, in the JOHN QUINN SURVEY, A-247, about 6 miles north of the City of Center, being 5.000 acres out of the northwest corner of a called 123.124 acre tract conveyed in a Warranty Deed with Vendor's Lien from George Daniel Parker to Ray Jones and wife Jane Ellen Jones on April 24, 1890, and recorded in Volume 707, Page 857 of the Deed Records of Shelby County, Texas.

Note: in the following description

1. Bearings refer to Grid North of the Texas Coordinate System of 1983 (Central Zone 4203),

BEGINNING at 1/2" iron rod found on the north side of a corner fence post on the south side of County Road 3770, said iron rod also being the northwest corner of the Ray and Jane Ellen Jones called 123.124 acre tract recorded in Volume 707, Page 857 of the Deed Records of Shelby County, Texas.

THENCE N 63° 58' 17" E along the south margin of County Road 3770 and generally with a barbed wire fence a distance of 373.16 feet to a 5/8" iron rod set for corner with cap stamped "FSE ENGINEERING, CENTER, TX";

THENCE N 60° 54' 11" E along the south margin of County Road 3770 and generally with a barbed wire fence a distance of 48.52 feet to a 5/8" iron rod set for corner with cap stamped "FSE ENGINEERING, CENTER, TX";

THENCE S 18° 15' 46" E across the Ray and Jane Ellen Jones called 123.124 acre tract a distance of 552.70 feet to a 5/8" iron rod set for corner with cap stamped "FSE ENGINEERING, CENTER, TX";

THENCE S 71° 44' 23" W across the Ray and Jane Ellen Jones called 123.124 acre tract a distance of 417.42 feet to a 5/8" iron rod set for corner with cap stamped "FSE ENGINEERING, CENTER, TX", said iron rod being on the east line of a called 65.98 acre tract conveyed from Gene Borders to Ray Jones in Volume 811, Page 106 of the Deed Records of Shelby County, Texas;

THENCE N 18° 15' 37" W with the west line of the Ray and Jane Ellen Jones called 123.124 and the east line of the Ray Jones called 65.98 acre tract and generally with a barbed wire fence a distance of 493.13 feet to the **Point of Beginning** being 5.000 acres of land more or less.

A handwritten signature, possibly 'J. Jones', is written above the initials 'KS'.