

## Notice of Foreclosure Sale

**Date:** October 16, 2020

**Deed of Trust (“Deed of Trust”):**

**Dated:** May 1, 2017  
**Grantor:** RAUL MORALES TORRES  
**Trustee:** VALERA A. CORBIN  
**Lender:** FRANCES CONTRERAS, a single woman  
**Recorded in:** Volume 257, Page 670 of the real property records of Menard County, Texas

**Legal Description:** Being all of Lots Numbers Five (5) and Six (6) in Block Number Three (3) of the Original Town of Menard, Menard County, Texas, as well as an undivided One-Half (1/2) interest in a common wall along the East line of said Lot Number Five (5) and the East line of Lot Number Four (4) in said Block Number Three (3), SAVE AND EXCEPT a strip of land designated as an alley off the South ends of both said lots which is 40 varas long East and West and 7 feet wide North and South as set forth in instrument from A.J. Murchison et ux, Elizabeth Murchison, to the City of Menard, recorded in Volume 58, Page 447A, Deed Records of Menard County, Texas.

**Secures:** Real Estate Lien Note (“Note”) in the original principal amount of \$136,000.00, executed by Raul Morales Torres (“Borrower”) and payable to the order of Lender

**Property:** The real property and improvements described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto.

**Trustee:** Valera A. Corbin

**Trustee’s Address:** 4775 Briarcliff Trail, Suite A  
San Angelo, Tom Green County, Texas 76904

**Foreclosure Sale:**

**Date:** December 1, 2020

**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: At the location designated by the Menard County Commissioner's Court, on the North steps of the Menard County Courthouse Building located at 206 E. San Saba, Menard, Menard County, Texas.
- 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 Lender'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, Lender, the owner and holder of the Note, has requested Trustee to sell the Property.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender 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 Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

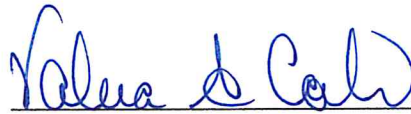
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" **without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an independent investigation of the nature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

Pursuant to section 51.0075(a) of the Texas Property Code, 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 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.

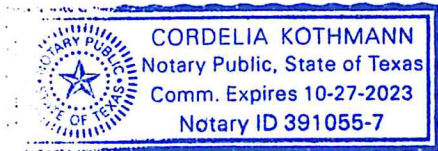
**THIS INSTRUMENT APPOINTS THE TRUSTEE IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**



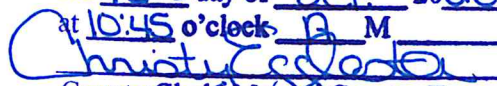
**Valera A. Corbin, Trustee**

THE STATE OF TEXAS           §  
  §  
COUNTY OF MENARD         §

This instrument was ACKNOWLEDGED before me by the said **Valera A. Corbin, Trustee** on this the 16th day of October, 2020, to certify which witness my hand and seal of office.



**Notary Public, State of Texas**

Filed for Record in my Office  
the 16<sup>th</sup> day of Oct. 2020  
at 10:45 o'clock A M  
  
County Clerk, Menard County, Texas