

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

Notice of Foreclosure Sale

Date: August 25, 2021

Deed of Trust

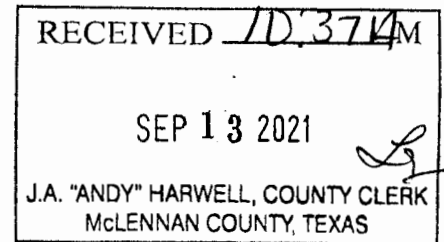
Dated: March 23, 2019

Grantor: Marcus C. Olvera and Ramona L. Olvera, husband and wife

Trustee: Dwight Krzywonski

Lender: Dwight Krzywonski

Recorded in: Deed of Trust recorded under Instrument Number 2019010085, real property records of McLennan County, Texas.



Legal Description:

BEING all of that land in McLennan County, Texas, being a part of Lots Fifteen (15) and Sixteen (16), Block Seven (7), of the Coates Addition, to the City of Waco, Texas, according to the plat recorded in Volume 254, page 534 of the Deed Records of McLennan County, Texas, and being all of that tract of land described in a deed to Dan Dillon as recorded in County Clerk's file number 2005012886 of the Official Public Records of McLennan County, Texas, and being further described as follows:

BEGINNING at ½ inch steel rod set in the Northwest line of Colcord Avenue in the Southeast line of Lot Sixteen (16) at the East corner of that called 0.43 acres of land described in a deed to Becky Barbee Coon as recorded in County Clerk's File Number 2002041356 of the Official public Records of McLennan County, Texas, a 3/8 inch steel rod found bears South 44 degrees 54 minutes 20 seconds East, 12.43 feet;

THENCE North 44 degrees 54 minutes 20 seconds West, 150.00 feet to a ½ inch steel rod found in the Northwest line of Lot Sixteen (16) and at the North corner of said 0.43 acres;

THENCE North 45 degrees 00 minutes seconds East (Basis of bearings), 50.00 feet to a steel rod set in the Northeast line of Lot Fifteen (15);

THENCE South 44 degrees 54 minutes 20 seconds East, 150.00 feet to a ½ inch steel rod set in the Northwest line of Colcord Avenue in the Southeast line 15, a 3.8 inch steel rod found bears South 44 degrees 54 minutes 20 seconds East, 12.43 feet;

THENCE South 45 degrees 00 minutes seconds West 50.00 feet along the Northwest line of Colcord Avenue to the Point of Beginning.

Note Secured by Deed of Trust (Note)

Date: March 23, 2019

Makers: Marcus C. Olvera and Ramona L. Olvera, husband and wife

Original Principal Amount: \$163,500.00

Lender: Dwight Krzywonski

Foreclosure Sale:

Date of Sale of Property (first Tuesday of month): October 5, 2021

Time: The sale of the Property will be held between the hours of 11:00 A.M. and 4:00 P.M. local time; the earliest time at which the

Foreclosure Sale will begin is 11:00 a.m. and not later than three hours thereafter.

Place: McLennan County Courthouse, 501 Washington Ave., Waco Texas. In front of the Courthouse door on the 2nd floor of the Courthouse steps facing Washington Avenue as designated by the County Commissioners.

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 Dwight Krzywonski, 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, Dwight Krzysonski, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given that Trustee will sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

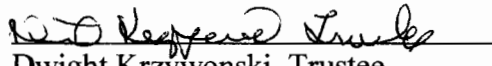
If Trustee or Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Dwight Krzywonski. 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.


Dwight Krzywonski, Trustee
3421 Bosque Blvd.
Waco, Texas 76710
254-725-8039