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Notice of Foreclosure Sale

J.A. "ANDY" HARWELL, COUNTY CLERK MCLENNAN COUNTY, TEXAS

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.

- 1. Property to Be Sold. The property to be sold is described as follows: BEING Lot Nine (9) in Block Ten (10) of South Manor Addition, Part Four (4), to the City of Waco, McLennan County, Texas, as per plat of said addition recorded in Volume 1094, Page 834, McLennan County Deed Records, located at 3509 Kenwood Street, Waco, Texas 76706-4209.
- 2. Instrument to Be Foreclosed. The instrument to be foreclosed is the Deed of Trust recorded under Clerk's File Number 2011024425, Official Public Records of McLennan County, Texas.
- 3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date:

April 5, 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:

McLennan County Courthouse in Waco, Texas, at the following location: At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

The deed of trust permits the beneficiary 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 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 beneficiary 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.

Pursuant to the deed of trust, the beneficiary has 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 "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*, the trustee or any substitute 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. This sale will be conducted subject to the right of rescission contained in section 51.016 of the *Texas Property Code*.

- 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 Lamont Stewart and wife, Shaunte Stewart. The real property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust.
- 6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$87,000.00, executed by Lamont Stewart and wife, Shaunte Stewart, and payable to the order of Charles Olson Construction, Inc., a Texas corporation. Chesney Kayla Coody, assignee of Charles Olson Construction, Inc., a Texas corporation is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Charles Olson Construction, Inc., a Texas corporation.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as 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 February 28, 2022.

WALT FAIR, Trustee

Attorney for Chesney Kayla Coody

State Bar Number 06781800

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Waco, Texas 76710

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