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SYLVIA GUERRERO
CLERK OF DISTRICT COURT
HEMPHILL COUNTY, TEXAS

Notice of Foreclosure Sale

December 6, 2024

080036

FILED FOR RECORD

12/9/2024 at 10:44 AM

Sylvia Guerrero, County District Clerk

Hempill County, Texas

By Ryanne Ash Deputy

("Deed of Trust"):

Date: October 29, 2019

Grantor: Ramiro Morales and Martina Morales

Trustee: Shane Harris

Beneficiary: Wellington State Bank

Recording in: Instrument Number 075293 in the Official Public Records of Hemphill County, Texas.

Legal Description: All of Lots Thirteen (13) and Fourteen (14), Block No. Twenty-Eight (28), Original Town of Canadian, Hemphill County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$73,000.00 executed by Ramiro Morales and Martina Morales ("Borrower") and payable to the order of Lender

Substitute Trustee: Forrest Lloyd

Substitute Trustee's Address: 1000 8th Street, Wellington, Texas 79095

Foreclosure Sale:

Date: January 7, 2025

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 11:00 a.m. and not later than three hours thereafter.**

Place: AT THE FRONT DOOR OF THE HEMPHILL COUNTY COURTHOUSE, OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

Posted 12/6/2024 at 10:50pm by Ryanne Ash for Sylvia Guerrero, Clerk

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 Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and 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, Substitute 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/Beneficiary. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

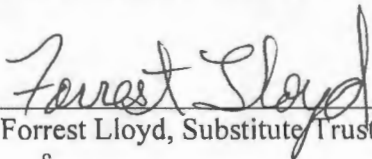
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," **without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an independent investigation of the nature and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

MORTGAGEE HAS APPOINTED FORREST LLOYD AS
SUBSTITUTE TRUSTEE UNDER THE DEED OF TRUST. MORTGAGEE
HAS INSTRUCTED SUBSTITUTE TRUSTEE TO OFFER THE PROPERTY
FOR SALE TOWARD THE SATISFACTION OF THE NOTE.

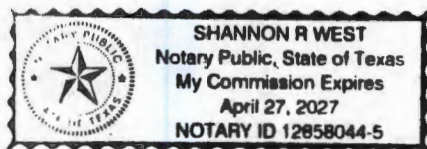

Forrest Lloyd, Substitute Trustee
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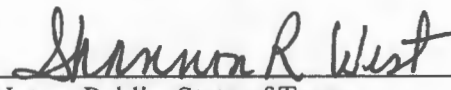
STATE OF TEXAS

COUNTY OF COLLINGSWORTH

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This instrument was acknowledged before me on the 6 day of December, 2024, by
Forrest Lloyd, Substitute Trustee.




Shannon R West
Notary Public, State of Texas

Certificate of Posting

I, _____, whose address is _____,
_____, declare under penalty of perjury that on the
_____ day of December, 2024, I filed and posted this Notice of Foreclosure Sale in accordance
with the requirements of Hemphill County, Texas, and the Texas Property Code.

Declarant's Name: _____

THE STATE OF TEXAS
COUNTY OF HEMPHILL

I hereby certify that this instrument was filed and
time stamped hereon by me and was duly recorded in
the named records of Hemphill County, Texas
on December 9, 2024, at 10:44 AM
Sylvia Guerrero
County Clerk:

By 
Roxanne, Deputy

