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:

September 9, 2019

Deed of Trust

Dated:

April 14, 2018

Grantor:

Aaron Davis and Amanda Sheppard, a married couple

Trustee:

Dwight Krzywonski

Lender:

Dwight Krzywonski

Recorded in:

Deed of Trust recorded in Volume 1949, Page 102, Deed Records

of Hill County, Texas

Legal Description:

TRACT I:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, BEING 0.9 ACRE SITUATED IN THE NICHOLAS BERKLEY SURVEY, ABST. NO. 36, HILL COUNTY, TEXAS, AND BEING A PART OF THE 139.935 ACRE TRACT DESCRIBED IN DEED FROM HONOR DAVIS HORN, ET VIR TO MARGARET DAVIS KELLEY, DATED FEBRUARY 24, 1966, AND RECORDED IN VOLUME 464, PAGE 598, DEED RECORDS OF HILL COUNTY, TEXAS, AND BEING DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON STAKE AT FENCE CORNER ON SOUTH LINE OF HIGHWAY 31, THE NORTHWEST CORNER OF AFORESAID 139.935 ACRE TRACT:

THENCE NORTH 52 DEG. EAST 195 FEET WITH FENCE AND HIGHWAY R.O.W. TO AN IRON STAKE FOR CORNER;

THENCE SOUTH 32 DEG. 30 MIN. EAST 200 FEET TO AN IRON STAKE FOR CORNER;

THENCE SOUTH 52 DEG. WEST 204 FEET TO AN IRON STAKE IN FENCE, FOR CORNER;

THENCE NORTH 30 DEG. WEST 201 FEET WITH FENCE TO THE PLACE OF BEGINNING, CONTAINING 0.9 ACRES, MORE OR LESS.

TRACT II:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, BEING 0.9 ACRE SITUATED IN THE NICHOLAS BERKLEY SURVEY, ABST. NO. 36, HILL COUNTY, TEXAS, AND BEING A PART OF THE 139.935 ACRE TRACT DESCRIBED IN DEED FROM HONOR DAVIS HORN ET VIR TO MARGARET DAVIS KELLEY, DATED FEBRUARY 24, 1966, AND RECORDED IN VOLUME 464, PAGE 598, DEED RECORDS OF HILL COUNTY, TEXAS, AND BEING DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON STAKE ON SOUTH LINE OF HIGHWAY 31 IN FENCE, AND BEING 195 FEET NORTH 52 DEG EAST FROM THE NORTHWEST CORNER OF AFORESAID 139.935 ACRE TRACT;

THENCE NORTH 52 DEG. EAST 195 FEET WITH HIGHWAY R.O.W. AND FENCE TO AN IRON STAKE FOR CORNER;

THENCE SOUTH 35 DEG. EAST 200 FEET TO AN IRON STAKE FOR CORNER;

THENCE SOUTH 52 DEG. WEST 204 FEET TO AN IRON STAKE OR CORNER;

THENCE NORTH 32 DEG. 30 MIN. WEST 200 FEET TO THE PLACE OF BEGINNING, CONTAINING 0.9 ACRE, MORE OR LESS.

TRACT III:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, BEING 0.9 ACRE, SITUATED IN THE NICHOLAS BERKLEY SURVEY, ABST. NO. 36, HILL COUNTY, TEXAS, AND BEING A PART OF THE 139.935 ACRE TRACT DESCRIBED IN DEED FROM HONOR DAVID HORN ET VIR TO MARGARET DAVIS KELLEY, DATED FEBRUARY 24, 1966, RECORDED IN VOLUME 464, PAGE 598, DEED RECORDS OF HILL COUNTY, TEXAS, AND BEING DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON STAKE IN FENCE ON SOUTH LINE OF HIGHWAY 31, AND BEING 390 FEET NORTH 52 DEG. EAST FROM THE NORTHWEST CORNER OF AFORESAID 139.935 ACRE TRACT:

THENCE NORTH 52 DEG. EAST 195 FEET WITH FENCE AND HIGHWAY R.O.W. TO AN IRON STAKE AT FENCE CORNER;

THENCE SOUTH 38 DEG. EAST 200 FEET WITH FENCE TO AN IRON STAKE AT CORNER:

THENCE SOUTH 52 DEG. WEST 204 FEET TO AN IRON STAKE FOR CORNER;

35 DEG. 200 FEET TO THE PLACE OF BEGINNING, THENCE NORTH CONTAINING 0.9 ACRE OF LAND, MORE OR LESS.

Note Secured by Deed of Trust (Note)

Date:

April 14, 2018

Makers:

Aaron Davis and Amanda Sheppard

Original Principal Amount: \$115,000.00

Lender:

Dwight Krzywonski

Foreclosure Sale:

Date of Sale of Property (first Tuesday of month):

October 1, 2019

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:

AT THE EAST DOOR OF THE COURTHOUSE in Hill County,

Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Hill County

Commissioner's Court.

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 Krzywonski, 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