

NOTICE OF FORECLOSURE SALE

December 7, 2023

Deed of Trust (“Deed of Trust”):

Dated: February 17, 2023

Grantor: Jesse Thomas Chambers

Trustee: Steve Johnson

Lender: Arnulfo Lozano and Andres Lozano

Lender’s

Address:	Arnulfo Lozano	Andres Lozano
	300 W. 2nd Street	105 N. Johnson Street
	Taylor, TX 76574	Thorndale, TX 76577

Recorded in: Document No. 2023-677, of the Official Public Records of Milam County, Texas

Property Address: 442 W. Davilla Avenue
Rockdale, Texas 76567

Legal Description: Lot 2, being 0.340 acres, Short Form Subdivision, Lots 1 & 2, Block 113, City of Rockdale, Milam County, Texas, Cabinet A, Slide 186-A of the Plat Records of Milam County, Texas.

Secures: Real Estate Lien Promissory Note (with Balloon Payment) (“Note”) in the original principal amount of \$200,000.00, executed by Jesse Thomas Chambers (“Borrower”) and payable to the order of Lender Arnulfo Lozano and Andres Lozano and all other indebtedness of Borrower to Lender

Filed 7th day of Dec
in 2023, At 12:00P M.
JODI MORGAN
County Clerk, Milam County, Texas
By Melinda Contreras
Deputy

Substitute Trustee: Mark J. Schroeder

Foreclosure Sale:

Date: Tuesday, January 2, 2024

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 10:00am and not later than three hours thereafter.**

Place: ALL PUBLIC SALES ARE HELD AT THE EAST DOOR OF THE MILAM COUNTY COURTHOUSE OR AS DESIGNATED BY THE COMMISSIONERS COURT FOR SALES OF PROPERTY UNDER SECTION 51.002 TEXAS PROPERTY CODE.

102 SOUTH FANNIN
CAMERON, TEXAS 76520

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. 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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE 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.



Mark J. Schroeder
Attorney at Law
State Bar No. 24037453
Hejl & Schroeder, P.C.
P.O. Box 192
Taylor, Texas 76574
512-365-6348
Email: mark@hejllawfirm.com

SUBSTITUTE TRUSTEE