

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS
COUNTY CLERK
COLLIN COUNTY, TEXAS
BY:  DEPUTY

2016 OCT 11 AM 10:37

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STATE OF TEXAS §
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COUNTY OF COLLIN §

KNOW ALL MEN BY THESE PRESENTS

WHEREAS, by Deed of Trust dated January 13, 2014 recorded in the Official Public Records of Collin County, Texas under Instrument No. 2014-0121000058420 (the "Deed of Trust"), James Stephen Ramey and Renee Jacqueline Ramey (the "Borrower") conveyed to William B. Munson as Trustee (the "Trustee"), the property situated in Collin County, Texas, together with all buildings, fixtures and improvements, more particularly described as follows, to wit:

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN COLLIN COUNTY, TEXAS, BEING A PART OF THE WILLIAM AIKEN SURVEY, ABSTRACT NO. 1, AND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

WHEREAS, the Property secures that one certain Real Estate Lien Note therein described in the original principal amount of \$95,000.00 (the "Indebtedness"), executed by James Stephen Ramey and Renee Jacqueline Ramey and made payable to David Schoening, Trustee of the David and Allison Schoening Revocable Living Trust (the "Lender"); and

WHEREAS, the undersigned has been appointed as Substitute Trustee in the place and instead of William B. Muson, Trustee in the Deed of Trust, said appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred under the terms of the Indebtedness secured by the Deed of Trust, the Indebtedness is now wholly due, and the owner and holder of the Indebtedness has requested the undersigned to sell the Property to satisfy same.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, November 1, 2016 (that being the first Tuesday of said month), at 1:00 P.M., (or not later than three (3) hours thereafter), I will sell the Property at public auction to the highest bidder, or bidders, at the southwest entrance of the Jack Hatchell Collin County Administration Building located at 2300 Bloomdale Road, McKinney, TX 75071, said location having been designated by the County Commissioners (the "Commissioners") of Collin County, Texas (or such other location as may be designated by the Commissioners after the sending of this Notice and before the time of the sale). I will make due conveyance of the Property to the purchaser or purchasers by general warranty deed binding mortgagor, its successors and assigns. The Lender may cause the sale to be canceled or adjourned from time to time without further notice.

The Property will be sold to the highest bidder, subject to the reservations hereinafter stated. Unless the Lender is the highest bidder and thus the purchaser at the sale, the purchase price must be paid in cash or other immediately available funds satisfactory to the undersigned at the conclusion of the sale. The undersigned will not be liable for any finder's fees or commissions in connection with the sale.

The Lender shall have the right to bid for and purchase the Property at the sale. If the Lender is the highest bidder and thus the purchaser of the Property, it will credit the net proceeds of the sale (after deduction of all sale expenses and other sums properly charged against the sale proceeds) against the unpaid balance of the Indebtedness.

The Property shall be sold for cash, except that Lender's bid may be by credit against the Indebtedness.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE,

EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. EXCEPT AS EXPRESSLY PROVIDED HEREIN, NEITHER THE LENDER NOR THE SUBSTITUTE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

ACTIVE MILITARY SERVICE NOTICE

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.

EXECUTED on the 14th day of October, 2016.



CHRISTINA A. TILLETT

WILLIAM B. MUNSON

GARLAND D. CARDWELL

PRINCESS D. BROWN

Substitute Trustees under the Deed of Trust

123 South Travis Street

Sherman, Texas 75090

Tel. (903) 893-8161

STATE OF TEXAS

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COUNTY OF GRAYSON

This instrument was acknowledged before me this the 7th day of October, 2016, by Christina A. Tillett, as Substitute Trustee under the Deed of Trust.

Robyn Renae Goerd
Notary Public, State of Texas
My Commission Expires: 4.20.20

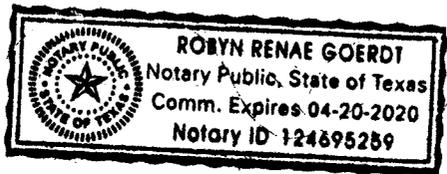


EXHIBIT "A"

All that certain tract or parcel of land situated in Collin County, Texas, and being a tract or parcel of land, a part of the William Aiken Survey, Abstract No. 1, near Pike Community and a part of 39.42 acres per deed of trust from E. L. Turner, et ux, to Abernathy, Trustee and also part of a 20 acre tract surveyed for Ivan Martell on January 17, 1980, and more particularly described and bounded as follows:

BEGINNING at the Southeast corner of Ivan Martell 20 acres, an iron stake at fence corner, said point being further identified as being Southeast corner of 39.42 acres described in Vol. 1125, Page 136, of the Collin County Deed Records;

THENCE North 88 deg. 51 min. 20 sec. West along fence and south boundary line of said 20 acres, 223.8 feet to an iron stake for corner;

THENCE North 1 deg. 08 min. 40 sec. East and parallel to fence on east boundary of said 20 acres 969.5 feet to corner at intersection with southerly ROW of FM4 Hwy No. 981 and in county road ROW;

THENCE Northeasterly along said F.M. Hwy. curve 9 feet to corner at intersection with center of public road and north boundary of 20 acres;

THENCE South 88 deg. 53 min. 59 sec. East and along center of road and property line 216.83 feet to corner, an iron stake for a marker at fence corner on south edge of road;

THENCE South 1 deg. 08 min. 40 sec. West along fence and east boundary of said 20 acres 973.77 feet to place of beginning and containing 5 acres of land, and being easterly 5 acres of said 20 acres.

16622 County Road 706