

Notice of Foreclosure Sale

February 25, 2016

FILED FOR RECORD

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Deed of Trust ("Deed of Trust"):

JOANNA BLANCO CASTRO COUNT Y/DISTRICT CLERM

Dated: September 22, 2011

Grantor: KEVIN McNETT and wife RHONDA McNETT; and, KYLE McNETT and wife STEPHANIE McNETT

Trustee: Jack L. Edwards

Lender: RAMONA JUNE CULBERTSON TRUST

Recorded in: Volume 337 Page 262 of the Official Public Records of Castro County, Texas

Secures: Promissory (Vendor's Lien) Note ("Note") in the original principal amount of \$145,000.00, executed by KEVIN McNETT and wife RHONDA McNETT; and KYLE McNETT and wife STEPHANIE McNETT ("Borrower") and payable to the order of Lender

Property:

The real property and improvements described in and mortgaged in the Deed of Trust, including the real property described as:

A 7.13 acre tract of land being a portion of that certain 240 acre tract described in Warranty Deed recorded in Volume 184, Page 752, Deed Records of Castro County, Texas, all lying in the J.M. Leal League and Labor No. 5, Block No. M-10-A, in Castro County, Texas, said 7.13 acre tract being more particularly described by metes and bounds as follows:

BEGINNING at a point in the West line of said League and Labor No. 5, whence the Northwest corner of said 240 acre tract bears North, 1383.7 feet and the Northwest corner of said League and Labor No. 5 bears North, 4316.76 feet;

THENCE North 89 degrees 50 minutes 20 seconds East, a distance of 50.00 feet to a 1/2" iron rod with cap marked "HBD", set in the East right of way line of F.M. 1055;

THENCE South 72 degrees 37 minutes 04 seconds East, a distance of 438.00 feet to a 1/2" iron rod with cap marked "HBD" set;

THENCE South, parallel with the West line of said League and Labor No. 5, a distance of 590.50 feet to a 1/2" iron rod with cap marked "HBD" set;

THENCE South 89 degrees 50 minutes 20 seconds West, at a distance of 418.00, pass a 1/2" iron rod with cap marked "HBD" set in the East right of way line of F.M. 1055, continue for a total distance of 468.00 feet to a point in the West line of said League and Labor No. 5;

THENCE North along the West line of said League and Labor No. 5, a distance of 722.53 feet to the **POINT OF BEGINNING** of this tract;

Said tract contains a computed area of 7.13 acres of land of which 0.83 acres lie within F.M. 1055.

Foreclosure Sale:

Date: Tuesday, April 7, 2016

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.

Place: The foyer located inside the entrance on the North side of the Castro County Courthouse, as designated by the Castro County Commissioners 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 the RAMONA JUNE CULBERTSON TRUST 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, the RAMONA JUNE CULBERTSON TRUST, 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 of RAMONA JUNE CULBERTSON TRUST's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with RAMONA JUNE CULBERTSON TRUST'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 RAMONA JUNE CULBERTSON TRUST 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 RAMONA JUNE CULBERTSON 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 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.

Jack L. Edwards 05 East Bedford Dimmitt, TX 79027 Telephone (806) 647-2635 Telecopier (806) 647-1935