

## Notice of Foreclosure Sale

February 20, 2024

Deed of Trust ("Deed of Trust"):

Dated: 06/09/2021

Grantor: Christoper Allan Soles and Lyndsie Denese Scott

Trustee: Robert Y. Petersen

Lender: Carlos Ramos and Rebecca Ramos

Recorded in: Volume 1064, Page 470 of the real property records of Trinity County, Texas

Legal Description: Lots 162 and 163, Section 4, Located in the Port Adventure Subdivision, in Trinity County, Texas and being further identified on the Tax Rolls and Records of Trinity/Groveton consolidated tax office and Trinity County, under PID # 35126 and 35127

Secures: Promissory Note ("Note") in the original principal amount of \$38,300, executed by Christoper Allan Soles and Lyndsie Denese Scott ("Borrower") and payable to the order of Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described in the attached Exhibit A, and all rights and appurtenances thereto.

Substitute Trustee: Wyatt Holtsclaw

Substitute Trustee's Address: 950 Echo Lane, Suite 200, Houston, Texas, 77024

Foreclosure Sale:

Date: Tuesday, April 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 10:00 A.M. and not later than three hours thereafter.

Place: On the center steps of the Trinity County courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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 Carlos Ramos and Rebecca Ramos'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, Carlos Ramos and Rebecca Ramos, the owners and holders of the Note, have requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Carlos Ramos and Rebecca Ramos's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Carlos Ramos and Rebecca Ramos'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 Carlos Ramos and Rebecca Ramos 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 Carlos Ramos and Rebecca Ramos. 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(S) 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.**

*Wyatt J. Holtsclaw*

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Wyatt Holtsclaw  
Attorney for Lender

*Wyatt J. Holtsclaw*

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Wyatt Holtsclaw  
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**EXHIBIT A**

Lots 162 and 163, Section 4, Located in the Port Adventure Subdivision, in Trinity County, Texas and being further identified on the Tax Rolls and Records of Trinity/Groveton consolidated tax office and Trinity County, under PID # 35126 and 35127

**FILED**  
at 1:25 o'clock P M  
**FEB 27 2024**  
SHASTA BERGMAN  
COUNTY CLERK, TRINITY CO., TEXAS  
BY [Signature]