NOTICE OF FORECLOSURE SALE

STATE OF TEXAS

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COUNTY OF TRINITY

Date: May 12, 2025

Deed of Trust (the "Deed of Trust")

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Recorded:	August 8, 2016
Grantor:	David Taylor Jr. and Christina Jacoby
Lender:	272 Lakewood Trust
Trustee:	Henry J. Novak
Recorded in:	Volume 971, Page 156 of the real property records of Trinity County, Texas
Secures:	Loan in the original principal amount of \$44,900.00 (the " <u>Indebtedness</u> "), as evidenced by, <i>inter alia</i> , a Deed of Trust and Real Estate Lien Note dated August 3, 2016 (collectively, the " <u>Loan Documents</u> ")
Substitute Trustee(s):	Pennell Law Firm PLLC, Attn: Kevin Pennell / Will Aldrete / Nesrine Bennis 19 Briar Hollow Ln., Suite 110, Houston, Texas 77027
	AND
	Harriett Fletcher / Sheryl LaMont / Sharon St. Pierre c/o Foreclosure Network of Texas 10406 Rockley Rd., Houston, Texas 77099
Property:	LOTS 494 & 495, IN BLOCK 15, SECTION 4, OF LAKEWOOD SUBDIVISION, AN ADDITION IN TRINITY COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 2, PAGE 87 AND RE-RECORDED IN CABINET A, SLIDE 159 OF THE PLAT RECORDS OF TRINITY COUNTY, TEXAS.

Foreclosure Sale:



Date: Tuesday, June 3, 2025

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- Time: The sale of the Property ("Foreclosure Sale") will begin between the hours of 1:00 p.m. and 4:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. The sale will be completed by no later than 4:00 p.m.
- Place: On the center steps of the Trinity County Courthouse, 162 West 1st Street, Groveton, Trinity County, Texas 75845; or, if the preceding area is no longer the designated area, at the area most recently designated by the 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 or other immediately available funds in accordance with Tex. Prop. Code § 21.001 et seq., except that 272 Lakewood Trust'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 the defaults, 272 Lakewood Trust, 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 272 Lakewood 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 272 Lakewood 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 of Sale described above, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

The Deed of Trust permits 272 Lakewood Trust to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee need not appear at the Date, Time, and Place of Sale described above to announce the postponement, withdrawal, or rescheduling. 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 reposting or refiling may be after the date originally scheduled for this sale.

Those desiring to purchase the Property will need to demonstrate their ability to pay cash on the day the Property is sold.

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. 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. 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 in "as is" condition, without any express or implied warranties, except as to the warranties of title (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 of the Texas Property Code, the 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 the Substitute Trustee. 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.

Notice is given that before the Foreclosure Sale, 272 Lakewood Trust may appoint another person as Substitute Trustee to conduct the Foreclosure Sale.

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.

PENNELL LAW FIRM, PLLC

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By: Kevin Pennell, Managing Member

Acknowledged before me, the undersigned notary, on this 12th day of May 2025, by Kevin Pennell in his capacity as managing member of Pennell Law Firm, PLLC.

MICHAEL STEPHEN SUTTON Notary Public, State of Texas Comm. Expires 09-05-2027 Notary ID 132160329

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Notary Public, State of Texas

Posted by: Sharan 5/13/2025 Sharon St. Pierre Substitute Trustee

After recording, return to:

Pennell Law Firm PLLC 19 Briar Hollow Lane, Suite 110 Houston, TX 77027

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