

NOTICE OF FORECLOSURE SALE

1108 1st Street, Brownwood, Texas 76801

Deed of Trust ("Deed of Trust"):

Dated: November 17, 2015

Grantor: Karen Aileen Withnell

Trustee: John P. Guest

Lender: Citizens National Bank at Brownwood

Recorded in: Volume 188, Page 600, Official Public Records of Brown County, Texas

Legal Description: Being a .28 acre tract out of the Cleveland Addition Survey, Block 35, Lots Part 1 & 2, and being the same property described in a Deed dated July 17, 2015, recorded in Volume 169, Page 133, as Instrument Number 4463, Deed Records of Brown County, Texas, and being further identified by the Brown County Appraisal District as Property ID 51733.

Secures: Promissory Note ("Note") in the original principal amount of \$30,000.00, executed by Karen Aileen Withnell ("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 herein and all rights and appurtenances thereto.

Substitute Trustees: Christopher D. Brown

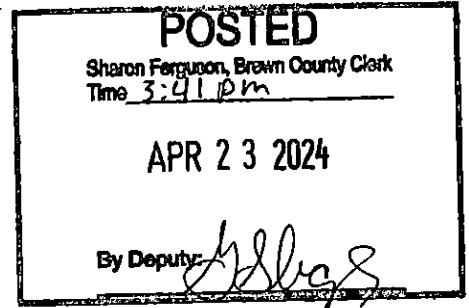
Foreclosure Sale:

Date: Tuesday, June 4, 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: Front steps of the Brown County Courthouse located at 200 South Broadway, Brownwood, Brown County, Texas.

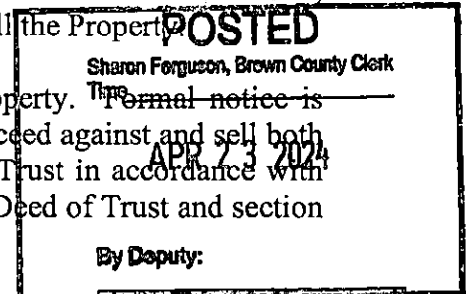
Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the



Property will be sold to the highest bidder for cash, except that Citizens National Bank at Brownwood 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, Citizens National Bank at Brownwood, 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 Citizens National Bank at Brownwood's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Citizens National Bank at Brownwood'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 Citizens National Bank at Brownwood 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 Citizens National Bank at Brownwood. 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.



Christopher D. Brown
Attorney for Citizens National Bank at Brownwood
Haynes Law Firm, P.C.
309 N. Fisk
Brownwood, Texas 76801
Telephone (325) 646-2821
Facsimile: (325) 643-3105
Email: cbrown@haynesfirm.com

POSTED
Sharon Fergucon, Brown County Clerk
Time _____
APR 23 2024
By Deputy: