

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public non-judicial foreclosure sale.

**1. Property to be Sold.** The property to be sold is described as follows:

Attached as Exhibit "A".

**2. Date, Time and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

**Date:** December 5, 2017

**Time:** The sale shall begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale shall be completed no later than 4:00 P.M.

**Place:** Erath County Courthouse in Stephenville, Texas, at the following location: On the South steps of the Courthouse.

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be re-posted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such re-posting or re-filing may be after the date originally scheduled for this sale.

**3. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

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

POSTED

\_\_\_\_\_ A.M. 3:30 P.M.

NOV 09 2017

GWINDA JONES, COUNTY CLERK  
ERATH COUNTY, TEXAS

By \_\_\_\_\_ CW Deputy

The 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 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

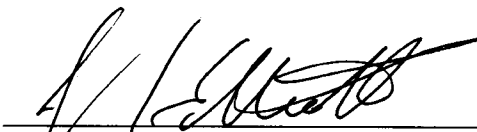
4. **Type of Sale.** The sale is a non-judicial Deed of Trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Joe Dee Reynolds. The Deed of Trust is dated July 7, 2016, and is recorded in the office of the County Clerk of Erath County, Texas, under County Clerk's File No.2016-03683 of the Real Property Records of Erath County, Texas.

5. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the Consumer Note in the original principal amount of \$229,292.34, executed by Joe Dee Reynolds, payable to the order of Members Trust of the Southwest Federal Credit Union, together with accrued interest as of the date of sale. Members Trust of the Southwest Federal Credit Union is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned, James J. Elliott or Melinda Ward (the "Substitute Trustees), 188 North Graham, Stephenville, Texas, telephone (254) 965-5066.

6. Default and Request to Act. Default has occurred under the Deed of Trust, and the beneficiary has requested the Substitute Trustees, to conduct this sale. Notice is given that, before the sale, the beneficiary may appoint another person as Trustee to conduct the sale.

DATED: 11-6-17.



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James J. Elliott, Substitute Trustee

COAN & ELLIOTT, P.C.  
188 North Graham  
Stephenville, Texas 76401  
(254) 965-5066  
(254) 965-5065 FAX

**EXHIBIT "A"**

Lot 3 in Terrance Hills Subdivision, a subdivision in Erath County, Texas, according to the Plat thereof recorded in Cabinet A, Slide 266B of the Plat Records of Erath County, Texas.