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A.M. _____ P.M.

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GWINDA JONES, COUNTY CLERK
ERATH COUNTY, TEXAS
BY GW DEPUTY

Notice of 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.

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

A 14.51 acre tract of land situated in the M.J. Jamie Survey, Abstract No. 435, Erath County, Texas, being more fully described by metes and bounds on Exhibit "A" attached hereto and made a part hereof by reference for all purposes
 - Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded in Document No. 2009-04858 of the real property records of Erath County, Texas.
 - Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: January 6, 2015

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Erath County Courthouse in Stephenville, Texas, at the following location: South steps of the Erath County Courthouse at 100 West Washington, Stephenville, Texas 76401
- The beneficiary may postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute 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 reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.
- 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 their bid immediately in cash if their bid is accepted.

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. The sale shall not cover any part of the property that has been released of public record from the lien 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 the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where 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 trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by James S. Ferrante.

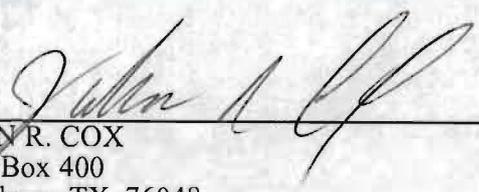
The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$264,000.00, executed by James S. Ferrante, and payable to the order of First National Bank of Granbury. First National Bank of Granbury 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 or to the beneficiary, First National Bank of Granbury at P.O. Box 400, Granbury, Texas 76048.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated: November 18, 2014.



JOHN R. COX
P.O. Box 400
Granbury, TX 76048
Telephone (817) 573-2655

Exhibit "A"

A tract of land situated in the M.J. Jamie Survey, Abstract No. 435, Erath County, Texas, being a portion of a tract of land described in the deed to Henry Clay Taylor and wife, Teresa Lynn Taylor, recorded in Volume 1251, Page 302, Deed Records, Erath County, Texas, a portion of a tract of land described in the deed to Henry Clay Taylor and Teresa Lynn Taylor, recorded in Volume 1329, Page 1049, Deed Records, Erath County, Texas and a portion of a tract of land described in the deed to Henry Clay Taylor and Teresa Lynn Taylor, recorded in Volume 1339, Page 837, Deed Records, Erath County, Texas, being more particularly described by metes and bounds as follows:

Beginning at a 1/2" rebar rod recovered with a cap stamped RPLS 1983 (control monument) in County Road No. 544 for the east corner of the Taylor Tract in Vol. 1329, Pg. 1049, D.R.E.C.T., same being the south corner of the remainder of a tract of land described in the deed to Sidney Roundtree, recorded in Volume 894, Page 1057, Deed Records, Erath County, Texas and in the northwest line of a tract of land described in the deed to John R. Hefton et ux, Karen Kay Hefton, recorded in Volume 786, Page 426, Deed Records, Erath County, Texas;

Thence S. 61 deg. 40' 59" W., 41.04 feet along County Road No. 544, same being a common line between this described tract and the Hefton Tract to a point;

Thence N. 28 deg. 48' 40" W., crossing the Taylor Tract in Vol. 1329, Pg. 1049, D.R.E.C.T., at 35.79 feet passing a 2" metal fence post, continuing along said line, in all, 293.07 feet to a 2" metal fence post;

Thence N. 43 deg. 30' 06" W., 52.94 feet to a 2" metal fence post;

Thence N. 64 deg. 41' 39" W., 33.71 feet to a 2" metal fence post;

Thence N. 80 deg. 10' 20" W., 33.35 feet to a 2" metal fence post;

Thence S. 89 deg. 23' 17" W., 51.39 feet to a 2" metal fence post;

Thence S. 59 deg. 54' 47" W., 351.84 feet to a 2" metal fence corner post for the westerly most south corner of this described tract;

Thence N. 31 deg. 15' 06" W., crossing the Taylor Tract in Vol. 1329, Pg. 1049, D.R.E.C.T., at 37.56 feet passing a northwest line of said Taylor Tract, same being a southeast line of the Taylor Tract in Vol. 1339, Pg. 837, D.R.E.C.T., continuing across the Taylor Tract in Vol. 1339, Pg. 837, D.R.E.C.T., in all, 391.96 feet to a 1/2" rebar rod set with a cap stamped RPLS 1983 for the west corner of this described tract, in the northwest line of the Taylor Tract in Vol. 1339, Pg. 837, D.R.E.C.T., same being a southeast line of the Taylor Tract in Vol. 1251, Pg. 302, D.R.E.C.T.;

Thence N. 59 deg. 23' 38" E., along a common line between the Taylor Tract in Vol. 1339, Pg. 837, D.R.E.C.T. and the Taylor Tract in Vol. 1251, Pg. 302, D.R.E.C.T., at 483.87 feet passing the north corner of the Taylor Tract in Vol. 1339, Pg. 837, D.R.E.C.T., continuing across the Taylor Tract in Vol. 1251, Pg. 302, D.R.E.C.T., in all, 1536.15 feet to a 1/2" rebar rod set with a cap stamped RPLS 1983 for the north corner of this described tract;

Thence S. 31 deg. 15' 24" E., 419.89 feet crossing the Taylor Tract in Vol. 1251, Pg. 302, D.R.E.C.T. to a 1/2" rebar rod set with a cap stamped RPLS 1983 for the east corner of this described tract, in the northwest line of a tract of land described in the deed to Clay Dixon and spouse, Michelle Dixon, recorded in Volume 1005, Page 506, Deed Records, Erath County, Texas;

Thence S. 61 deg. 49' 25" W., 424.89 feet along a common line between the Taylor Tract in Vol. 1251, Pg. 302, D.R.E.C.T. and the Dixon Tract to a 3/8" rebar rod found with a cap stamped 1579 for the west corner of the Dixon Tract, same being the north corner of the above mentioned Roundtree Tract;

Thence S. 61 deg. 37' 41" W., 548.46 feet along a common line between the Taylor Tract in Vol. 1251, Pg. 302, D.R.E.C.T. and the Roundtree Tract to a 24" post oak;

Thence S. 61 deg. 53' 40" W., 62.23 feet continuing along said line to a 1/2" rebar rod recovered with a cap stamped RPLS 1983 (control monument) for a corner of the Taylor Tract in Vol. 1251, Pg. 302, D.R.E.C.T., same being the north corner of the Taylor Tract in Vol. 1329, Pg. 1049, D.R.E.C.T. and the west corner of the remainder of the Roundtree Tract;

Thence S. 28 deg. 19' 01" E. (base bearing per GPS Observation, WGS 84), 439.13 feet along the common line between the Taylor Tract in Vol. 1329, Pg. 1049, D.R.E.C.T. and the remainder of the Roundtree Tract to the point of beginning and containing 14.51 acres, more or less.