COPY

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.

1. *Property to Be Sold.* The property to be sold is described as follows: An undivided one-half interest in and to the following described property, to-wit:

All that certain 92.98 acre tract of land out of the G. M. Shelby survey A-953, the L. J. Lipps survey A-1112 and the Hood County School Land A-1079, situated in Erath County, Texas, being part of the same land conveyed by Geo. D. Lowe, et ux to J. C. Lowe by deed dated December 1, 1931, and recorded in Volume 228, Page 247, Deed Records of Erath County, Texas, and part of the same land conveyed by G. W. Thornton, et al to Carl Lowe by deed dated June 2, 1941 and recorded in Volume 266, Page 495, Deed Records of Erath County. Texas and described as follows:
BEGINNING at an 8" cedar fence corner post at the occupied NEC of the G. M. Shelby Survey, being the NEC of the Lowe 160 acre tract described in deeds mentioned above, for the NEC of this tract;
THENCE West along the N. line of the G. M. Shelby survey as occupied by a fence line 2628.3 feet to an iron rod set for the NWC of this tract;
THENCE S 21 51 E 2984.5 feet to a spike set in the center of the Old Gordon Road, for the SWC of this tract, from which an iron rod reference monument set in the N. line of said road bears N 21 51 W 30.5 feet;
THENCE S 59 16 E along the center of said road 259.7 feet to a spike et for the SEC of this tract;
THENCE N 24 02 E at 17.9 feet pass an iron rod set on line in the N. line of said road continuing in all 3178.1 feet to the PLACE OF BEGINNING and containing 92.98 aces of land in area with 0.05 acres being out of the Hood County School Land, 0.6 acres being out of the L. J. Lipps survey and 92.33 acres being out of the G. M. Shelby.

Subject to a life estate interest held by Jimmy D. Bradford and wife, Michael Jane Bradford as set out in Gift Deed dated December 20, 2007, appearing of record in Volume 1364, Page 639 of the Real Property Records of Erath County, Texas.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded under Document No. 2013-05522 of the Official Public Records of Erath County, Texas.

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

Date: March 4, 2014

POSTED
10:45 A.M. ____ P.M.

JAN 21 2014
GWINDA JONES, COUNTY CLERK
ERATH COUNTY, TEXAS
BY LCS DEPUTY

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.

The deed of trust permits the beneficiary to 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 refiling may be after the date originally scheduled for this sale.

4. *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 Micheal Jacob Bradford.

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 $5,000.00, executed by Micheal Jacob Bradford, and payable to the order of Justin Dean Bradford. Justin Dean Bradford 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 William H. Oxford, 159 South Graham, Stephenville, Texas 76401, 254-965-3189.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as 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: January 20, 2014

William H. Oxford
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