

NOTICE OF FORECLOSURE SALE

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

March 19, 2024

Deed of Trust: Deed of Trust (The term "Deed of Trust" herein shall mean the Deed of Trust as so modified, renewed, and/or extended.)

Dated: August 1, 2014

Trustee:

Don R. Hancock

Address:

6010 Balcones Drive, Ste 100, Austin, Texas 78731

Substitute Trustee:

John A. Hastings, Jr.

Address:

P.O. Box 899, Meridian, Texas 76665

Grantor: Humberto Vasquez

Mortgagee: Manuel A. Ramos and Sarah R. Ramos (hereafter "Lender"). Said Lien was subsequently transferred and assigned to Gary S. Ingram.

Recording Information: Deed of Trust recorded in Document Number 2014-003348 of the Official Public Records of Caldwell County, Texas and Transfer of Lien recorded in Document Number 2015-006881, Official Public Records of Caldwell County, Texas.

Legal Description: Lots 1 and 2, Ramos Mendoza Subdivision, a subdivision in Caldwell County, Texas, according to the map or plat thereof recorded in Cabinet B, Page 167, Plat Records of Caldwell County, Texas.

Note Secured by Deed of Trust: Real Estate Lien Note (The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.)

Date: August 1, 2014

Original Principal Amount: \$140,000.00

Filed this 20th day of March 20 24
10:06 AM

TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS

By Sandra Guerra Deputy

Sandra Guerra

Maker: Humberto Vasquez

Lender: Manuel A. Ramos and Sarah R. Ramos, subsequently transferred and assigned to Gary S. Ingram

Property: All real property and improvements as described in and mortgaged in the Deed of Trust, including all rights and appurtenances thereto, with the exception of any Released Property.

Sale Location: Front steps of the Caldwell County Justice Center, 1703 S Colorado, Lockhart, Texas 78664, or the area designated by the Commissioners Court pursuant to Section 51.002 of the Texas Property Code.

Sale Date: May 7, 2024

Sale Time: The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM local time. The earliest time the sale will begin is 1:00 P.M., or within three hours from that time.

Terms of the Sale: This public Foreclosure Sale will sell all property "AS IS" at a public auction to the highest cash bidder, with the exception of the Beneficiary, who will be allowed to bid credit against the amount owed under the obligation secured by the lien in the Deed of Trust.

Due to the default in payment of the Note and in performance of the obligations under the terms of the Deed of Trust, the Beneficiary directed the Substitute Trustee to administer the trust provisions.

The above described Deed of Trust encumbers real property. This document constitutes formal notice by the Beneficiary to foreclose and sell the property, as described in Beneficiary's right and remedies under the Deed of Trust and in accordance with the terms of Section 9.604(a) of the Texas Business and Commerce Code and the Deed of Trust.

Notice is hereby given that the Foreclosure Sale will commence at the Sale Location, Sale Date, and Sale Time indicated above. At that time, the Substitute Trustee will direct the sale of the property described in the Deed of Trust in the manner allowed by the Deed of Trust and applicable Texas law.

If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be reposted and refiled in accordance with the terms of the Deed of Trust and applicable Texas law.

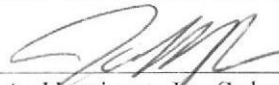
Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

Pursuant to Section 51.009 of the Texas Property Code, this property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

Pursuant to Section 51.0075(a) of the Texas Property Code, the Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of 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.

THIS DOCUMENT ASSIGNS JOHN A. HASTINGS, JR. AS THE SUBSTITUTE TRUSTEE IDENTIFIED TO CARRY OUT THE SALE OF PROPERTY IDENTIFIED IN THE SECURITY INSTRUMENT AS SET FORTH IN THIS NOTICE OF FORECLOSURE SALE. THE SIGNER OF THIS DOCUMENT IS THE DULY AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



John A. Hastings, Jr., Substitute Trustee