

Notice of Foreclosure Sale

Deed of Trust ("Deed of Trust"):

FILED FOR RECORD
at 3:10 o'clock P M.

Dated: April 18, 2013

AUG 08 2018

Grantor: Royce Collins and Cheryl Collins

Trustee: Michael B. Dear

MARK STAPLES
County Clerk, Anderson County, Texas
By MS Deputy

Lender: Residential Investments, Inc.

Recorded in: Volume 2346, page 428 of the real property records of Anderson County, Texas

Legal Description: All that certain lot, tract or parcel of land, being 1.00 acre in the Anderson County School Land Survey, A-72 in Anderson County, Texas, as described by metes and bounds in Exhibit "A" attached hereto and made a part hereof

Secures: Promissory Note ("Note") in the original principal amount of \$56,500.00, executed by Royce Collins and Cheryl Collins ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, September 4, 2018

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 1:00 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: East steps of the Anderson County Courthouse, as the place designated by the Commissioners Court as the place where foreclosures under contract are to occur.

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 Residential Investments, Inc.'s 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, Residential Investments, Inc., the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Residential Investments, Inc.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Residential Investments, Inc.'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Residential Investments, Inc. 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 Residential Investments, Inc.. 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, 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 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.



Michael B. Dear
919 N. Mallard
Palestine, TX 75801
Telephone (903) 729-6597
Telecopier (903) 729-5522

FIELD NOTE DESCRIPTION

TRACT ONE - 1.000 ACRE

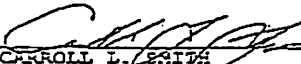
ALL that certain tract of land in Anderson County, Texas, in the ANDERSON COUNTY SCHOOL LAND SURVEY, Abstract 72 being a portion of that same tract called 5.00 acres in deed from Jeanette Isabell and Kenneth Herbert Cooper to Residential Investments, Inc., dated May 7, 2007, recorded in Volume 2032, Page 480 of the Anderson County Official Public Records (O.P.R.) and being more particularly described as follows:

COMMENCING at a railroad spike found in the center of F. M. Road 860 (70 feet wide) at the Northeast corner of the 5.00 acre tract and the Southeast corner of a tract called 5.217 acres in Volume 1589, Page 840 O.P.R. Found a 1/2" iron rod N 89° 03' 39" W, 37.15 feet for reference.

- THENCE; In a Southerly direction with the center of F. M. Road 860, being a curve to the left having a central angle of 13° 35' 20", a radius of 520.83 feet, a length of 123.53 feet and a chord bearing S 14° 06' 11" W, 38.94 feet to a 1/2" iron rod set for the Northeast corner and PLACE OF BEGINNING of the herein described tract. Set a 1/2" iron rod N 89° 03' 39" W, 35.20 feet for reference.
- THENCE; Continuing in a Southerly direction with the center of F. M. Road 860, being a curve to the left having a central angle of 04° 17' 01", a radius of 520.83 feet, a length of 123.53 feet and a chord bearing S 05° 10' 00" W, 38.93 feet to the end of curve.
- THENCE; S 03° 01' 29" W, with the center of the road 135.27 feet to a 1/2" iron rod set. Set a 1/2" iron rod N 89° 03' 39" W, 35.02 feet for reference.
- THENCE; N 89° 03' 39" W; 247.07 feet to a 1/2" iron rod set.
- THENCE; N 00° 56' 21" E, 174.00 feet to a 1/2" iron rod set.
- THENCE; S 89° 03' 39" E, 254.86 feet to the PLACE OF BEGINNING containing 1.000 acre including 0.140 acre in the road.

Bearings are based on the South line of the 5.217 acre tract in Volume 1589, Page 840 O.P.R. Called S 89° 03' 39" E.

I hereby certify that these field notes are an accurate representation of a survey made on the ground under my supervision on July 26, 2007. A map (C-1-2611) shows additional details and is a part of this survey.


CARROLL L. SMITH
Registered Professional Land Surveyor
State of Texas No. 4181