

After Recording, Return to:  
Erik K. Martin  
Law Office of Erik K. Martin, PLLC  
1020 Macon Street, Ste. 18  
Fort Worth, Texas 76102

STATE OF TEXAS           §  
  §  
COUNTY OF EASTLAND   §

**NOTICE OF FORECLOSURE SALE**

August 23, 2018

This Notice of Foreclosure Sale is made by the Substitute Trustee pursuant to that certain Deed of Trust ("Deed of Trust") more particularly described as follows:

Dated:                           October 26, 2015

Recorded in:                 Deed of Trust recorded on October 29, 2015 as Instrument No. 2015-003395 of the Official Records of Eastland County, Texas

Borrower/Grantor:         Vanguard Real Estate, LLC and Creative Menus & Folders, LLC

Trustee:                     Leslie K. Rinaldi, Esq., Corporate Counsel for Celtic Bank Corporation

Lender:                     Celtic Bank Corporation

Secures:                    Promissory Note, dated October 26, 2015, in the original principal amount of \$808,000.00 executed by Borrower, and payable to the order of Celtic Bank Corporation

Property:                    The real property, improvements and personal property secured by the Deed of Trust, including without limitation the real property described in the attached Exhibit A and commonly referred to as 409 Old Highway 80, Olden, TX 76466, and certain personal property described therein.

Substitute Trustee:         Erik K. Martin

Substitute Trustee's Address:   Erik K. Martin  
Law Offices of Erik K. Martin, PLLC  
1020 Macon Street, Ste. 18  
Fort Worth, Texas 76102  
(817) 752-3307

RECEIVED 10:30 a M.  
CATHY JENTHO, COUNTY CLERK  
AUG 23 2018  
EASTLAND COUNTY, TEXAS  
By DL Deputy

Foreclosure Sale:

Date: **Tuesday, October 2, 2018**

Time: The sale of the Property ("Foreclosure Sale") will begin at 10:00 a.m. or no later than three hours after that time

Place: Eastland County Courthouse in Eastland, Texas, in the area designated by the County Commissioner's Court

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 Lender'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, Lender, the owner and holder of the Note, has requested that Substitute Trustee sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with the Lender/Beneficiary's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

Public notice is hereby given that the foreclosure sale of the above-described Property will proceed as provided for in this Notice of Foreclosure Sale and shall be conducted by the Substitute Trustee designated herein and appointed pursuant to the Deed of Trust by that certain Appointment of Substitute Trustee, dated August 8, 2018 and filed in the real property records of Eastland County, Texas. Therefore, notice is given that on and at the Date, Time and Place of Sale described above, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

The Deed of Trust permits the Lender to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee need not appear at the Date, Time and Place of Sale described above 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 Deed of Trust and the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

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

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. 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. 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 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 Substitute 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 the Substitute Trustee.

Notice is given that before the Foreclosure Sale Lender/Beneficiary may appoint another person as Substitute Trustee to conduct the Foreclosure Sale.

  
Substitute Trustee

## EXHIBIT A

### Property Description

STATE OF TEXAS  
COUNTY OF EASTLAND

Field notes of a survey of 3.855 acres of land out of a 25.3534 acre tract of land as per survey and plat filed of record in Volume 9 Page 742, Record of Public Survey in Eastland County, Texas, said tract described as a 31 acre tract in a deed from Jerry C. Squires, et. al., to Robert Fred Winkler, et. ux., recorded in Volume 1899 Page 234, Official Public Records of Eastland County, Texas, said land being situated in the W/2 of Section 5, Block 6, E.T.R.R. Co. Survey, Abstract No. 111, Eastland County, Texas. This survey of said 3.855 acres being made for Ron Armstrong by virtue of his request, and being more particularly described as follows:

Beginning at a 5/8" iron rod found at the base of a 4" pipe corner post for the Northeast corner of said 25.3534 acre tract, said point also being located in the North line of the Old Bankhead Highway and in the South line of a 10.730 acre tract conveyed to E. J. Sharp in Volume 1255, Page 83 of the Official Public Records of Eastland County, Texas, said point being furtherly located as 1660.49 feet South of and 1224.78 feet East of the Northwest corner of Section 5, Block 6, E.T.R.R. Co. Survey, for the Northeast corner of this described tract

Thence S 01° 00' 55" E, 103.38 feet with the Northerly most East line of this described tract and the East line of said 25.3534 acre tract to a 5/8" rebar with survey cap # 5085 found at a fence corner post, said point being the Northeast corner of a 3.000 acre tract conveyed to David Cain et. ux. in Volume 2105, Page 20 of the Official Public Records of Eastland County, Texas, for the Easterly most Southeast corner of this described tract.

Thence S 71° 03' 43" W, 381.16 feet with the Easterly most South line of this described tract and the North line of David Cain et. ux. 3.000 acre tract to a 5/8" rebar with survey cap # 5085 found for an interior corner of this described tract and the Northwest corner of David Cain et. ux. 3.000 acre tract.

Thence S 01° 05' 33" E, 360.09 feet with the Southerly most East line of this described tract and the West line of David Cain et. ux. 3.000 acre tract to a 5/8" rebar with survey cap # 5085 found for the Southerly most Southeast corner of this described tract, same being the Southwest corner of David Cain et. ux. 3.000 acre tract.

Thence S 70° 57' 22" W, 300.78 feet with the Westerly most South line of this described tract to a 1/2" rebar with survey cap # 5085 set for the Southwest corner of this described tract.

Thence N 00° 10' 05" W, 465.05 feet with the West line of this described tract to a 1/2" rebar with survey cap # 5085 set in the North line of Robert Fred Winkler et. al. 31 acre tract and the North line of Old Bankhead Highway, also being located in the South line of E. J. Sharp 10.730 acre tract for the Northwest corner of this described tract.

Thence N 70° 57' 22" E, 674.20 feet with the North line of this described tract and the North line of Robert Fred Winkler et. al. 31 acre tract, same being the North line of Old Bankhead Highway and the South line of E. J. Sharp 10.730 acre tract to the place of beginning and containing 3.855 acres of land.

Commonly referred to as 409 Old Highway 80, Olden, Texas, 76466.