Notice of Foreclosure Sale

September 13, 2021

Deed of Trust ("Deed of Trust"):

Dated:

November 30, 2015

Grantor:

Courtney Rachel Hammon, Joshua Albert Hammon and Celuster

Rachel Moore

Trustee:

K. Clifford Littlefield

Lender:

Vanderbilt Mortgage and Finance, Inc.

Recorded in:

Instrument No. 2015-003931 of the real property records of

Eastland County, Texas

Legal Description:

See Exhibit A

In addition to manufactured home more particularly described by

Serial No. CW2017393TXAB

Secures:

Promissory Note ("Note") in the original principal amount of \$117,725.66, executed by Courtney Rachel Hammon, Joshua Albert Hammon and Celuster Rachel Moore ("Borrower") and

payable to the order of Lender

Substitute Trustees:

Craig C. Lesok, Laura Browder, Terry Browder, Marsha Monroe,

Linda Reppert

Substitute Trustees'

Address:

226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date:

Tuesday, October 5, 2021

Time:

The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 P.M. and not later than three

hours thereafter.

Place:

At the south entrance steps of the Eastland County Courthouse, or

if the preceding area is no longer the designated area, at the area

most recently designated by the County Commissioner's Court

CATHY JENTHO, COUNTY CLERK

4735060

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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 Vanderbilt Mortgage and Finance, 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, Vanderbilt Mortgage and Finance, Inc., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Vanderbilt Mortgage and Finance, 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 Vanderbilt Mortgage and Finance, 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, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Vanderbilt Mortgage and Finance, 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 Vanderbilt Mortgage and Finance, 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, 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 Substitute 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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

/s/ Craig C. Lesok

Craig C. Lesok Attorney for Mortgagee SBOT No. 24027446

Craig C. Losok, Laura Browder, Terry Browder,

Marsha Monroe, Linda Reppert

226 Bailey Ave, Ste 101

Fort Worth, TX 76107 Telephone (817) 882-9991

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E-mail: craig@lesoklaw.com

EXHIBIT "A"

A 9.96 acre tract of land out of and part of the West ½ of Lot 62, McLennan County School Land Survey, Leagues 3 & 4 Abstract No. 367, Eastland County, Texas, said 9.96 acre tract being comprised of a 6.96 acre tract of land being the remaining portion of a tract of land described in a deed to Lovey Celuster Moore recorded by Document No. 2011-001350, Official Public Records, Eastland County, Texas and a 3.00 acre tract of land described in a deed to Lovey Moore recorded by Document No. 2011-001557, Official Public Records, Eastland County, Texas, being more particularly described by metes and bounds as follows:

Beginning at a ½" rebar rod (control monument) found for a common corner between said Lot 62 and Lot 63, McLennan County School Land Survey, Leagues 3 & 4, Abstract No. 367, Eastland County, Texas, same being a common corner between said Moore tract and a tract of land described in a deed to Danny Woods recorded in Volume 589, Page 205, Deed Records, Eastland County, Texas, said point being located in the common line between said McLennan County School Land Survey and the William R. Todd Survey, Abstract No. 537, Eastland County, Texas, same being the South line of a tract of land described in a deed to Robert A. McCleskey, et al recorded in Volume 649, Page 252, of said Deed Records;

Thence N 89° 21' 22" E along the common line between said McLennan County School Land Survey and Todd Survey, same being the common line between said Moore tracts and McCleskey tract, at 449.47 feet passing a ½" rebar rod with broken survey cap (control monument) found for a common corner between said Moore tracts; thence continuing along the same course for a total distance of 607.52 feet, to a t-post flush with ground (control monument) found for a common corner between said Moore tract and a called 0.133 acre tract of land described as Tract 4 as shown in Volume 7, Page 533, Record of Public Survey, Eastland County, Texas, same being the Northeast corner of this described tract;

Thence along the common line between said Moore tract and called 0.133 acre tract, same being the East line of this described tract the following courses and distances:

S 10° 09' 35" E, 237.29 feet, to a %ⁿ pipe (control monument) found for a common corner between said Moore tract and called 0.133 acre tract, same being an angle corner of this described tract:

S 01° 30' 33" W, 365.59 feet, to a 5/8" rebar rod (control monument) found for a common corner between said Moore tract, called 0.133 acre tract, and a roadway easement described in Volume 7, Page 533, of said Record of Public Survey, same being an angle corner of this described tract:

Thence S 00° 30′ 01″ W, 75.54 feet along the common line between said Moore tract and roadway easement, same being the East line of this described tract, to a point for a common

corner between said Moore tract and a tract of land described in a deed from Dennis Lance Hawvermale, et ux to Michael L. Riddle, Trustee recorded by Document No. 2011-002905, of said Official Public Records, same being the Southeast corner of this described tract; from which a t-post flush with the ground found for reference bears S 21° 17' 27" W, a distance of 1.50 feet:

Thence S 89° 19' 23" W along the common line between said Moore tracts and Riddle tract, at 198.64 feet passing a ½" rebar rod with survey cap stamped RPLS 5085 (control monument) found for a common corner between said Moore tracts; thence continuing along the same course for a total distance of 648.04 feet, to a t-post flush with the ground (control monument) found for a common corner between said Moore tract and Riddle tract, same being the Southwest corner of this described tract, said point being located in the common line between said Lot 62 and previously mentioned Lot 63, same being the East line of previously mentioned Woods tract;

Thence N 00° 45′ 33″ E, 675.46 feet along the common line between said Lot 62 and Lot 63, same being the common line between said Moore tract and Woods tract, to the place of beginning and containing 9.96 acres of land.

TOGETHER WITH the road easement as described in Volume 7, Page 533, Record of Public Survey, Eastland County, Texas.

NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Therefore, the Company does not represent that the acreage or square footage calculations are correct. Any statement or references in the above legal description to the area or quantity of land is not a representation that such area or quantity is correct, but is made only for information and/or identification purposes and does not override Item 2 of Schedule B hereof.