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| HOCKLEY COUNTY Jennifer Palermo Hockley County Clerk 802 Houston St. Suite 213 Levelland, TX 79336 Phone: 806-894-3185 | DOCUMENT #: FC-2022-0047 RECORDED DATE: 11/09/2022 11:10:48 AM  |
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| OFFICIAL RECORDING COVER PAGE | | Page 1 of 3 |
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| Document Type: NOTICE TRUSTEE SALE Transaction Reference: Document Reference: | Transaction #: 897525 - 1 Doc(s) Document Page Count: 2 Operator Id: PKiser |
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| RETURN TO: () RICKER LAW FIRM 824 AUSTIN ST LEVELLAND, TX 79336 | SUBMITTED BY: RICKER LAW FIRM 824 AUSTIN ST LEVELLAND, TX 79336 |
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DOCUMENT # : FC-2022-0047
RECORDED DATE: 11/09/2022 11:10:48 AM

I hereby certify that this document was filed on the date and time stamped hereon by me and was duly recorded in the Official Public Records of Hockley County.



Jennifer Palermo
Hockley County Clerk

PLEASE DO NOT DETACH

THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

NOTE: If document data differs from cover sheet, document data always controls.
***COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT AFTER RECORDING FOR ADDITIONAL INFORMATION.**

Notice of Foreclosure Sale

Deed of Trust:
Dated: April 30, 2021
Grantor: Jose Melgar
Trustee: Warren Tabor, Jr.
Lender: Charles Oswalt and Paula Oswalt
Recorded in: Document #202100001544 recorded in the real property records of Hockley County, Texas, on May 3, 2021.

Legal Description: Lot Ten (10), West Acres, a subdivision of Northwest 1/3 of Section Twelve (12), Block A, R.M. Thomson Survey, Hockley County, Texas as shown on a Plat recorded in Volume 327, Page 715 of the Deed Records of Hockley County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$17,500.00, executed by Jose Melgar ("Borrower") and payable to the order of Lender

Property: The real property and improvements, described in and mortgaged in the Deed of Trust, including the real property described above, and all rights and appurtenances thereto

Substitute Trustee: Anna J. Ricker
Substitute Trustee's Address: 824 Austin, Levelland, Texas 79336

Foreclosure Sale:
Date: Tuesday, December 6, 2022
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 1:15 p.m. and not later than three hours thereafter.
Place: Hockley County Courthouse
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 Paula Oswalt'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, Paula Oswalt, 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 Paula Oswalt's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Paula Oswalt'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 Paula Oswalt 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.

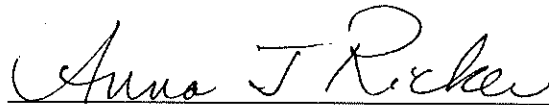
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 Paula Oswalt. 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.



Anna J. Ricker
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Levelland, TX 79336
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Telecopier (806) 894-5101