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11:00 AM

Notice of Foreclosure Sale

TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Danielle Torres Deputy

1. *Property to Be Sold.* The property to be sold is described as follows:

The Property (including any and all improvements) being Lot 14, Tower Meadows Subdivision in Caldwell County, being more fully described in the deed of trust identified below.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust, executed by Carlos Garcia, Grantor, recorded in Instrument No. 2018-006614 of the official records of Caldwell County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, February 4, 2020

Time: The sale will begin no earlier than 11:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 2:00 P.M.

Place: Caldwell County Justice Center, outside the main entrance of the new Caldwell County Justice Center, located at 1703 S. Colorado St., Lockhart, Texas 78644, or as officially designated.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. The reposting or re-filing may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

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

The 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 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 sale shall not cover any part of the property that has been released of public record from the lien 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 the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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 trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. *Type of Sale.* The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Carlos Garcia.

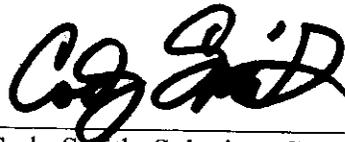
6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$57,120.00, executed by Carlos Garcia, and payable to the order of Secure Covenant Interests, Ltd; and (b) all renewals and extensions of the note. Secure Covenant Interests, Ltd is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

As of January 9, 2020, there was owed \$59,832.74 on the note, being principal and interest in the following amounts: \$56,788.71 of principal and \$3,044.03 of interest. The note is bearing interest at the rate of \$16.73 per day thereafter.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Secure Covenant Interests, Ltd, 1231 Financial Plaza, Huntsville, Texas 77340; Telephone: (936) 291-7141.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated: January 9, 2020



Cody Smith, Substitute Trustee
1231 Financial Plaza, Huntsville, TX 77340
Telephone: (936) 661-9247