

Filed this 14th day of April 20 20
9:45 AM

TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Brenda Flores Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Brenda Flores

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

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 on 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 military service to the sender of this notice immediately.

STATE OF TEXAS §

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated January 28, 2019, Kelli Hardge a/k/a Kelli Renee Hardge conveyed to Tim Williams, as Trustee, the property situated in Caldwell County, Texas, to wit:

Property: See Exhibit "A" attached hereto, as well as a 2018 Southern Energy Homes Inc., Serial Numbers SFW019491TXA and SFW019491TXB; HUD Label/Seal Numbers NTA1799041 and NTA1799042, together with all furnishings, equipment, appliances, and accessories included at the time of purchase.

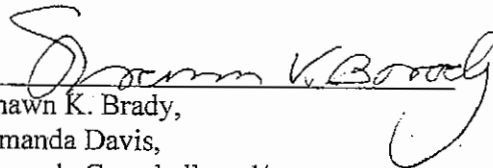
To secure that certain Note executed by Kelli Hardge a/k/a Kelli Renee Hardge and made payable to 21st Mortgage Corporation (hereinafter the "Note"), which such Deed of Trust filed and recorded on February 5, 2019 under Instrument Number: 2019-000528 in the Official Public Records of Caldwell County, Texas (hereinafter "Deed of Trust"); and

WHEREAS, the undersigned is the Substitute Trustee as appointed in the aforesaid Deed of Trust by a substitution, said appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred under the terms of the Note secured by the Deed of Trust, and the indebtedness evidenced therein is now wholly due, the owner and holder of said indebtedness has requested the undersigned Substitute Trustee to sell the Property to satisfy same.

NOW, THEREFORE, notice is hereby given that on Tuesday, the 5th day of May, 2020, the Property will be sold at auction at the earliest of 1:00 p.m. or no later than three (3) hours after that time outside the main entrance of the new Caldwell County Justice Center, located at 1703 S. Colorado St., Lockhart, Caldwell County, Texas 78644, or as designated by the County Commissioners, to the highest bidder for cash. The Trustee's sale will occur between the earliest time to begin the sale as specified above, and 4:00 p.m.

Witness my hand this the 13th day of April, 2020.


Shawn K. Brady,
Amanda Davis,
Amanda Campbell, and/or
John A. Seib, Jr., any to act,
Substitute Trustee

c/o BRADY LAW FIRM, PLLC
6351 Preston Road, Suite 160
Frisco, Texas 75034
(972) 424-7200 Telephone
(972) 424-7244 Facsimile

GRANTEE'S MAILING ADDRESS:

21st Mortgage Corporation
620 Market Street
One Center Square
Knoxville, Tennessee 37902

EXHIBIT "A"

BEING all that certain tract or parcel of land situated in Caldwell County, Texas and being a part of the Thomas Yates Survey and being also a part of a 17 acre tract of land designated as the Second Tract, conveyed by Gene Milligan to Marcos Reyes by deed recorded in Volume 448, Page 602 of the Deed Records of Caldwell County, Texas and being more particularly described as follows:

BEGINNING at an iron pin found on the Northeast line of County Road #238, in the West corner of the above mentioned 17 acre tract, for the West corner of this tract;

THENCE North $48^{\circ} 42'$ East with the Northwest line of the said 17 acre tract 751.25 feet to an iron pin set for the North corner of this tract;

THENCE South $40^{\circ} 26'$ East 225.00 feet to an iron pin set for the East corner of this tract;

THENCE North $48^{\circ} 42'$ West 751.25 feet to an iron pin set on the Northeast line of CR #238 for the South corner of this tract;

THENCE North $40^{\circ} 26'$ West 225.00 feet to the PLACE OF BEGINNING containing 3.88 acres of land. As surveyed by Claude F. Hinkle, Registered Public Surveyor No. 1612 in May 1983.

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

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.

WHEREAS, on August 15, 2014, Vipin B. Patel, Manager of Radha Krishn Management, LLC, A Texas Limited Liability Company, as the General Partner of Radha Krishn, LP, a Texas Limited Partnership, executed a certain Deed of Trust to secure Ozona National Bank in the payment of one certain Promissory Note of even date therewith in the original principal amount of \$2,528,061.00 ("Note"), said Deed of Trust being recorded among the Official Public Records of Caldwell County, Texas on August 21, 2014, as Document No. 2014-003574; and

WHEREAS, the Note was modified by a Modification, Renewal and Extension of Real Estate Note and Lien effective August 15, 2015, executed by Vipin B. Patel, Manager of Radha Krishn Management, LLC, a Texas Limited Liability Company, General Partner of Radha Krishn, LP, a Texas Limited Partnership and further executed by Guarantors, Vipinkumar B. Patel, and Ajit Somar, and thereafter recorded on August 24, 2015, in the Official Public Records of Caldwell County, Texas, as Document no. 2015-005934 ("Modification"). Hereafter, the terms "Note" and "Modification" are corporately referred to as "Note".

WHEREAS, the undersigned have been appointed Substitute Trustee in the place of the said original Trustee, upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, default, as same is defined in the Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, Ozona National Bank, the Owner and Holder of the Note ("Lender") has requested the undersigned to sell the real property described in the Deed of Trust to satisfy all or a portion of the said indebtedness as defined in the Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, May 5, 2020**, beginning at **10:00 a.m.**, or not later than three hours after that time, any Substitute Trustee appointed by the holder of the Note will sell the following described real property to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, at the Courthouse of **Caldwell County, Texas**, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where non-judicial foreclosure sales of real property are customarily and regularly held in **Caldwell County, Texas**, which real property is described as follows:

Lot Two (2), Champion Park, Phase I, according to the map or plat thereof, recorded in Cabinet B, Slide 94, Plat Records, Caldwell County, Texas,

Filed this 14th day of April 2020
12:55 AM

B2011/Foreclosure/Posting Ntc & Appoint Sub Tr Caldwell

TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Brenda Flores Deputy
Brenda Flores

("Property").

Together with all improvements on the property; all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property, if any described in and secured by the Deed of Trust.

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

The property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER. PROSPECTIVE BIDDERS ARE ADVISED TO CONDUCT AN INDEPENDENT INVESTIGATION OF THE NATURE AND PHYSICAL CONDITION OF THE PROPERTY.

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 Lender 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.

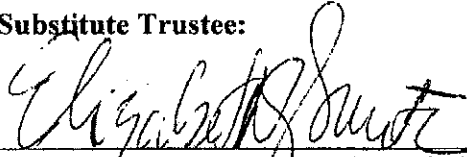
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 Lender. 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 51.0075(a) of the Texas Property Code, Substitute Trustee(s) 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(s).

IN WITNESS HEREOF, this instrument has been executed to be effective this 9th day of April, 2020.

Substitute Trustee:



Elizabeth G. Smith, Law Offices of Elizabeth G. Smith
6655 First Park Ten, Suite 240, San Antonio, TX 78213
Ph: 210-731-9177; Fax: 210-731-9130; Cell 210-861-3959

And/Or

Jim Mills, Susan Mills, Emily Northern, Ed Henderson,
Louise Graham, Kyle Walker and/or Josefina Nieto on behalf
of Abstracts/Trustees of Texas, PO Box 9932, Austin, TX
78766; P: 512-340-0331; F: 512-340-0226

After Recording Return to:
Law Offices of Elizabeth G. Smith
6655 First Park Ten, Suite 240
San Antonio, Texas 78213