

Notice of Postponement of Foreclosure Sale

STATE OF TEXAS)

COUNTY OF YOUNG)

Public notice is hereby given that the foreclosure sale previously announced by TROY L. LAMBDEN, acting as Substitute Trustee pursuant to the Deed of Trust executed by JOSEPH A. FORD, dated December 13, 2005, and recorded in Volume 982, Page 554, Official Public Records of Young County, Texas, for July 7, 2020, for the following described property has been postponed:

Being the Surface and Surface Estate Only in and to Two (2) acres out of the J.M.C. Rodgers Survey, Abstract No. 1878, Young County, Texas. Said 2.0 acres also being a PART OF LOT 24, MOUNTAIN TOP ESTATES recorded in Volume 562, Page 236, of the Deed Records of said county. Said 2.0 acres being described as follows:

BEGINNING at a 3/8 inch iron rod found for the southeast corner of said Lot 24 in the west right-of-way line of Mountain Top Loop;

THENCE S 85° 19' W 462.34 feet with the south line of said Lot 24 to a steel fence corner post found for corner;

THENCE N 04° 43' 11" W 208.67 feet to a 1/2 inch iron rod set for corner;


THENCE 85° 14' 44" E 372.11 feet to a spike found for corner in said right-of-way line;

THENCE S 28° 03' 09" E 227.82 feet with said right-of-way line to the point of BEGINNING, containing 2.0 acres more or less.

Property Address: 1224 Mountain Loop, Graham, Texas 76450

The foreclosure sale is hereby reset for August 4, 2020.

Dated July 7, 2020.



TROY L. LAMBDEN, Substitute Trustee

Graham Savings and Loan, SSB

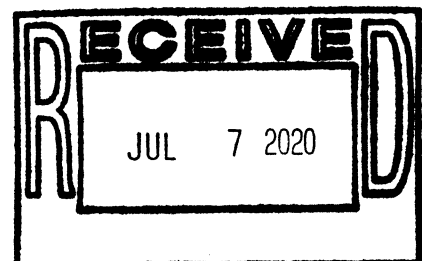
745 Elm Street

P. O. Box 1490

Graham, Texas 76450

Telephone: 940-549-2066

Telecopier: 940-549-0314



Notice of Foreclosure Sale

June 15, 2020

Deed of Trust ("Deed of Trust"):

Dated: December 13, 2005

Grantor: JOSEPH A. FORD

Trustee: DANNY K. BUCKALEW

Lender: GRAHAM SAVINGS AND LOAN, SSB

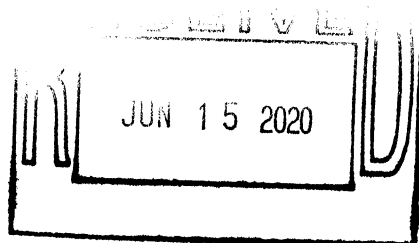
Recorded in: Volume 982, Page 554, Official Public Records of Young County, Texas

Legal Description: Being the Surface and Surface Estate Only in and to Two (2) acres out of the J.M.C. Rodgers Survey, Abstract No. 1878, Young County, Texas. Said 2.0 acres also being a PART OF LOT 24, MOUNTAIN TOP ESTATES recorded in Volume 562, Page 236, of the Deed Records of said county. Said 2.0 acres being described as follows:
BEGINNING at a 3/8 inch iron rod found for the southeast corner of said Lot 24 in the west right-of-way line of Mountain Top Loop;
THENCE S 85° 19' W 462.34 feet with the south line of said Lot 24 to a steel fence corner post found for corner;
THENCE N 04° 43' 11" W 208.67 feet to a 1/2 inch iron rod set for corner;
THENCE 85° 14' 44" E 372.11 feet to a spike found for corner in said right-of-way line;
THENCE S 28° 03' 09" E 227.82 feet with said right-of-way line to the point of BEGINNING, containing 2.0 acres more or less.

Property Address: 1224 Mountain Loop, Graham, Texas 76450

Secures: Note ("Note") in the original principal amount of \$95,000.00, executed by JOSEPH A. FORD ("Borrower") and payable to the order of Lender

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



Substitute Trustee: TROY L. LAMB DEN

Substitute Trustee's
Address: 745 Elm Street, Graham, Texas 76450

Foreclosure Sale:

Date: Tuesday, July 7, 2020

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 10:00 A.M. and not later than three hours thereafter.

Place: The Young County Courthouse, at 516 Fourth Street, Graham, Texas 76450, at the following location: Under the Portico of the North entrance to the Young County Courthouse, Graham, Texas, or at such other place as designated by the Commissioner's Court of Young County, Texas, for foreclosure sales pursuant to the Texas Property Code.

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 GRAHAM SAVINGS AND LOAN, SSB'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, GRAHAM SAVINGS AND LOAN, SSB, 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 GRAHAM SAVINGS AND LOAN, SSB's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with GRAHAM SAVINGS AND LOAN, SSB'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, the Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If GRAHAM SAVINGS AND LOAN, SSB 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.

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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 GRAHAM SAVINGS AND LOAN, SSB. 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, 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 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.



TROY L. LAMBDEN, Substitute Trustee
President of Graham Savings and Loan, SSB