

Notice of Trustee's Sale

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Reagan County

OCT 08 2024

Tammy Hodge
County and District Clerk
By 

Date: October 2, 2024

Trustee or
Substitute Trustee: Richard E. Sames

Mortgagee: Texas Community Bank

Note: Real Estate Lien Note dated December 21, 2012 in the principal amount of \$82,700.00

Deed of Trust:

Date: December 21, 2012

Grantor: Marvin A. Aguilar Machic, joined by spouse, Ana Cecilia Aguilar, Pro Forma

Mortgagee: Texas Community Bank

Recording information: Deed of Trust dated December 21, 2012, recorded under Document Number 111643, Volume 0163, Page 0533, Official Public Records of Reagan County, Texas.

Property: Lot 1, Block 14, W.T. Mills Subdivision, an addition to the City of Big Lake, Reagan County, Texas, according to the plat thereof recorded in Volume 1, Page 19, Plat Records of Reagan County, Texas

County: Reagan County

Date of Sale (first Tuesday of month): November 5, 2024

Time of Sale: 10:00 o'clock a.m.

Place of Sale: The vestibule inside the South doors of the Reagan County Courthouse.

Mortgagee has instructed the Trustee or Substitute Trustee to offer the Property for sale toward the satisfaction of the Note. If applicable, Mortgagee has appointed the undersigned as Substitute Trustee under the Deed of Trust. The Trustee and, if applicable, the Substitute Trustee are referred to herein as "Trustee"

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." The earliest time the

sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter. The sale will be conducted subject to the following conditions:

1. 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 refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refileing may be after the date originally scheduled for this sale.
2. 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.
3. Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted, or to pay the bid price within such reasonable time as may be agreed upon by the Trustee.
4. 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.
5. 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.
6. 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.
7. 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.

8. Type of Sale. The sale is a nonjudicial deed-of-trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust and security agreement.
9. The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.
10. The Deed of Trust provides that it secures the payment of the Note and obligations therein described (collectively, the "Obligations") including but not limited to (a) the Note described above; (b) all renewals and extensions of the Note, and (c) any and all present and future indebtedness of Mortgagor to Mortgagee. Mortgagee is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.
11. Questions concerning the sale may be directed to the undersigned at the address set forth below.
12. Default has occurred under the Deed of Trust, and the beneficiary has requested the undersigned, as Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person Substitute Trustee to conduct the sale.
13. 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.

Dated: October 2, 2024



Richard E. Sames

Name and Address of Trustee:

Richard E. Sames
6721 McPherson, Suite 360
Laredo, Texas 78041
Phone: (956) 727-2995