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NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

Betty Crane
CLERK COUNTY COURT
FRANKLIN CO., TX.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date: July 20, 2015

Grantors: James David Haley and Traci Haley

Beneficiary: Alliance Bank

Substitute Trustee: Scott A. Ritcheson, and/or Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent

Recording Information: Deed of Trust recorded in Volume 312, Page 398, of the Official Public Records of Franklin County, Texas.

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

All those certain lots, tracts or parcels of land situated in Franklin County, Texas, being more particularly described on what is attached hereto as Exhibit "A" and made a part hereof for all purposes.

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

Date: **June 2, 2020**

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 1:00 p.m.

Place: Franklin County Courthouse in Mt. Vernon, Texas, at the following location:

In the area of such Courthouse designated by the Franklin County Commissioners' Court as the area where foreclosure sales shall

take place, or, if no such area has been designated, then on the South steps to the Franklin County Courthouse in Mt. Vernon, Texas.

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. Such reporting or refiled 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 date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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 other 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property "acquires the Property "AS IS" without any expressed or implied warranties" (except as to the warranties of title from the grantor identified in the deed of trust described below). Any purchaser acquires the Property "at the purchaser's

own risk." Texas Property Code §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

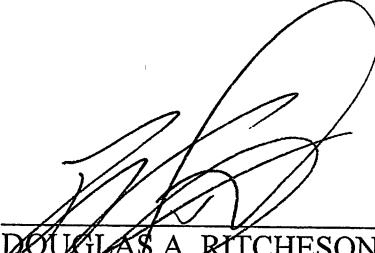
5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by James David Haley and Traci Haley. The deed of trust is dated July 20, 2015, and is recorded in the office of the County Clerk of Franklin County, Texas, in Volume 312, Page 398 of the Official Public Records of Franklin County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the July 20, 2015 promissory note in the original principal amount of \$113,000.00, executed by James David Haley and Traci Haley, and payable to the order of Alliance Bank; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). Alliance Bank is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Alliance Bank, Attention: Monica Ames, telephone (903) 885-2187.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked 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: May 8, 2020.



DOUGLAS A. RITCHESON,
Substitute Trustee
821 ESE Loop 323, Suite 530
Tyler, Texas 75701
Tel: (903) 535-2900
Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

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.

EXHIBIT "A"

All that certain lot, tract or parcel of land situated in Franklin County, Texas, a part of the Wm. H. Beavers Survey, A-69 and Being Lot 26 Cypress Springs Farms as shown by Plat of Record in Volume F, Page 211, Surveyor Records, Franklin County, Texas.

Additional Collateral:

All that certain lot, tract or parcel of land, being a part of the survey originally granted to Wm. S. Keith by Patent No. 457, Vol. 7, Abstract No. 270, situated in Franklin County, Texas, and more particularly described as follows: Being a part of that certain lot conveyed to Glendon Ross by M. L. Edwards, Jr. dated November 2, 1936, of record in Vol. 54, Page 243, Deed Records of Franklin County, Texas, beginning at the S.E. corner of said lot conveyed to Glendon Ross by M.L. Edwards, Jr.; thence North 205 feet to the N.E. corner of said lot; thence West with the NB Line of said Lot 101 feet, a stake for corner; thence in a southeasterly direction 180 feet to the NB Line of Highway No. 1 (now Highway 67) at a point of 90 feet West of the beginning point; thence East 90 feet to the place of beginning; containing 0.50 acres of land.

And being the same land described in a deed from Glendon Ross and wife to W.F. Blankinship, dated October 3, 1939, and of record in Vol. 51, Page 304, a Deed Record of Franklin County, Texas, to which reference is here made for all purposes.