Notice of Foreclosure Sale

Deed of Trust dated November 3, 2023 ("Deed of Trust"):

Dated: February 6, 2025

Grantor: SHANNON WHITNEY PARRIS-RIGAGLIA

Trustee: Brenda Louise Andrus

Lender: BRENDA LOUISE ANDRUS

Recorded in: Houston County Clerk of the real property records of Houston

County, Texas

Legal Description: See attached Exhibit A

Secures: Promissory Note ("Note") in the original principal amount of

\$50,000.00, executed by SHANNON WHITNEY PARRIS-

RIGAGLIA ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, March 4, 2025

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: East side of the Houston County Courthouse

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

If BRENDA LOUISE ANDRUS 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 BRENDA LOUISE ANDRUS. 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, 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.

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

Joe E. Gaffith, Jr.

514 East Houston Avenue CROCKETT, TX 75835

Telephone (936) 544-2065

EXHIBIT A

TRACT 1:

All of Lot No. Ninety-Three (93) of Block Twenty-Five (25) of the original Town of Crockett, a part of the Andrew E. Gossett Survey, A-423 in Houston County, Texas, as described by the official map or plat of said town, said lot fronting 55 feet along the South Side of Houston Avenue, by 100 feet in depth, along the west side of Second Street in said City. Being the same property described in a Deed from C.N. Sullivan, et ux, et al, to Arth ut Lee Dowell and wife, Glenda Dowell date July 12, 1973 recorded in Volume 515, Page 495 of the Deed Records of Houston County, Texas.

TRACT 2:

A part of Lot No. 94 in Block 25 according to the original plat of the City of Crockett and being the same property conveyed by N. P. McLendon to T. E. Callier by deed dated November 26, 1945, recorded in Volume 240, Page 127 of the Deed Records of Houston County, Texas and being described by metes and bounds as follows:

BEGINNING at the S E corner of said Lot No. 94;

THENCE in a westerly direction with 5 boundary line of said lot 50 feet to a stake for corner in said 5 boundary line of said lot, 5 feet from the South West corner of said Lot No. 94;

THENCE in a Northerly direction parallel with the W boundary line of said Lot No. 94, 110 feet to a stake for corner in the H boundary line of said Lot No. 94, 5 feet from the H W corner of said lot;

THENCE in an Easterly direction with the N boundary line of said Lot No. 94, 50 feet to the N E corner of said lot;

THENCH in a Southerly direction with the B boundary line of said Lot No. 94, 110 feet to the place of beginning being all of said Lot No. 94, except a strip thereof 100 feet long and 5 feet wide along the extreme west side of said lot.

FILED FOR RECORD TERRI MEADOWS - COUNTY CLERK HOUSTON COUNTY, TEXAS

INST NO: 20250474

FILED ON: FEBRUARY 7, 2025 AT 8:53am
THE INSTRUMENT CONTAINED 4 PAGES AT FILING

THE STATE OF TEXAS COUNTY OF HOUSTON

I, Terri Meadows, Clerk County Court in and for said county hereby do certify that the foregoing instrument was filed for record in my office on the 7th day of February 2025 at 8:53 AM and duly recorded on that date, in the Official Public Records of said county.

Instrument # 20250474, 4 Pages
Terri Meadows, County Clerk