

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S 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.

DEED OF TRUST INFORMATION:

Date: 02/24/2020
Grantor(s): KELSEY RAMIREZ AND ROBERT RAMIREZ, WIFE AND HUSBAND
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$88,369.00
Recording Information: Book 372 Page 511 Instrument 021680
Property County: San Saba
Property: (See Attached Exhibit "A")
Reported Address: 1804 W COMMERCE ST, SAN SABA, TX 76877

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 6th day of August, 2024
Time of Sale: 01:00 PM or within three hours thereafter.
Place of Sale: AT THE SOUTH STEPS OF THE COURTHOUSE in San Saba County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the San Saba County Commissioner's Court, at the area most recently designated by the San Saba County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured, and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Alexis Mendoza, Kevin Key, Jay Jacobs, Kim Anderson, Ron Anderson, T. Reynolds Rossington, Martha Rossington, Kristopher Holub, Aarti Patel, Amy Ortiz, Dylan Ruiz, Violet Nunez, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Alexis Mendoza, Kevin Key, Jay Jacobs, Kim Anderson, Ron Anderson, T. Reynolds Rossington, Martha Rossington, Kristopher Holub, Aarti Patel, Amy Ortiz, Dylan Ruiz, Violet Nunez, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Alexis Mendoza, Kevin Key, Jay Jacobs, Kim Anderson, Ron Anderson, T. Reynolds Rossington, Martha Rossington, Kristopher Holub, Aarti Patel, Amy Ortiz, Dylan Ruiz, Violet Nunez, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am KEVIN KEY whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 10/11/24 I filed and / or recorded this Notice of Foreclosure Sale at the office of the San Saba County Clerk and caused it to be posted at the location directed by the San Saba County Commissioners Court.

By: Kevin Key

Exhibit "A"

THE STATE OF TEXAS:
COUNTY OF SAN SABA:
CITY OF SAN SABA:

BEING 0.15 OF AN ACRE OF LAND, SITUATED IN THE CITY OF SAN SABA, SAN SABA COUNTY, TEXAS, OUT OF BLOCK 9, OF THE LAUREL HEIGHTS ADDITION TO THE CITY OF SAN SABA, TEXAS, AS SHOWN ON THE PLAT RECORDED IN VOLUME 110 AT PAGE 285, DEED RECORDS OF SAN SABA COUNTY, TEXAS, AND BEING ALL OF A 0.152 ACRE TRACT OF LAND THAT IS DESCRIBED IN A DEED FROM DALE ELLIS TO LINDA S. SPENCER, RECORDED IN VOLUME 284 AT PAGE 653, OFFICIAL PUBLIC RECORDS OF SAN SABA COUNTY, TEXAS, AND FURTHER DESCRIBED AS FOLLOWS:

BEGINNING, AT A 1/2 INCH IRON ROD FOUND IN THE NORTH LINE OF WEST COMMERCE STREET, AND BEING THE SOUTHWEST CORNER OF SAID 0.152 ACRE TRACT, AND BEING THE SOUTHEAST CORNER OF A 0.153 ACRE TRACT OF LAND THAT IS DESCRIBED IN A DEED TO LARRY DON SMITH, RECORDED IN VOLUME 323 AT PAGE 962, SAID OFFICIAL PUBLIC RECORDS, FROM WHICH A 1 INCH PIPE FOUND AT THE SOUTHWEST CORNER OF BLOCK 9 BEARS, S 88 DEGREES 30' 42" W 119.88 FEET, FOR THE SOUTHWEST CORNER OF THIS TRACT:

THENCE N 01 DEGREES 33' 34" W 110.00 FEET, TO THE NORTHWEST CORNER OF SAID 0.152 ACRE TRACT, AND THE NORTHEAST CORNER OF SAID 0.153 ACRE TRACT, AND BEING IN THE SOUTH LINE OF A 20 FOOT WIDE ALLEY, FROM WHICH A REFERENCE 1/4 INCH IRON ROD FOUND BEARS, N 35 DEGREES 25' 27" E 0.66 FEET, FOR THE NORTHWEST CORNER OF THIS TRACT,

THENCE N 88 DEGREES 26' 26" E 60.00 FEET, WITH THE SOUTH LINE OF SAID ALLEY, TO THE NORTHEAST CORNER OF SAID 0.152 ACRE TRACT, AND BEING THE NORTHWEST CORNER OF A TRACT OF LAND THAT IS DESCRIBED IN A DEED TO JOHN WHITNEY, RECORDED IN VOLUME 312 AT PAGE 831, SAID OFFICIAL PUBLIC RECORDS, FROM WHICH A REFERENCE 2 INCH PIPE POST BEARS N 04 DEGREES 40' 38" W 0.64 FEET, FOR THE NORTHEAST CORNER OF THIS TRACT,

THENCE S 01 DEGREES 33' 34" E 110.00 FEET, TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID 0.152 ACRE TRACT, THE SOUTHWEST CORNER OF SAID WHITNEY TRACT, AND IN THE NORTH LINE OF WEST COMMERCE STREET, FOR THE SOUTHEAST CORNER OF THIS TRACT,

THENCE, S 88 DEGREES 25' 26" W 60.00 FEET, WITH THE NORTH LINE OF WEST COMMERCE STREET, TO THE POINT OF BEGINNING AND CONTAINING 0.15 OF AN ACRE OF LAND.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

FILED FOR RECORD
10th day of Oct 2024
at 11:30 o'clock A. M.
Kevin Key
Clerk County Court, San Saba, Texas

By _____ Deputy