Notice of Confidentiality Rights: If you are a natural person, you may remove or strike any or all of the following information from any instrument that transfers an interest in real property before it is filed for record in the public records: your Social Security number or your driver's license number.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: October 6, 2020

NOTE: Real Estate Lien Note described as follows:

Date: April 27, 2018 Maker: Theresa Garoni Payee: Genieva Perez

Original Principal Amount: \$65,000.00

DEED OF TRUST: Deed of Trust described as follows:

Date: April 27, 2018 Grantor: Genieva Perez Trustee: Robert C. Lassman Beneficiary: Theresa Garoni

Recorded: In Volume 610, Page 270-273 as Document No. 121411 in the Real Property Records of

DeWitt County, Texas
LENDER: Theresa Garoni
BORROWER: Genieva Perez

PROPERTY: The real property described as follows:

All of Lots Nos. One (1) and Four (4) in Block No. One (1) of VICTORY ADDITION to the City of Cuero, in DeWitt County, Texas, together with all improvements thereon situated, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, known as 501 McArthur Street, Cuero, Texas 77954, as described in the Deed of Trust.

SUBSTITUTE TRUSTEE: Raymond H. Reese

Substitute Trustee's Mailing Address:

P.O. Box 841

108 N. Esplanade Street

Cuero, Texas 77954

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

November 3, 2020, the first Tuesday of the month, to commence at 10:00, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

307 N. Gonzales Street, Cuero, DeWitt County, Texas 77954.

NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

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RECITALS

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and Texas Business and Commerce Code section 9.604(a).

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

EXECUTED as of October 6, 2020.

RAYMOND H. REESE

SBN: 16710250

DIETZE & REESE, LLP

Attorneys and Counselors at Law

108 North Esplanade

P.O. Box 841

Cuero, Texas 77954

Telephone: (361) 275-5701 Facsimile: (361) 275-2118 RHR@dietze-reese.com

Substitute Trustee

After recording, please return original to:

DIETZE & REESE, LLP Attorneys and Counselors at Law 108 North Esplanade P.O. Box 841 Cuero, Texas 77954