

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as follows:

All property (real, personal or otherwise) described in the deed of trust (as hereinafter defined as the "Deed of Trust"), together with the rights, appurtenances and improvements thereto, including, but not limited to, the real property described on Exhibit A attached hereto and made a part hereof. In the event any property encumbered by the Deed of Trust has been released by Lender (or its predecessor in interest, as applicable), then said released property shall be excluded from the property sold at foreclosure.

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

Date: **Tuesday, May 7, 2024.**

Time: The sale shall begin no earlier than **1:00 p.m.** or no later than three hours thereafter. The sale shall be completed by no later than **4:00 p.m.**

Place: **The sale will take place at the Bandera County Courthouse at the place designated by the Bandera County Commissioner's Court.**

The Deed of Trust permits the Lender (as hereinafter defined) 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 and/or Texas Business and Commerce Code. Such reposting or refiled may be after the date originally scheduled for this sale.

3. 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 Lender to have the bid credited 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 day the property is sold.

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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. Type of Sale. The sale is a non-judicial foreclosure sale being conducted pursuant to the power of sale granted by that certain Deed of Trust (the "Deed of Trust") recorded under Instrument No. 236417, Book 1172, Page 609 in the Real Property Records of Bandera County, Texas, and executed by Matthew Jordan Grant and Jeannette Grant (whether one or more, the "Grantor"), for the benefit of 21<sup>st</sup> Mortgage Corporation ("Lender"), covering the property described above.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Indebtedness") including but not limited to the unpaid principal and interest owing on: that certain Consumer Loan Note, Security Agreement and Disclosure Statement (the "Note") dated on or about April 22, 2020, executed by the Grantor and payable to the order of Lender, and all renewals, modifications and extensions of the Note. Lender is the current owner and/or holder of the Note and the Indebtedness and is the beneficiary under the Deed of Trust.

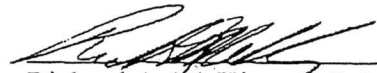
Questions concerning the sale may be directed to the undersigned or to the Lender:

21st Mortgage Corporation  
620 Market Street One Center Square  
Knoxville, TN 37902  
Phone: 800-955-0021  
Fax: 866-231-4851

6. Default and Request To Act. Default has occurred under the Deed of Trust, and Lender has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale Lender may appoint another person as substitute trustee to conduct the sale.

7. Armed Forces Notice. 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: April 10, 2024.

  
Richard A. McKinney, Substitute Trustee  
Higier Allen & Lautin, P.C.  
The Tower at Cityplace  
2711 N. Haskell Ave., Suite 2400  
Dallas, Texas 75204  
Telephone: (972) 716-1888  
Fax: (972) 716-1899

\*\*\*PLEASE FAX ALL COMMUNICATIONS REGARDING THIS MATTER TO THE  
SUBSTITUTE TRUSTEE AT 972-716-1899 (FAX), NOTE THE SUBSTITUTE  
TRUSTEE'S NAME ON YOUR COVER SHEET AND CONTACT THE SUBSTITUTE  
TRUSTEE AT 972-716-1888 (PHONE) TO CONFIRM RECEIPT. PLEASE ASSUME  
YOUR FAX HAS NOT BEEN RECEIVED UNTIL YOU VERBALLY CONFIRM  
RECEIPT THEREOF WITH OUR OFFICE. THANKS IN ADVANCE FOR YOUR  
COOPERATION.\*\*\*

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File No. 1909.561

EXHIBIT A

PROPERTY DESCRIPTION

[FOLLOWS THIS COVER PAGE]



DEED 1002, 1003, 1004

METES AND BOUNDS

Being 5.000 acres of land, more or less, being a portion out of Tract 14 of Lake Country Subdivision, situated in the Lake Hills, Bandera County, Texas, being that same property described in a Special Warranty Deed with Vendor's Lien recorded in Volume 1005, Page 600, Official Public Records, Bandera County, Texas, TOGETHER WITH, a proposed variable width ingress/egress easement, said 5.000 acres and proposed ingress/egress easement being more particularly described by metes and bounds as follows:

COMMENCING at a 1/2 inch iron rod found (monument of record dignity) for the most westerly corner of the remainder of said Tract 14, same being the northeast corner of Tract 15 of said Lake Country Subdivision and on the South Right-of-Way line of Lakeview Drive and the POINT OF BEGINNING;

THENCE along the East line of the remainder of said Tract 14 and the West line of said Tract 15, South 03 degrees 38 minutes 25 seconds West (called South 04 degrees 27 minutes 00 seconds West), a distance of 48.08 feet to a 1/2 inch iron rod set for the northwest corner of this 5.000 acres and the POINT OF BEGINNING;

THENCE along the lines common to this 5.000 acres and the remainder of said Tract 14 the following courses and distances:

South 89 degrees 59 minutes 42 seconds East, at a distance of 116.75 feet pass a 1/2 inch iron rod set for an angle corner of said easement, at a distance of 245.48 feet pass a 1/2 inch iron rod set for the southeast corner of said easement, and continuing in all for a total distance of 466.51 feet to a 1/2 inch iron rod set for the northeast corner of this 5.000 acres;

South 02 degrees 30 minutes 51 seconds East, a distance of 236.06 feet to a 1/2 inch iron rod set for an angle corner;

South 44 degrees 21 minutes 34 seconds West, a distance of 111.14 feet to a 1/2 inch iron rod set for an angle corner;

South 44 degrees 18 minutes 34 seconds West, a distance of 297.62 feet to a 1/2 inch iron rod set capped WALS for the southeast corner of this 5.000 acres

North 89 degrees 59 minutes 42 seconds West, a distance of 224.87 feet to a 1/2 inch iron rod set capped WALS for the southwest corner of said 5.000 acres and on the East line of said Tract 15;

THENCE along the line common to this 5.000 acres and said Tract 15, North 03 degrees 38 minutes 25 seconds East (called North 04 degrees 27 minutes 00 seconds East), a distance of 529.35 feet to the POINT OF BEGINNING, and containing 5.000 acres of land, more or less.

PROPOSED VARIABLE WIDTH INGRESS/EGRESS EASEMENT

Being a proposed variable width Ingress/Egress Easement, 0.063 acres, out of Tract 14 of Lake Country Subdivision, situated in the Lake Hills, Bandera County, Texas, being that same property described in a Special Warranty Deed with Vendor's Lien recorded in Volume 1005, Page 600, Official Public Records, Bandera County, Texas, said 0.063 acres being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod set for the lower northwest corner of this 0.063 acres, same being on the southeast Right-of-Way of Lakeview Drive and an interior line of the remainder of said Tract 14, same also being the POINT OF BEGINNING and on a curve to the left;

THENCE along the Right-of-Way of said Lakeview Drive and said curve to the left with a radius of 50.00 feet, an arc length of 24.38 feet, a chord length of 24.14 feet; a chord bearing of North 36 degrees 29 minutes 39 seconds East, and a delta angle of 27 degrees 56 minutes 05 seconds to a 1/2 inch iron rod set for the upper northwest corner of this 0.063 acres;

THENCE over and across the remainder of said Tract 14 the following courses and distances:

South 47 degrees 24 minutes 04 seconds East, a distance of 47.57 feet to a 1/2 inch iron rod set for an interior corner of this 0.063 acres;

South 78 degrees 37 minutes 40 seconds East, a distance of 121.77 feet to a 1/2 inch iron rod set for the southeast corner of this 0.063 acres; same being on the North line of said 5.000 acres;

THENCE along the line common to this 0.063 acres and said 5.000 acres, North 89 degrees 59 minutes 42 seconds West, a distance of 128.73 feet to a 1/2 inch iron rod set for an angle corner of this 0.063 acres;

THENCE over and across the remainder of said Tract 14, North 47 degrees 24 minutes 04 seconds West, a distance of 54.36 feet to the POINT OF BEGINNING; and containing 0.063 acres of land, more or less.

STATE OF TEXAS  
COUNTY OF BANDERA  
I, \_\_\_\_\_, County Clerk of Bandera County, Texas, do hereby certify that the foregoing is a true and correct copy of the original record as the same appears in the public records of this county.

Return to  
Independence Title  
4917 FM 3009, Ste. 100  
P.O. Box 12, TX 78154