

**NOTICE OF FORECLOSURE SALE**

VERNE SMITH  
CO. CLERK MARION CO  
BY A. SIBERT  
DEPUTY

Notice is hereby given of a public nonjudicial foreclosure sale.

The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power ~~to~~ of the DEED OF TRUST ("Deed of Trust"):

Dated: May 16, 2014  
Grantors: John E. French and wife, Gloria M. French  
Original Trustee: Dan M. Caldwell  
Lender: Citizens Bank & Trust Company of Vivian, Louisiana  
Recorded in: Vol. 885, Page 227 of the real property records of Marion County,  
Texas

Legal Description: 940 FM 727, Jefferson, Texas 75657, and as further described: (Including any improvements): All that certain 3.844 acre tract of land in the Lewis Needham Survey, A-301, in Marion County, Texas. Being all of that same tract of land conveyed to John E. French et ux. by Warranty Deed with Vendor's Lien recorded in Vol. 448, Page 102 and all of that 1 acre tract of land conveyed to John E. French et ux. by Warranty Deed recorded in Vol. 517, Page 268; all of the Deed Records of Marion County, Texas, said 3.844 acre tract of land is more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" rebar set in the West line of F. M. Rd. No. 727 for the East Southeast corner of Tract 1, an 8.96 acre tract of land conveyed to George F. Roberts et ux, by Warranty Deed recorded in Vol. 612, Page 492, the Northeast corner of the tract in 448/102 and this described tract, from which a 3/8" rebar found for reference bears S 88 degrees 19' 02" E, 2.58'; THENCE: S 00 degrees, 54' 43" W (Bearing Basis GPS Data), 207.06' along said West line to a 1/2" rebar set for the Northeast corner of a 1 acre tract of land conveyed to the First Pentecostal Church by Correction Warranty Deed recorded in Vol. 173, Page 60, the East Southeast corner of the tract in 448/102 and of this described tract;  
THENCE: N 88 degrees 37' 04" W, 208.28' along a line to a 3/8" rebar found for the Northwest corner of said 1 acre tract, an interior corner of the tract in 448/160 and of this described tract,  
THENCE: S 00 degrees 53' 52" W, 208.56' along a line to a 5/8" iron rod found in a fence, the North line of a 5 acre tract of land conveyed to Cher R. Branch by Warranty Deed recorded in Vol. 770, Page 908, for the Southwest corner of said 1 acre tract, the South Southeast corner of the tract in 448/102 and of this described tract;

THENCE: N 88 degrees 33' 19" W, 191.86' along a fence to a 3/8" rebar found for the Southwest corner of the tract in 448/102, the Southeast corner of said 1 acre tract in 517/268;

THENCE: N 88 degrees 34' 27" W, 113.07' along a fence to a 5/8" iron rod found for the South Southeast corner of said Roberts tract, the Southwest corner of said 1 acre tract and of this described tract, from which a sucker rod found for reference bears N 24 degrees 36' 41" E, 0.96';

THENCE: N 00 degrees 34' 47" E, 355.62' along a fence to a 5/8" iron rod found for an ell corner of said Roberts tract, the West Northwest corner of said 1 acre tract and of this described tract, from which a sucker rod found for reference bears N 14 degrees 03' 42" E, 4.47';

THENCE: N 88 degrees 48' 13" E, 51.35' along a fence to a 5/8" iron rod found for an interior corner of said Roberts tract, of said 1 acre tract and of this described tract, from which a sucker rod found for reference bears N 82 degrees 17' 07" E, 0.50';

THENCE: N 00 degrees 34' 47" E, 60.00' along a fence to a 1/2" rebar set near the edge of a pond, for an ell of said Roberts tract, the North Northwest corner of said 1 acre tract and of this described tract;

THENCE: S 86 degrees 27' 42" E, 61.21' along a fence to a 3/8" rebar found for the Northeast corner of said 1 acre tract the Northwest corner of the tract on 448/102;

THENCE: S 88 degrees 34' 42" E, 403.11' along a fence to the POINT OF BEGINNING, containing 3.844 acres of land, more or less.  
("Property")

Secures: Promissory Note ("Note") in the original principal amount of \$105,845.71, executed by John E. French and Gloria M. French ("Borrowers") and payable to the order of Lender, and modified and extended by that Modification and Extension Agreement recorded in Vol. 985, Page 519 of the records of Marion County, Texas.

Substitute Trustee: Ronald L. Yanich

Substitute Trustee's Address: 6330 Youree Drive, Shreveport, Louisiana 71105 (physical)  
P. O. Box 52509, Shreveport, Louisiana 71135 (mail)

**Foreclosure Sale:**

Date: Tuesday, February 7, 2022

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:

Place designated outside the courthouse, located at 102 W. Austin, Jefferson, Texas 75657, being near the water fountain next to the sheriff's office

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 Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

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, Lender, 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 Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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 Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refilled 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 Lender. Prospective bidders are strongly urged to examine the applicable property records to determine nature and extent of such matter, 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 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.

December 15, 2022

Ronald L. Yanich  
Ronald L. Yanich  
Substitute Trustee

STATE OF LOUISIANA

PARISH OF CADDO

Before me, the undersigned notary public, on this day personally appeared Ronald L. Yanich, who declared that he is the Substitute Trustee and that he has issued this Notice of Foreclosure Sale.

Ronald L. Yanich  
Ronald L. Yanich  
Substitute Trustee

SWORN TO AND SUBSCRIBED before me, Notary Public, on this the 16 day of December, 2022.


Stephen P. Fuller  
Notary Public, State of Louisiana  
Stephen P. Fuller #0206632

AFTER RECORDING, PLEASE RETURN TO:

Scott R. Wolf  
Blanchard, Walker, O'Quin & Roberts  
P. O. Drawer 1126  
Shreveport, LA 71163-1126

This is to certify that I did, on the 27<sup>TH</sup> day of DECEMBER, 2022, at 1:00 o'clock, P.M., post a copy of the Notice of Foreclosure Sale, at the Courthouse door in Marion County, Texas, at the instance and request of the Substitute Trustee named therein.

VICKIE SMITH  
Marion County Clerk

By:   
Deputy Clerk