

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
AND NOTICE OF FORECLOSURE SALE BY SUBSTITUTE TRUSTEE**

**DEED OF TRUST:**

Date: June 3, 2015

Grantor: TOMMY L. TURNEY, JR. and CARRIE L. TURNEY

Lender: KEYSTONE BANK, N. A., formerly known as BALLINGER NATIONAL BANK  
900 Hutchins Ave.  
Ballinger, Texas 76821

Trustee: DAVID SPRINGER  
900 Hutchins Ave.  
Ballinger, Texas 76821

Substitute Trustee: RYAN PASKE  
900 Hutchins Ave.  
Ballinger, Texas 76821

Recorded in: Volume 411, Page 526, Official Public Records, Runnels County, Texas

**PROPERTY:** All of the North One-half (N. 1/2) of all of the West One-half (W. 1/2) of Block Thirty Eight (38), of the WEST END ADDITION of the town of Ballinger, Runnels County, Texas, as same appears on the map or the plan of said Addition now of record in the Office of the County Clerk of said County.

**NOTE SECURED BY DEED OF TRUST:**

Date: October 2, 2018

Original Principal Amount: \$10,974.86

Borrower: TOMMY L. TURNEY, JR. and CARRIE L. TURNEY

Holder: KEYSTONE BANK, N. A.

POSTED June 12, 2020  
At 11:50 o'clock A.M  
Julia Miller  
County Clerk, Runnels County, Texas  
By Nancy Evans Deputy

**FORECLOSURE SALE:**

- Date: July 7, 2020
- 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: The sale of the Property will be conducted at the Runnels County Courthouse in Ballinger, Runnels County, Texas, at the location officially designated by the Runnels County Commissioners' Court for foreclosure sales.
- 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.

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.

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 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. The sale shall not cover any part of the Property that has been released of public record from the lien of the Deed of Trust by Lender. 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 express or implied warranties, except as to the warranties of title (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 State. 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 note of the active duty military service to the sender of this notice immediately.**

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE 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.**

EXECUTED on June 11, 2020.

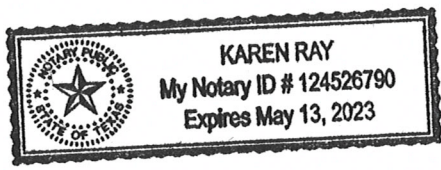


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VELMA G. ANDERSON, State Bar No. 07739400  
Attorney for the Mortgagee (Lender)

BAKER & ROBERTSON  
171 Benney Lane  
Building II, Suite 100  
Dripping Springs, Texas 78620  
(512) 894-0890

STATE OF TEXAS                   §  
  §  
COUNTY OF HAYS               §

This instrument was acknowledged before me this 11<sup>th</sup> day of June, 2020 by VELMA G. ANDERSON, in the capacity therein stated.



Karen Ray  
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Notary Public, State of Texas