

**POSTED**  
CR 11/16/2022  
10:50 am.

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, that certain Deed of Trust (the "Deed of Trust"), dated October 28, 2015 from Nicholas Anthony Ruiz and Crystal Hernandez ("Borrower"), as Grantor to Ryan Coggin, Trustee, filed for record in Real Property Records of Nolan County, Texas on November 16<sup>th</sup>, 2015 as Instrument Number 15-19370 in Vol: 1355 Pg: 59-63, more particularly described therein, which serves as security for a \$33,300.00 promissory note described therein (the "Note") executed by Borrower and payable to the order of HB EQUITY, LLC and subsequently assigned to Homestead Opportunity Fund, LP on November 20, 2015 by Assignment of Mortgage, filed for record in Real Property Records of Nolan County, Texas on November 30, 2015 as Instrument Number 15-19490 in Vol: 1357 Pg: 0203.

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of the said original Trustee, upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, Homestead Opportunity Fund, LP, the Owner and Holder of the Promissory Note has requested the undersigned to sell the real property described in the Deed of Trust to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, October 4, 2022 beginning at 11:00 o'clock am, or not later than 2:00 o'clock pm, the Trustee or Substitute Trustee, will sell the following described real property, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, if any, at the Courthouse of Nolan County, Texas, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where non-judicial foreclosure sales of real property are customarily and regularly held in Nolan County, Texas, which real property is described as follows:

Legal Description: Lots 1,2,3, and 4, Block 60, Highland Addition to the City of Sweetwater, Nolan County, Texas.

Together with all improvements on the property; all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property, if any described in and secured by the Deed of Trust.

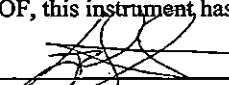
Property Address: 907 W. Oklahoma, Sweetwater, Nolan Co., TX. 79556

The property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH THE RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

- 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.

IN WITNESS HEREOF, this instrument has been executed to be effective August 22, 2022

Substitute Trustee,   
Eric Jancovech, 3810 Medical Pkwy., Ste 134, Austin, TX 78756

RECEIVED  
SEP 06 2022  
Nolan County Clerk