

## NOTICE OF FORECLOSURE SALE

1. **Property to Be Sold.** The property to be sold is described as follows (the "Property"):

Lots Nos. Fourteen (14), Fifteen (15), Sixteen (16) and Seventeen (17), Block No. One (1), WEST TERRACE ACRES SUBDIVISION, Unit One (1), Aransas County, Texas, according to the plat thereof recorded in Volume 2, Page 66, Plat Records of Aransas County, Texas, together with all improvements, fixtures, and appurtenances thereto.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the deed of trust ("Deed of Trust") executed by Lawrence Taylor and Dorothy Taylor, dated March 10, 2006, recorded at Clerk's File No. 281088 of the Official Public Records of Aransas County, Texas, securing a promissory note ("Note") payable to American Bank, N.A. and other indebtedness described therein.

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

Date: September 1, 2015

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

Place: Aransas County Courthouse in Rockport, Texas, at the following location: **front steps to east lobby entrance of courthouse.**

The Deed of Trust permits the beneficiary 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. The reposting or refiled may be after the date originally scheduled for this sale.

4. **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 beneficiary thereunder to have the bid credited to the Note 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 within one hour of the acceptance of the bid by the trustee or substitute trustee.

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 ad valorem taxes related to the Property and 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. 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 in "as is, where is" condition, 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 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. **Type of Sale.** The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, American Bank, N.A., P.O. Box 6469, Corpus Christi, Nueces County, Texas 78466-6469, (361) 992-9900.

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

7. **Partial Foreclosure.** Pursuant to the Deed of Trust, the beneficiary has the right to direct the trustee to sell the Property in one or more parcels and/or to sell all or only part of the Property.

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.

Dated: August 11, 2015.

/s/ Douglas Bircher, Substitute Trustee  
1001 Third St., Suite 1  
Corpus Christi, Texas 78404  
(361) 884-4981  
(361) 884-1286 (fax)

**FILED**  
AT 11:09 AM.

**AUG 11 2015**

**VALERIE K. AMASON**  
COUNTY CLERK, ARANSAS CO., TEXAS