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**VANESSA JAMES, County Clerk
JACK COUNTY, TEXAS**

BY _____ DEPUTY

Notice of Foreclosure Sale

November 7, 2023

Deed of Trust ("Deed of Trust"):

Dated: March 15, 2011

Grantor: Bradley J. Humphries and Kathy D. Humphries

Trustee: Mark L. Jones

Lender: First Financial Bank, N.A.

Recorded in: Book 0857/Page 0761 of the real property records of Jack County, Texas

Legal Description: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described in the attached Exhibit A, and all rights and appurtenances thereto

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$875,000.00, executed by Bradley J. Humphries and Kathy D. Humphries ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Modifications and Renewals: Change in Terms Agreement dated March 18, 2015 (as used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as so modified, renewed, and/or extended)

Original Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described in the attached Exhibit A, and all rights and appurtenances thereto

Released Property: The real property described in the attached Exhibit B

Property: The Original Property, save and except the Released Property

Foreclosure Sale:

Date: Tuesday, December 5, 2023

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: At the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien:

At the front foyer and front steps of the Jack County Courthouse located at 100 N. Main, Jacksboro, Texas 76458 or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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 First Financial Bank, N.A.'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, First Financial Bank, N.A., 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 First Financial Bank, N.A.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with First Financial Bank, N.A.'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 First Financial Bank, N.A. 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. 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 First Financial Bank, N.A.. 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 expressed or implied warranties, except as to the warranties (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 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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) 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.



H. Berry White, IV and/or Brad Mumaw
1602 Halsell Street
Bridgeport, Texas 76426
Telephone (940) 647-0000
Telecopier (888) 396-6271

"EXHIBIT A"

FIRST TRACT:

All that certain 337.79 acre tract or parcel of land being situated in the J. J. Miller Survey, Abstract 2210 (Vol. A-3, Pg. 103 - Patent Records), the J. J. Miller Survey, Abstract 2211, the J. C. Lindsey Survey, Abstract 2162 and the B. S. & F. Survey, Abstract 88 (Vol. A-2, Pg. 240 - Patent Records), in Jack County, Texas and being part of a called 759.4 acres tract described in a Warranty Deed to Roger G. Hicks, as recorded in Vol. 438, Pg. 651 of the Deed Records of said county and said 337.79 acre tract being described by metes and bounds, as follows:

BEGINNING at a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", found at the most southern northwest corner of a called 88.07 acres tract recorded in Bk. 0854, Pg. 0297 of the Official Public Records of said county, for the most northern northeast corner described herein

(NOTE: BEARINGS ARE BASED ON U. S. STATE PLANE NAD 1983 COORDINATES, TEXAS NORTH CENTRAL ZONE - 4202);

THENCE South 00°04'15" West, generally along a fence and along a west line of said 88.07 acres tract, at 13.21 feet passing a 4 inch pipe fence corner, continuing in all, a total distance of 845.74 feet to an 8 inch wood fence corner found for the southwest corner of said 88.07 acres tract and the most western northwest corner of a called 39 acres tract recorded in Vol. 390, Pg. 924 of said Deed Records;

THENCE South 02°00'21" West, generally along a fence and along a west line of said tract, a distance of 885.10 feet to a 12 inch cedar fence corner found for the southwest corner of said 39 acres tract and an inner "L" corner described herein;

THENCE South 89°06'26" East, generally along a fence and along the south line of said 39 acres tract, a distance of 1,011.51 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set on the west right of way line of F. M. Highway 4, for the most southern northeast corner described herein, said right of way line being in a curve to the left, which has a radius of 1,185.92 feet and a long chord that bears South 10°08'38" West, for 569.00 feet;

THENCE Southwesterly, along said right of way line and said curve, and arc distance of 574.60 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210" set;

THENCE South 03°44'12" East, continuing along said right of way line, a distance of 645.33 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set;

THENCE South 00°23'12" East, continuing along said right of way line, a distance of 318.56 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set;

THENCE South 01°03'12" East, continuing along said right of way line, a distance of 125.80 feet to the top of a bent ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set on the approximate line dividing said Miller Survey, Abstract 2211 and the B. S. & F. Survey, Abstract 87 (Vol. A-3, Pg. 310 - Patent Records), for the northeast corner of Exhibit B, First Tract, a called 824.87 acres tract recorded in Vol. 624, Pg. 501 of said Deed of Records and the southeast corner described herein;

THENCE South 89°46'58" West, generally along a fence and said survey line and the north line of said First tract, a distance of 4,779.78 feet to a 60d nail found for the approximate southwest corner of said Abstract 2162 and the approximate northwest corner of said Abstract 87, an "L" corner in said First Tract and the most southern southwest corner described herein;

THENCE South 00°02'29" East, along an east line of said First Tract and the approximate line dividing said Abstract 87 and said Abstract 88, a distance of 394.43 feet to a 60d nail found for the most western northeast corner of said First Tract;

THENCE South 84°09'26" West, leaving said dividing line, a distance of 265.72 feet to a 60d nail found for the northwest corner of said First Tract and the most western southwest corner described herein;

THENCE North 00°02'47" West, a distance of 681.13 feet to an 8 inch cedar fence corner found for the most southern northwest corner described herein, on the approximate line dividing said Abstract 88 and the J. J. Miller Survey, Abstract 2209;

THENCE South 88°56'51" East, along said dividing line, a distance of 270.56 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", found in a pile of stone, for the southeast corner of said Abstract 2209;

THENCE North 04°20'11" East, along the line dividing said Abstract 2209, Abstract 2162 and Abstract 2210, a distance of 2,457.71 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", found in a pile of stone, for the northwest corner of said Abstract 2210, the southwest corner of the W. M. Rogers Survey, Abstract 1310 (Vol. A-1, Pg. 441 - Patent Records), and the southeast corner of the J. L. Johnson Survey, Abstract 2434 (Vol. A-3, Pg. 100 - Patent Records);

THENCE South 88°43'23" East, along the line dividing said Abstract 2210 and said Abstract 1310, a distance of 3,663.25 feet to the POINT OF BEGINNING and containing 337.79 acres of land.

SECOND TRACT:

All that certain 466.50 acre tract or parcel of land being situated in the W. M. Rogers Survey, Abstract 1310 (Vol. A-1, Pg. 441 - Patent Records), the J. J. Miller Survey, Abstract 2209, (Vol. A-3, Pg. 41 - Patent Records), the J. L. Johnson Survey, Abstract 2434 (Vol. A-3, Pg. 100 - Patent

Records), the J. R. Worrall Survey, Abstract 911 (Vol. A-1, Pg. 292 - Patent Records), and the D. A. Massengale Survey, Abstract 2208 (Vol. A-3, Pg. 85 - Patent Records), in Jack County, Texas and being all of the land conveyed in a Special Warranty Deed to Brad Humphries and wife, Darlene Humphries, as recorded in Bk. 0808, Pg. 0210 of the Official Public Records of said county and a called 160 acre tract conveyed in a Warranty Deed to Brad Humphries and wife, Darlene Humphries, as recorded in Bk. 0782, Pg. 0410 of said Official Public Records and said 466.50 acre tract being described by metes and bounds, as follows:

BEGINNING at a ½ inch iron rod found at the southeast corner of a called 116.43 acres tract recorded in Bk. 0798, Pg. 0829 of said Official Public Records, on the occupied north line of the B. S. & F. Survey, Abstract 88 (Vol. A-2, Pg. 240 - Patent Records) and the occupied north line of a called 520.35 acres tract recorded in Vol. 161, Pg. 570 of the Deed Records of said county, for the southwest corner described herein (NOTE: BEARINGS ARE BASED ON U. S. STATE PLANE NAD 1983 COORDINATES, TEXAS NORTH CENTRAL ZONE - 4202);

THENCE North 03°25'09" East, leaving said north lines and along the east line of said 116.43 acres tract, a distance of 2,473.64 feet (116.43 acres tract Deed - 2,473.85 feet) to a 4 inch pipe fence corner found for the northeast corner of said 116.43 acres tract, on a south line of Eason Road and the most southern northwest corner herein;

THENCE along the south and east lines of said Eason Road the following call:

- North 78°17'17" East, a distance of 100.22 feet to a ½ inch rod with a yellow plastic cap stamped "RPLS 5210", set;
- North 62°53'18" East, a distance of 94.70 feet to a ½ inch rod with a yellow plastic cap stamped "RPLS 5210", set;
- North 52°52'48" East, a distance of 94.27 feet to a ½ inch rod with a yellow plastic cap stamped "RPLS 5210", set;
- North 39°08'48" East, a distance of 94.36 feet to a ½ inch rod with a yellow plastic cap stamped "RPLS 5210", set;
- North 17°50'41" East, a distance of 97.16 feet to a ½ inch rod with a yellow plastic cap stamped "RPLS 5210", set;
- North 01°42'21" East, a distance of 2,217.68 feet to a ½ inch rod with a yellow plastic cap stamped "RPLS 5210", set;
- North 39°42'00" East, a distance of 86.84 feet to a ½ inch rod with a yellow plastic cap stamped "RPLS 5210", set;
- South 89°58'02" East, a distance of 2,242.44 feet to a ½ inch rod with a yellow plastic cap stamped "RPLS 5210", set;
- South 39°20'29" East, a distance of 106.22 feet to a ½ inch rod with a yellow plastic cap stamped "RPLS 5210", set;

THENCE South 01°00'29" West, along a west line of said Eason Rd., a distance of 578.38 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set;

THENCE South 89°43'32" East, along a south line of said Eason Rd., at 23.07 feet passing the west line of said Worrall Survey, from which an iron rod with a cap stamped "RPLS 5210", found for the southwest corner of said Worrall Survey bears South 01°04'34" East, a distance of 7.08 feet, continuing in all, a total distance of 2,705.42 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set;

THENCE South 53°46'21" East, a distance of 38.81 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set;

THENCE South 06°45'45" East, along another west line of said Eason Rd., a distance of 329.47 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set;

THENCE North 89°20'28" East, along another south line of said Eason Rd., a distance of 1,066.57 feet to a 4 inch pipe fence corner found for the most eastern northeast corner herein and an occupied northwest corner of a remainder of a called 759.4 acres tract recorded in Vol. 438, Pg. 651 of said Deed Records, from which a ½ inch iron rod found in Eason Rd., at the occupied northwest corner of the M. Tipton Survey, Abstract 2093 (Vol. A-2, Pg. 313 - Patent Records), on the occupied south line of the B. B. B. & C. RR. Co. Survey, Abstract 103 (Vol. A-2, Pg. 291 - Patent Records), bears North 00°17'16" East, a distance of 25.02 feet;

THENCE South 00°17'16" West, leaving said Eason Rd. and along the line dividing said Tipton Survey and said Rogers Survey and the west line of said remainder, a distance of 1,711.92 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set in a pile of stone, found for the southwest corner of said Tipton Survey and the southeast corner of said Rogers Survey;

THENCE North $88^{\circ}43'22''$ West, along the north line of said Miller Survey, Abstract 2210 and the south line of said Rogers Survey, at 198.45 feet a 4 inch pipe fence corner found at the occupied northeast corner of the J. J. Miller Survey, Abstract 2210 and the occupied northwest corner of the J. C. Collier Survey, Abstract 2457 bears South $01^{\circ}16'38''$ West, a distance of 13.2 feet, continuing in all, a total distance of 3,861.72 feet to a $\frac{1}{2}$ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set in a pile of stone, found for the most eastern northeast corner of the Miller Survey, Abstract 2209, the southeast corner of said Johnson Survey, the northwest corner of said Abstract 2210 and the southwest corner of said Rogers Survey;

THENCE South $04^{\circ}20'11''$ West, along the line dividing said Miller Surveys and the west line of a called 160 acres tract recorded in Vol. 61, Pg. 429 of said Deed Records and the west line of the J. C. Lindsey Survey, Abstract 2162, a distance of 2,457.71 feet to a $\frac{1}{2}$ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set in a pile of stone, found for the southeast corner of said Abstract 2209;

THENCE North, $88^{\circ}56'51''$ West, along the occupied south line of said Miller Survey and the occupied north line of said B. S. & F. Survey, a distance of 2,703.96 feet to the POINT OF BEGINNING and containing 466.50 acres of land.

"EXHIBIT B"

Tract One described in the Deed of Trust as follows:

All that certain 337.79 acre tract or parcel of land being situated in the J. J. Miller Survey, Abstract 2210 (Vol. A-3, Pg. 103 - Patent Records), the J. J. Miller Survey, Abstract 2211, the J. C. Lindsey Survey, Abstract 2162 and the B. S. & F. Survey, Abstract 88 (Vol. A-2, Pg. 240 - Patent Records), in Jack County, Texas and being part of a called 759.4 acres tract described in a Warranty Deed to Roger G. Hicks, as recorded in Vol. 438, Pg. 651 of the Deed Records of said county and said 337.79 acre tract being described by metes and bounds, as follows:

BEGINNING at a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", found at the most southern northwest corner of a called 88.07 acres tract recorded in Bk. 0854, Pg. 0297 of the Official Public Records of said county, for the most northern northeast corner described herein (NOTE: BEARINGS ARE BASED ON U. S. STATE PLANE NAD 1983 COORDINATES, TEXAS NORTH CENTRAL ZONE - 4202);

THENCE South 00°04'15" West, generally along a fence and along a west line of said 88.07 acres tract, at 13.21 feet passing a 4 inch pipe fence corner, continuing in all, a total distance of 845.74 feet to an 8 inch wood fence corner found for the southwest corner of said 88.07 acres tract and the most western northwest corner of a called 39 acres tract recorded in Vol. 390, Pg. 924 of said Deed Records;

THENCE South 02°00'21" West, generally along a fence and along a west line of said tract, a distance of 885.10 feet to a 12 inch cedar fence corner found for the southwest corner of said 39 acres tract and an inner "L" corner described herein;

THENCE South 89°06'26" East, generally along a fence and along the south line of said 39 acres tract, a distance of 1,011.51 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set on the west right of way line of F. M. Highway 4, for the most southern northeast corner described herein, said right of way line being in a curve to the left, which has a radius of 1,185.92 feet and a long chord that bears South 10°08'38" West, for 569.00 feet;

THENCE Southwesterly, along said right of way line and said curve, and arc distance of 574.60 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210" set;

THENCE South 03°44'12" East, continuing along said right of way line, a distance of 645.33 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set;

THENCE South 00°23'12" East, continuing along said right of way line, a distance of 318.56 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set;

THENCE South 01°03'12" East, continuing along said right of way line, a distance of 125.80 feet to the top of a bent ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", set on the approximate line dividing said Miller Survey, Abstract 2211 and the B. S. & F. Survey, Abstract 87 (Vol. A-3, Pg. 310 - Patent Records), for the northeast corner of Exhibit B, First Tract, a called 824.87 acres tract recorded in Vol. 624, Pg. 501 of said Deed of Records and the southeast corner described herein;

THENCE South 89°46'58" West, generally along a fence and said survey line and the north line of said First tract, a distance of 4,779.78 feet to a 60d nail found for the approximate southwest corner of said Abstract 2162 and the approximate northwest corner of said Abstract 87, an "L" corner in said First Tract and the most southern southwest corner described herein;

THENCE South 00°02'29" East, along an east line of said First Tract and the approximate line dividing said Abstract 87 and said Abstract 88, a distance of 394.43 feet to a 60d nail found for the most western northeast corner of said First Tract;

THENCE South 84°09'26" West, leaving said dividing line, a distance of 265.72 feet to a 60d nail found for the northwest corner of said First Tract and the most western southwest corner described herein;

THENCE North 00°02'47" West, a distance of 681.13 feet to an 8 inch cedar fence corner found for the most southern northwest corner described herein, on the approximate line dividing said Abstract 88 and the J. J. Miller Survey, Abstract 2209;

THENCE South 88°56'51" East, along said dividing line, a distance of 270.56 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", found in a pile of stone, for the southeast corner of said Abstract 2209;

THENCE North 04°20'11" East, along the line dividing said Abstract 2209, Abstract 2162 and Abstract 2210, a distance of 2,457.71 feet to a ½ inch iron rod with a yellow plastic cap stamped "RPLS 5210", found in a pile of stone, for the northwest corner of said Abstract 2210, the southwest corner of the W. M. Rogers Survey, Abstract 1310 (Vol. A-1, Pg. 441 - Patent Records), and the southeast corner of the J. L. Johnson Survey, Abstract 2434 (Vol. A-3, Pg. 100 - Patent Records);

THENCE South 88°43'23" East, along the line dividing said Abstract 2210 and said Abstract 1310, a distance of 3,663.25 feet to the POINT OF BEGINNING and containing 337.79 acres of land.