

JAN 10 2022

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public nonjudicial foreclosure sale.

SUSAN STRICKLAND  
COUNTY CLERK, VAN ZANDT CO., TX  
BY \_\_\_\_\_ DEP

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date: September 8, 2006

Grantors: Jeremiah Dale Thompson and Kaila Anne Thompson (later assumed by Zachary Ryan Savallo and Amber Jade Savallo)

Beneficiary: Mineola Community Bank

Substitute Trustee: Scott A. Ritcheson, and/or Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent

Recording Information: Deed of Trust recorded in Volume 2169, Page 587, of the Official Public Records of Van Zandt County, Texas

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

**All that certain lot, tract or parcel of land situated in Van Zandt County, Texas, being more particularly described in the Deed of Trust and on what is attached hereto as Exhibit "A" and made a part hereof for all purposes.**

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

Date: **February 1, 2022**

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m.

Place: Van Zandt County Courthouse in Canton, Texas, at the following location:

In the area of such Courthouse designated by the Van Zandt County Commissioners' Court as the area where foreclosure sales shall take place, or, if no such area has been designated, then on the steps of the North entrance to the Van Zandt County Courthouse in Canton, Texas.

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. Such reposting or refiling 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 on the date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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 other 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property "acquires the Property 'AS IS' without any expressed or implied warranties" (except as to the warranties of title from the grantor identified

in the deed of trust described below). Any purchaser acquires the Property "at the purchaser's own risk." TEXAS PROPERTY CODE §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

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 to secure assumption executed by Zachary Ryan Savallo and Amber Jade Savallo. The deed of trust is dated September 8, 2006, and is recorded in the office of the County Clerk of Van Zandt County, Texas, in Volume 2169, Page 587 of the Official Public Records of Van Zandt County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the September 8, 2006 promissory note in the original principal amount of \$114,000.00, executed by Zachary Ryan Savallo and Amber Jade Savallo, and payable to the order of Mineola Community Bank; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). Mineola Community Bank is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Mineola Community Bank, Attention: Julie Sharff, telephone (903) 459-2602, ext. 117.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked 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.

DATED: January 10, 2022.



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DOUGLAS A. RITCHESON,  
Substitute Trustee  
821 ESE Loop 323, Suite 530  
Tyler, Texas 75701  
Tel: (903) 535-2900  
Fax: (903) 533-8646

**Notice to Members of the Armed Forces of the United States:**

**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.**

## EXHIBIT "A"

### FIELD NOTE DESCRIPTION

2.994 ACRE TRACT, T. H. McINTYRE SURVEY, ABSTRACT NO. 590,  
VAN ZANDT COUNTY, TEXAS

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN VAN ZANDT COUNTY, TEXAS. BEING 2.994 ACRES IN THE T. H. McINTYRE SURVEY, ABSTRACT NO. 590, AND BEING A PART OF A CALLED 16.61 ACRE TRACT DEEDED TO RODDY J. GERMAN ET UX, KATHERYNE V. GERMAN FROM NEAL W. MORRIS ET UX, ELLISUE B. MORRIS AND FRANCES ELLEN HUTTON, DATED MARCH 31, 1986, AND RECORDED IN VOLUME 1084, PAGE 336, REAL PROPERTY RECORDS OF VAN ZANDT COUNTY, TEXAS. SAID 2.994 ACRES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A ½" IRON ROD FOUND FOR CORNER IN THE CENTER OF VAN ZANDT COUNTY ROAD NO. 1712. SAID POINT BEING AN ANGLE POINT IN THE EAST LINE OF THE ABOVE SAID 16.61 ACRE TRACT, SAME BEING THE NORTHWEST CORNER OF A CALLED 13.25 ACRE TRACT DESCRIBED IN A CONTRACT OF SALE AND PURCHASE FROM THE VETERAN'S LAND BOARD OF TEXAS TO RODDY J. GERMAN, ACKNOWLEDGED FEBRUARY 28, 1986, AND RECORDED IN VOLUME 1084, PAGE 347; REAL PROPERTY RECORDS OF VAN ZANDT COUNTY, TEXAS, AND BEING IN THE CALLED SOUTH LINE OF THE McINTYRE SURVEY.

THENCE NORTHWESTERLY WITH THE CENTER OF SAID COUNTY ROAD AS FOLLOWS:

N. 86 DEG. 18 MIN. 38 SEC. W. 131.94 FEET TO A SPIKE NAIL SET FOR ANGLE POINT;  
N. 69 DEG. 15 MIN. 21 SEC. W. 98.08 FEET TO A SPIKE NAIL SET FOR ANGLE POINT;  
N. 50 DEG. 56 MIN. 41 SEC. W. 91.61 FEET TO A SPIKE NAIL SET FOR ANGLE POINT;  
N. 40 DEG. 19 MIN. 33 SEC. W. 206.08 FEET TO A SPIKE NAIL SET FOR CORNER IN THE SOUTH LINE OF FARM ROAD NO. 17 (100' RIGHT OF WAY), SAME BEING THE NORTH LINE OF THE SAID 16.61 ACRE TRACT;

THENCE N. 72 DEG. 52 MIN. 03 SEC. E. WITH SAID RIGHT OF WAY LINE 575.45 FEET TO A ½" IRON ROD SET FOR CORNER AT FENCE CORNER. SAID POINT BEING THE NORTHERNMOST CORNER OF THE SAID 16.61 ACRE TRACT;

THENCE S. 15 DEG. 55 MIN. 42 SEC. W. WITH THE FENCED EAST LINE OF SAID TRACT 444.65 FEET TO THE POINT OF BEGINNING AND CONTAINING 2.994 ACRES OF LAND, OF WHICH 0.265 ACRES LIE WITHIN SAID COUNTY ROAD, ACCORDING TO MY SURVEY AND CALCULATIONS.