

DEC 14 2020

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE***Stella Simpson*  
COUNTY CLERK, CORYELL CO., TEXAS

WHEREAS, Helene Hendrickson, a single woman executed a Texas Home Equity Deed of Trust (Cash-Out – First Lien) (the “Deed of Trust”) dated March 13, 2015, conveying to Joe Hutyra, Trustee, the property described therein to secure Educators Credit Union in the payment of the indebtedness described therein; and

WHEREAS, the Deed of Trust is recorded at Clerk's File Number 278866 in the Official Public Records of Coryell County, Texas;

WHEREAS, the property subject to the Deed of Trust is described as “Being Lot Five (5) in Block Five (5) of the Valley View Addition to the City of Copperas Cove, Texas, as shown by Plat of said addition of record in Volume 1, Page 55, of the Plat Records of Coryell County, Texas” (hereinafter “the property”); and

WHEREAS, Educators Credit Union is the present owner and holder of the note and indebtedness described in the Deed of Trust and the liens securing its payment; and

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

WHEREAS, the indebtedness secured by the Deed of Trust includes a Texas Home Equity Real Estate Note (Cash Out-First Lien) (“the Note”) dated March 13, 2015, executed by Helene Hendrickson, payable to Educators Credit Union in the original principal amount of \$42,930.00;

WHEREAS, a Default Order was signed on November 20, 2020, in Cause No. DC-20-51360 in Re. Order for Foreclosure Concerning 508 S. 11<sup>th</sup> Street, Copperas Cove, Coryell County, Texas 76522 in the 440<sup>th</sup> Judicial District Court of Coryell County, Texas, authorizing Educators Credit Union to proceed with foreclosure; and

WHEREAS, defaults have occurred under the Note and the Deed of Trust and the Note is now due and payable in full as provided therein; and

WHEREAS, I have been requested to sell the property pursuant to the Deed of Trust,

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, January 5, 2021, between 10:00 a.m. and 4:00 p.m., Kerry L. Haliburton, Jim Mills, Susan Mills, Emily Northern, George Hawthorne, Kory Morgan, Denise Morgan, Ed Henderson, Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Michelle Swartz, Kathy Arrington, or Ted Williamson, Substitute Trustee, will sell the property by public sale at auction to the highest bidder for cash. The sale will take place at the north door of the Coryell County Courthouse or in the area of the courthouse designated by the Commissioner's Court pursuant to Section 51.002 of the Texas Property Code, the earliest time at which the sale will occur will be 10:00 a.m. Pursuant to Section 51.002 of the Texas Property Code, the sale shall begin at that time or not later than three hours after that time. The Deed of Trust permits the Beneficiary to postpone or withdraw, or

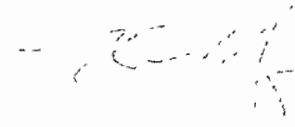
reschedule the sale for another day. In such case, the Trustee or Substitute Trustee under the Deed of Trust need not appear at that date, time and place of a scheduled sale to announce a postponement, withdrawal or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refileing may be after the date originally scheduled for sale.

The sale will be made subject to any exceptions referenced in the Deed of Trust to the extent the same are still in effect and shall not cover any property that has been released from the liens of the Deed of Trust.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of sale for the property being sold.

THE PURCHASER AT THE FORECLOSURE SALE WILL RECEIVE THE TITLE TO THE PROPERTY OWNED BY HELENE HENDRICKSON, AND WILL NOT RECEIVE ANY REPRESENTATION OR WARRANTY OF ANY KIND, ORAL, WRITTEN, EXPRESS, OR IMPLIED, FROM EDUCATORS CREDIT UNION CONCERNING THE PROPERTY, AND EDUCATORS CREDIT UNION HAS NOT MADE, AND DOES NOT MAKE, ANY SUCH REPRESENTATIONS OR WARRANTIES. THE SUBSTITUTE TRUSTEE DOES NOT, AND WILL NOT, MAKE ANY REPRESENTATIONS OR WARRANTIES, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF TITLE TO THE PROPERTY. THE PROPERTY WILL BE SOLD AS IS, WHERE IS, AND WITH ALL FAULTS. THE PURCHASER AT THE FORECLOSURE SALE WILL RELY SOLELY ON PURCHASER'S OWN INSPECTIONS OR INVESTIGATIONS OF THE PROPERTY AND THE CONDITION THEREOF IN MAKING A DECISION TO PURCHASE THE PROPERTY. ALL OF THESE PROVISIONS SHALL EXPRESSLY SURVIVE THE TRANSFER OF THE PROPERTY TO PURCHASER.

EFFECTIVE DATE OF NOTICE IS NOVEMBER 24, 2020.

  
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Kerry L. Haliburton, Substitute Trustee  
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