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Nancy E. Rosta  
County Clerk, Williamson Co., TX

Notice of Foreclosure Sale

November 6, 2024

Deed of Trust ("Deed of Trust"):

Dated: November 18, 2021

Grantor: Carmencita D. Nichols and Donald Kenneth Nichols

Original Trustee: James L. Emerson

Lender: AMI Lenders Inc., a Texas corporation

Recorded in: 20211177061 of the real property records of Williamson County, Texas

Legal Description: LOT 2, BLOCK A, OF WOLF RANCH WEST, SECTION 48, PHASE 2, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN DOCUMENT NUMBER 2019114626, OFFICIAL PUBLIC RECORDS OF WILLIAMSON COUNTY, TEXAS

Secures: Balloon Note ("Note") in the original principal amount of \$398,404.00, executed by Carmencita D. Nichols and Donald Kenneth Nichols ("Borrower") and payable to the order of Lender

Substitute Trustee: Steven M. Smith, Mary Smith, Christine Davitt, Angela Zavala, Michelle Jones, Jeff Emerson

Substitute Trustee's Address: 710 North Post Oak Road, Suite 209, HOUSTON, TX, 77024

Mortgage Servicer: AMI LENDERS INC.

Mortgage Servicer's Address: 710 North Post Oak Road, Suite 208, Houston, TX, 77024

Foreclosure Sale:

Date: Tuesday, December 3, 2024

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 a.m. and not later than three



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hours thereafter.

- Place: At the northeast basement door in the new addition to the Williamson County Justice Center in Georgetown, Texas 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 AMI Lenders Inc., a Texas corporation'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, AMI Lenders Inc., a Texas corporation, 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 AMI Lenders Inc., a Texas corporation's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with AMI Lenders Inc., a Texas corporation'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 AMI Lenders Inc., a Texas corporation 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 AMI Lenders Inc., a Texas corporation. 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.**

*/s/Steven M Smith*

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Steven M. Smith  
Attorney for Mortgagee

*/s/Steven M Smith*

*Angela Zavala*

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Steven M. Smith

Mary Smith

Christine Davitt

Angela Zavala

Michelle Jones

Jeff Emerson

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