

FILED FOR RECORD

2024 FEB 26 AM 8: 32

**Notice of Foreclosure Sale**

February 23, 2024

SEAL OF KLEBERG COUNTY  
JEM

Deed of Trust ("Deed of Trust"):

Dated: January 22, 2018

Grantor: Joseph Colby Urbanovsky a/k/a Colby Urbanovsky and Lori Elizabeth Urbanovsky

Trustee: Kevin M. Maraist

Lender: First Community Bank

Recorded in: Document No. 313299 of the official public records of Kleberg 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 as follows, and all rights and appurtenances thereto:

5.14 acre tract of land being out of Lots 204 and 205, Section 17 of the RIVIERA OUTLOTS, an addition to Kleberg County, Texas, and being more particularly described on Exhibit "A" hereto attached (the "Property").

Secures: Promissory Note ("Note") in the original principal amount of \$31,450.00, executed by Joseph Colby Urbanovsky ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower or Grantor to Lender.

Trustee: Kevin M. Maraist

Trustee's Address: Kevin M. Maraist  
Anderson, Lehrman, Barre & Maraist, LLP  
Gaslight Square  
1001 Third Street, Ste. 1  
Corpus Christi, TX 78404

Foreclosure Sale:

Date: Tuesday, April 2, 2024

Time: The sale of the Property will be held between the hours of 1:00 p.m. and 4:00 p.m.

local time; **the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.**

Place: The area located at the west entrance of the courthouse, also known as the front door of the courthouse in Kleberg County, Texas, at the area most recently designated by the County Commissioner's Court in Kleberg County, Texas, or as otherwise designated by the County Commissioners.

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 Lender'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, Lender, the owner and holder of the Note, has requested the Trustee to sell the Property.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, the Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender 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 Lender. 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, the 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 the 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.**

Dated: February 23, 2024



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Kevin M. Maraist, Trustee  
1001 Third St., Ste. 1  
Corpus Christi, TX 78404  
361-884-4981  
361-884-9618 (fax)

Mortgagee:

First Community Bank  
416 N. Water Street  
Corpus Christi, TX 78401

# EXHIBIT A

**FIELDNOTE DESCRIPTION** of a 5.14 acre tract of land being out of Lots 204 and 205, Section 17 of the Riviera Outlots, an addition to Kleberg County, Texas, as shown on map recorded in Envelope 10, Plat Cabinet 1, Map Records of Kleberg County, Texas, and said 5.14 acre tract being more particularly described as follows;

**BEGINNING** at a point for the southeast corner of this tract, same point being in the south line of said Lot 205, same point being at the southwest corner of Lot 1 of Property Rancho Riviera Subdivision, an addition to Kleberg County, Texas as shown on map recorded in Plat Cabinet 2, Envelope 41, and same point being in the north right-of-way line of East County Road 2310;

**THEN WEST**, along the south line of this tract, same being the south line of said Lot 205, and with the north right-of-way line of said East County Road 2310, a distance of 400.00 feet to a point for the southwest corner of this tract, same point being at the southwest corner of said Lot 205, and same point being at the intersection of the north right-of-way line of East County Road 2310 and the east right-of-way line of South County Road 1070;

**THEN NORTH**, along the west line of this tract, same being the west lines of said Lot 205 and Lot 204, and with the east right-of-way line of said South County Road 1070, at 10.00 feet pass a 5/8" steel rod found for a line marker in the north line of an existing 10' utility easement, at 345.70 feet pass the northwest corner of said Lot 205, same being the southwest corner of said Lot 204, and continue for a total distance of 559.40 feet to a 5/8" steel rod found for the northwest corner of this tract, same point being at the southwest corner of a 4.00 acre tract of land described in deed recorded in Volume 341, Page 624, Official Records of Kleberg County, Texas;

**THEN EAST**, along the north line of this tract, same being the south line of said 4.00 acre tract, a distance of 400.00 feet to a 5/8" steel rod found for the northeast corner of this tract, same point being at the southeast corner of said 4.00 acre tract, and same point being in the west line of Lot 5, of said Property Rancho Riviera Subdivision;

**THEN SOUTH**, along the east line of this tract, same being the west line of said Property Rancho Riviera Subdivision, at 213.80 feet pass the south line of said Lot 204, same being the north line of said Lot 205, at 549.40 feet pass a 5/8" steel rod found for a line marker in the north line of an existing 10' utility easement, and continue for a total distance of 559.40 feet to the **POINT OF BEGINNING**.

**CONTAINING** 5.14 acres.