

FILED FOR RECORD
2022 FEB -7 AM 10:00
CLERK OF DISTRICT COURT
HENDERSON COUNTY, TEXAS

13735 PM 315 N
CHANDLER, TX 75758

00000008773863

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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.

1. Date, Time, and Place of Sale.

Date: March 01, 2022

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE SOUTH ENTRANCE OF THE HENDERSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated March 21, 2012 and recorded in Document CLERK'S FILE NO. 2012-00004093 real property records of HENDERSON County, Texas, with BEN T FITZGERALD AND MARGIE L FITZGERALD, grantor(s) and METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by BEN T FITZGERALD AND MARGIE L FITZGERALD, securing the payment of the indebtednesses in the original principal amount of \$938,250.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT INDIVIDUALLY, BUT SOLELY AS TRUSTEE FOR NATIONSTAR HECM ACQUISITION TRUST 2020-1 is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. CHAMPION MORTGAGE COMPANY, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CHAMPION MORTGAGE COMPANY
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019



13735 FM 315 N
CHANDLER, TX 75758

00000008773863

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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RANDY DANIEL OR CINDY DANIEL OR JIM O'BRYANT whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Il sb

Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the HENDERSON County Clerk and caused to be posted at the HENDERSON County courthouse this notice of sale.

Declarant Name: _____

Date: _____

13735 FM 315 N
CHANDLER, TX 75758

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HENDERSON

EXHIBIT "A"

TRACT ONE:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE SIMON WEISS SURVEY, ABSTRACT NO. 799, HENDERSON COUNTY, TEXAS, BEING PART OF THAT CERTAIN CALLED 100.00 ACRE TRACT SAVE AND EXCEPT 23.9 ACRES AND 1.13 ACRES DESCRIBED IN A DEED OF TRUST FROM BEN FITZGERALD ET UX TO R.L. CATON, JR., TRUSTEE ON APRIL 25, 1970 AND RECORDED IN VOLUME 73, PAGE 451 OF THE DEED OF TRUST RECORDS OF HENDERSON COUNTY, TEXAS BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

COMMENCING AT A 1/2" IRON ROD (FOUND) FOR THE WESTERLY NORTHEAST CORNER OF THAT CERTAIN CALLED 27.164 ACRE TRACT DESCRIBED IN A DEED FROM BEN T. FITZGERALD AND WIFE, MARGIE L. FITZGERALD TO BUSTER J. FITZGERALD AND WIFE, DEBRANDA ANN FITZGERALD, FILED ON OCTOBER 25, 2011 AND RECORDED IN HENDERSON COUNTY CLERK'S FILE NO. 2011-00014229:

THENCE SOUTH 10 DEG. 30 MIN. 00 SEC. WEST WITH THE NORTHERLY EAST LINE OF SAID 27.164 ACRE TRACT, A DISTANCE OF 627.90 FT. TO A 1/2" IRON ROD (FOUND) FOR AN INNER CORNER OF SAME;

THENCE NORTH 84 DEG. 35 MIN. 47 SEC. EAST WITH AN EASTERLY NORTH LINE OF SAID 27.164 ACRE TRACT, A DISTANCE OF 188.87 FT. TO A 1/2" IRON ROD (SET) FOR THE PLACE OF BEGINNING;

THENCE NORTH 01 DEG. 06 MIN. 33 SEC. EAST, A DISTANCE OF 718.49 FT. TO A 1/2" IRON ROD (SET) FOR CORNER NEAR THE SHORELINE OF A LAKE;

THENCE SOUTHEASTERLY, GENERALLY WITH THE SHORELINE OF SAID LAKE, AS FOLLOWS:

SOUTH 53 DEG. 37 MIN. 35 SEC. EAST - 59.92 FT. TO A 1/2" IRON ROD (SET) FOR CORNER,
NORTH 81 DEG. 36 MIN. 25 SEC. EAST - 138.06 FT. TO A CORNER,
SOUTH 86 DEG. 41 MIN. 12 SEC. EAST - 57.52 FT. TO A CORNER,
SOUTH 46 DEG. 47 MIN. 49 SEC. EAST - 67.69 FT. TO A CORNER,
SOUTH 07 DEG. 11 MIN. 07 SEC. EAST - 229.31 FT. TO A CORNER,
SOUTH 08 DEG. 35 MIN. 51 SEC. EAST - 55.57 FT. TO A CORNER,
SOUTH 69 DEG. 10 MIN. 56 SEC. EAST - 50.99 FT. TO A CORNER,
SOUTH 53 DEG. 01 MIN. 51 SEC. EAST - 42.98 FT. TO A CORNER,
SOUTH 78 DEG. 42 MIN. 58 SEC. EAST - 72.36 FT. TO A CORNER, AND
SOUTH 88 DEG. 51 MIN. 16 SEC. EAST - 59.94 FT. TO A 1/2" IRON ROD (SET) FOR CORNER. IN THE WEST LINE OF A 30.00 FT. ACCESS EASEMENT THIS DAY DESCRIBED;

THENCE SOUTH, AT 22.50 FT. PASS THE SOUTHWEST CORNER OF SAID EASEMENT AND CONTINUE FOR A TOTAL DISTANCE OF 259.00 FT. TO A 1/2" IRON ROD (SET) FOR CORNER IN AN EASTERLY NORTH LINE OF SAID 27.164 ACRE TRACT;

THENCE SOUTH 84 DEG. 35 MIN. 47 SEC. WEST WITH AN EASTERLY NORTH LINE OF SAID 27.164 ACRE TRACT, A DISTANCE OF 557.85 FT. TO PLACE OF BEGINNING, CONTAINING 6.464 ACRES OF LAND.

TRACT TWO (30.00 FT. WIDE ACCESS EASEMENT):

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE SIMON WEISS SURVEY, ABSTRACT NO. 799, HENDERSON COUNTY, TEXAS, BEING PART OF THAT CERTAIN CALLED 100.0 ACRE TRACT SAVE AND EXCEPT 23.9 ACRES AND 1.13 ACRES DESCRIBED IN A DEED OF TRUST FROM BEN FITZGERALD ET UX TO R.L. CATON, JR., TRUSTEE ON APRIL 25, 1970 AND RECORDED IN VOLUME 73, PAGE 451 OF THERE DEED OF TRUST RECORDS OF HENDERSON COUNTY, TEXAS AND BEING MORE COMPLETELY DESCRIBED AS FOLLOW, TO WIT:

COMMENCING AT A 1/2" IRON ROD (FOUND) FOR THE WESTERLY NORTHEAST CORNER OF THAT CERTAIN CALLED 27.164 ACRE TRACT DESCRIBED IN DEED FROM BEN T. FITZGERALD AND WIFE, MARGIE L. FITZGERALD TO BUSTER

13735 FM 315 N
CHANDLER, TX 75758

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J. FITZGERALD AND WIFE, DEBRANDA ANN FITZGERALD, FILED ON OCTOBER 25, 2011 AND RECORDED IN HENDERSON COUNTY CLERK'S FILE NO. 2011-00014229;

THENCE SOUTH 10 DEG. 30 MIN. 00 SEC. WEST WITH THE NORTHERLY EAST LINE OF SAID 27.164 ACRE TRACT, A DISTANCE OF 627.90 FT. TO A 1/2" IRON ROD (FOUND) FOR AN INNER CORNER OF SAME;

THENCE NORTH 84 DEG. 35 MIN. 47 SEC. EAST WITH AN EASTERLY NORTH LINE OF SAID 27.164 ACRE TRACT, A DISTANCE OF 188.87 FT. TO A 1/2" IRON ROD (SET) FOR THE SOUTHWEST CORNER OF A 6.464 ACRE TRACT THIS DAY DESCRIBED;

THENCE NORTH 84 DEG. 35 MIN. 47 SEC. EAST WITH THE SOUTH LINE OF SAID 6.464 ACRE TRACT, A DISTANCE OF 557.85 FT. TO A 1/2" IRON ROD (SET) FOR THE SOUTHEAST CORNER OF SAME;

THENCE NORTH WITH THE WEST LINE OF SAID 6.464 ACRE TRACT, A DISTANCE OF 236.50 FT. TO THE PLACE OF BEGINNING;

THENCE NORTH WITH THE EAST LINE OF SAID 6.464 ACRE TRACT, AT 22.50 FT. PASS A 1/2" IRON ROD (SET) FOR THE NORTHEAST CORNER OF SAME AND CONTINUE FOR A TOTAL DISTANCE OF 30.16 FT. TO A CORNER;

THENCE NORTHERLY, AS FOLLOWS:

NORTH 85 DEG. 18 MIN. 55 SEC. EAST - 18.03 FT. TO A CORNER,

NORTH 48 DEG. 52 MIN. 14 SEC. EAST - 26.23 FT. TO A CORNER,

NORTH 28 DEG. 32 MIN. 29 SEC. EAST - 186.51 FT. TO A CORNER,

NORTH 12 DEG. 22 MIN. 25 SEC. EAST - 380.55 FT. TO A CORNER,

NORTH 35 DEG. 05 MIN. 55 SEC. EAST - 225.72 FT. TO A CORNER; AND

NORTH 00 DEG. 00 MIN. 47 SEC. EAST, PASSING THE SOUTHEAST CORNER OF A 54.00 ACRE TRACT DESCRIBED IN VOLUME 1359, PAGE 27 AND CONTINUING WITH THE EAST LINE OF SAME FOR A TOTAL DISTANCE OF 724.26 FT. TO A CORNER IN THE INTERSECTION OF SAME WITH SOUTH RIGHT-OF-WAY OF COUNTY ROAD NO. 3312;

THENCE NORTH 87 DEG. 45 MIN. 14 SEC. EAST WITH THE SOUTH RIGHT-OF-WAY OF COUNTY ROAD NO. 3312, A DISTANCE OF 36.70 FT. TO CORNER;

THENCE SOUTHERLY, AS FOLLOWS:

SOUTH 00 DEG. 00 MIN. 47 SEC. WEST - 725.70 FT. TO A CORNER,

SOUTH 35 DEG. 05 MIN. 55 SEC. WEST - 238.96 FT. TO A CORNER,

SOUTH 12 DEG. 22 MIN. 25 SEC. WEST - 376.38 FT. TO A CORNER,

SOUTH 28 DEG. 32 MIN. 29 SEC. WEST - 200.11 FT. TO A CORNER,

SOUTH 39 DEG. 14 MIN. 59 SEC. WEST - 11.34 FT. TO A CORNER,

SOUTH 55 DEG. 52 MIN. 33 SEC. WEST - 32.83 FT. TO A CORNER AND

SOUTH 83 DEG. 41 MIN. 08 SEC. WEST - 26.98 FT. TO THE PLACE OF BEGINNING, CONTAINING 1.208 ACRES OF LAND.

Notice of Foreclosure Sale

January 18, 2021

FILED FOR RECORD
2022 JAN 28 PM 10:53
HENDERSON COUNTY, TEXAS

Deed of Trust ("Deed of Trust"):

Dated: March 1, 2021

Grantor: Karissa Ann Rueb

Trustee: Raymond L. Shackelford, III

Lender: James Earle

Recorded in: Instrument Number 2021-00004259 of the real property records of Henderson County, Texas

Secures: Promissory Note ("Note") in the original principal amount of \$16,0000.00, executed by Karissa Ann Rueb ("Borrower") and payable to the order of Lender

Legal Description:

Lot: 480, Tamarack Subdivision, Henderson County, Texas, according to the map or plat thereof, recorded in Volume 8, Page 73, Map Records of Henderson County, Texas, together with a 1987 28x40 manufactured home, Redman Homes Inc., Model: Crestpoint, Label: TEX0410699 700, Serial: 12514300A B.

Foreclosure Sale:

Date: Tuesday, March 1, 2022

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 AM and not later than three hours thereafter.

Place: Henderson County Courthouse, 100 E. Tyler, Athens, TX 75751 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

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

James Earle'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, James Earle, 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 James Earle's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with James Earle'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 James Earle 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 James Earle. 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.



R. Paul Elliott
Attorney for Mortgagee
301 S. Main St.
Canton, TX 75103
Telephone (903) 567-4141
Telecopier (903) 567-6228

FILED FOR RECORD

2022 JAN 27 AM 8:18

MARY MARGARET WRIGHT
COUNTY CLERK
HENDERSON COUNTY, TEXAS

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.

5965-295

NOTICE OF FORECLOSURE SALE

1 THE PROPERTY TO BE SOLD

COMMONLY KNOWN AS

4240 OAK RIDGE ESTATES ROAD, ATHENS, TEXAS 75751

LEGAL DESCRIPTION LOT 22, OAK RIDGE ESTATES, ACCORDING TO THE PLAT RECORDED IN CABINET D, SLIDE 196 OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

2 THE DEED OF TRUST TO BE FORECLOSED UPON

RECORDED IN REAL PROPERTY RECORDS OF
HENDERSON COUNTY

RECORDED ON
JANUARY 28, 2011

UNDER DOCUMENT#
2011-00001170

3 THE SALE IS SCHEDULED TO BE HELD

PLACE

THE SOUTH ENTRANCE PORCH OF THE HENDERSON
COUNTY COURTHOUSE OR AS DESIGNATED BY THE
COUNTY COMMISSIONER'S OFFICE

DATE

MARCH 1, 2022

TIME

10:00 AM - 1:00 PM

TERMS OF SALE

The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the Property. Pursuant to § 51.009 of the Texas Property Code, the Property will be sold in "AS IS", "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

OBLIGATIONS SECURED

The Deed of Trust executed by SAMUEL L. RIVENBARK and JOYCE M. JOHNSON-RIVENBARK, provides that it secures the payment of the indebtedness in the original principal amount of \$90,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BANK OF AMERICA, N.A. is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is the current mortgage servicer. A servicing agreement between the mortgagor, whose address is 1 Mortgage Way, Mount Laurel, New Jersey, 08054, and the mortgage service exists. TEXAS PROPERTY CODE § 51.0025 authorizes the mortgage servicer to collect the debt.

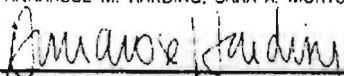
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE, THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

In accordance with Texas Property Code § 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust:

RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, NICHOLAS S. CAMPBELL, ANNAROSE M. HARDING, SARA A. MORTON, JONATHON AUSTIN, and/or BRANCH M. SHEPPARD.

ATTORNEYS AT LAW

Branch M. Sheppard
Annarose M. Harding
Sara A. Morton
Jonathon Austin


GALLOWAY, JOHNSON, TOMPKINS, BURR & SMITH
A PROFESSIONAL LAW CORPORATION
1301 McKinney Street, Suite 1400
Houston, Texas 77010
(713) 599-0700

CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Commissioners Court.

POSTED _____

NAME _____ TRUSTEE

2022 JAN 25 PM 1:17

CLERK OF COURT
COUNTY CLERK
HENDERSON COUNTY, TEXAS**NOTICE OF FORECLOSURE SALE**

1. *Property to Be Sold.* The property to be sold is described as follows:

Tract 199, Water's Edge Ranch, Phase 2, situated in the Boley C. Walters Survey, A-797, as shown on Plat recorded in Cabinet F, Slide 1 of the Plat Records of Henderson County, Texas.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated December 23, 2008 recorded in Volume 2930, Page 668 of the Official Records of Henderson County, Texas.
3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, March 1, 2022

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Henderson County Courthouse in Athens, Texas, at the following location: On the front steps of the south entrance of the main Courthouse located at 100 E. Tyler St., Athens, Texas 75751, unless the location of the sale has been otherwise designated to another specific location by the Commissioner's Court of Henderson County, Texas. If such a designation by the Commissioner's Court has been made and recorded after the date hereof and prior to the time of the sale, then the Trustee will sell the Premises at the area designated by the Commissioner's Court of Henderson County, 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. The reposting or refiled 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 their bid immediately in cash if their bid is accepted.

The 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of 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.

Pursuant to the deed of trust, the beneficiary has the right to direct the trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (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 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

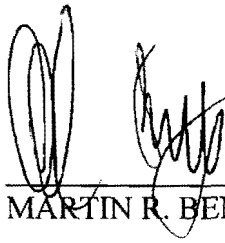
5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Wendy Jo Kronick.

The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$62,910.00, executed by Wendy Jo Kronick, and payable to the order of First State Bank of Brownsboro. First State Bank of Brownsboro is the current owner and holder of the Obligations and is the current beneficiary under the deed of trust and any extensions and modifications thereof.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as 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 25, 2022

A handwritten signature in black ink, appearing to read 'Martin R. Bennett', is written over a horizontal line.

MARTIN R. BENNETT, Substitute Trustee

NOTICE OF FORECLOSURE SALE

FILED FOR RECORD
2022 JAN 21 AM 8:36
CLERK OF COURTS
HENDERSON COUNTY, TEXAS

THE STATE OF TEXAS

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF HENDERSON

WHEREAS, on the 10th day of August, 2021, **JOSEPH SORRENTINO** ("**Debtor**") executed that certain Deed of Trust ("**Deed of Trust**") conveying to **DAMON DOUGLAS**, Trustee ("**Trustee**") the real property more particularly described in attached Exhibit "A", together with all improvements, fixtures, equipment, and other property located on the real property and any and all other items, rights, or interests described in the Deed of Trust, all of which property is more fully described in the Deed of Trust, to which reference is hereby made for further description of the property covered by this notice (collectively, "**Property**"); and

WHEREAS, the Deed of Trust was recorded in Clerk's File Number 2021-00016324, in the Real Property Records of Henderson County, Texas; and

WHEREAS, the Deed of Trust was executed and delivered to secure the payment of the following items of indebtedness ("**Indebtedness**"):

One certain vendor's lien note dated August 10th, 2021 in the original principal amount of \$35,000.00, executed by the Borrower and payable to the order of the Creditor, which Note is secured by a Deed of Trust (the "Deed of Trust") dated August 10th, 2021, and filed for record under Clerk's Instrument Number 2021-00016324, Real Property Records of Henderson County, Texas. This Deed of Trust secures a lien on all real property described therein.

WHEREAS, the Indebtedness is due and payable, and despite Creditor's demands, Debtor has failed to pay, and continues to fail to pay, the Indebtedness; and


NOW, THEREFORE, the undersigned hereby gives notice that, on Tuesday the **1st of March, 2022**, after due publication of this notice as required by law and the Deed of Trust, the undersigned will sell the Property, as an entirety or in parcels, by one or by several sales, held at one time or at different times, all as the undersigned may elect and announce at such sale or sales, at the area at the Henderson County Courthouse, designated by the Commissioners' Court of Henderson County, Texas, where foreclosure sales are to take place. Such designation, which has been recorded in Volume 2622, Page 146, Deed Records of Henderson County, Texas, is as follows: the South Entrance Porch of the Henderson County Courthouse in Athens, Texas. Said sale will begin at 10:00 a.m. and no later than 1:00 pm. to the highest bidder or bidders for cash at a public auction, and will make due conveyance of the Property to the purchaser or purchasers, with special warranty deed binding Debtor, his successors and assigns.

The sale noticed herein shall include (if applicable) the interest of Debtor in all fixtures and personal property covered by the Deed of Trust and any other documents executed in connection with or as security for the Indebtedness, Creditor having directed the undersigned to sell, and the undersigned hereby gives notice of the sale of, said fixtures and personalty

pursuant to rights granted to Creditor under '9.604 of the Texas Business & Commerce Code.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY, OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER CREDITOR NOR TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS, OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS, OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH SHALL BE EXPRESSLY WAIVED BY PURCHASER.

EXECUTED in multiple original copies on the 20th day of January, 2022.



DAMON DOUGLAS, Trustee
under the Deed of Trust

THE STATE OF TEXAS

COUNTY OF HENDERSON

This instrument was acknowledged before me this 20th day of January, 2022, by **DAMON DOUGLAS**, as trustee under the Deed of Trust.





Notary Public, State of Texas

ATTACHMENT

Exhibit "A" - Property Description

AFTER RECORDING RETURN TO:

Damon Douglas
130 E. Corsicana Street
Suite 301
Athens, Texas 75751

EXHIBIT "A"

All that certain lot, tract or parcel of land situated in the J.B. Clanahan, A-183 and being known as Lot 468 Safari Waters Ranch Phase 4 Subdivision as shown on plat recorded in Cabinet E Slide 175 Plat Records of Henderson County, Texas.

Our File No. 21-03712

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS
COUNTY OF HENDERSON

Deed of Trust Date:
July 12, 2013

Property address:
177 NATCHEZ TRAIL
MABANK, TX 75156-0000

FILED FOR RECORD
2022 JAN -6 PM12:00
HENDERSON COUNTY TEXAS

Grantor(s)/Mortgagor(s):
RICHARD DALE TREDER AND LAVERNE RUBY
TREDER, HUSBAND AND WIFE

LEGAL DESCRIPTION: EXHIBIT "A"
All that certain lot, tract or parcel of land situated in the J.M. MENDOZA SURVEY, A-487, and being described as part of Lot 607 of the Indian Harbor, Second Revision, Section A, partial revision of Lots 591, 596-613, according to the plat recorded in Cabinet C, Slide 386 of the Plat Records of Henderson County, Texas. Said lot, tract or parcel of land being more particularly described as follows:

BEGINNING at a 60d nail found in a fence corner in the west line of Natchez Trail at the northeast corner of Lot 608, being the southeast corner of Lot 607;

THENCE, S 76° 26' 41" W (Reference Bearing), 215.56 feet along the common line of Lot 608 and Lot 607 to a 1/2" iron rod found in the platted 325' Elevation Line of Cedar Creek Lake, being the southwest corner of Lot 607;

THENCE, along the platted 325' Elevation Line of Cedar Creek Lake, being the West line of Lot 607 as follows:

N 29° 09' 21" W, 41.54 feet to a 1/2" iron rod found;
N 45° 04' 43" E, 70.15 feet to a 5/8" iron rod found at the northwest corner of this tract;
THENCE, through Lot 607 being in the north line of this tract as follows:
S 81° 35' 24" E, 66.29 feet to a 1/2" iron rod set;
S 82° 05' 16" E, 12.31 feet to a 1/2" iron rod set;
N 88° 26' 08" E, 103.03 feet to a 1/2" iron rod found in the west line Natchez Trail at the southeast corner of Lot 606, the northeast corner of Lot 607 at the beginning of a curve to the left having a central angle of 29° 08' 53", a radius of 53.10 feet and a chord that bears S 01° 21' 26" W, 26.72 feet;

THENCE along said curve to the left with the west line of the Natchez Trail an arc distance of 27.01 feet to the POINT OF BEGINNING and containing 0.26 acres of land, more or less.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CITIZENS BANK AND TRUST CO. OF VIVIAN, ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
PENNYMAC LOAN SERVICES, LLC

Date of Sale: MARCH 1, 2022

Property County: HENDERSON

Original Trustee: RUTH W. GARNER

Recorded on: July 15, 2013
As Clerk's File No.: 2013-00010590
Mortgage Servicer:
PENNYMAC LOAN SERVICES, LLC

Substitute Trustee:
~~Meghan Byrne, Robert La Mont, Sheryl La Mont, David Sims, Sharon St. Pierre, Allan Johnston, Ronnie Hubbard, Marinosci Law Group PC, Randy Daniel, Cindy Daniel, Jim O'Bryant, Patrick Zwiers, Jonathan Harrison, Shawn Schiller, Angie Uselton, Ramiro Cuevas, Aurora Campos, Dana Kamin, Auction.com~~

Substitute Trustee Address:
c/o Marinosci Law Group, PC
14643 Dallas Parkway, suite 750
Dallas, TX 75254
(972) 331-2300

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.

The Current Mortgagee under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Meghan Byrne, Robert La Mont, Sheryl La Mont, David Sims, Sharon St. Pierre, Allan Johnston, Ronnie Hubbard, Marinosci Law Group PC, Randy Daniel, Cindy Daniel, Jim O'Bryant, Patrick Zwiers, Jonathan Harrison, Shawn Schiller, Angie Uselton, Ramiro Cuevas, Aurora Campos, Dana Kamin, Auction.com, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, **MARCH 1, 2022** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Henderson County Courthouse, 100 E. Tyler, Athens, TX 75751 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the debt.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

WITNESS MY HAND,

JAN. 5, 2022

MARINOSCI LAW GROUP, PC

By:

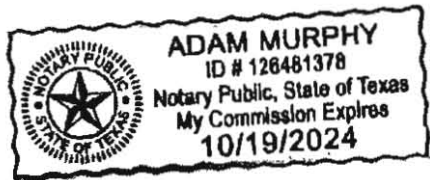
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS

COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 5 day of JAN. 2022, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal
(SEAL)




Notary Public for the State of TEXAS
My Commission Expires: 10/19/24
ADAM MURPHY
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD, #200
WESTLAKE VILLAGE, CA 91361
Our File No. 21-03712

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
14643 DALLAS PARKWAY, SUITE 750
DALLAS, TX 75254

*Posted by: Sharon St-Pierre
1/6/2022*

FILED FOR RECORD

2021 DEC 22 PM 12:45

RECORDING REQUESTED BY:

APN R000022111
HENDERSON COUNTY, TEXAS

WHEN RECORDED MAIL TO:

Sharon St. Pierre, Ronnie Hubbard, Allan Johnston,
Sheryl LaMont, Robert LaMont, Randy Daniel, Cindy
Daniel, Jim O'Bryant, Patrick Zwiers, Jonathan Harrison,
Shawn Schiller, Angie Uselfon, Ramiro Cuevas, Aurora
Campos, Dana Kamin
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX07000320-18-3S

APN R000022111

TO No 2034189

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on August 15, 2016, REBECCA D. HALL AND THOMAS C. HALL, WIFE AND HUSBAND as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of MICHAEL BURNS, ATTORNEY AT LAW as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$208,160.00, payable to the order of FREEDOM MORTGAGE CORPORATION as current Beneficiary, which Deed of Trust recorded on August 16, 2016 as Document No. 2016-00011982 in Henderson County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN R000022111

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Sharon St. Pierre, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Randy Daniel, Cindy Daniel, Jim O'Bryant, Patrick Zwiers, Jonathan Harrison, Shawn Schiller, Angie Uselfon, Ramiro Cuevas, Aurora Campos, Dana Kamin** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **FREEDOM MORTGAGE CORPORATION**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, March 1, 2022 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Henderson County, Texas, 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 as follows: **Henderson County Courthouse, 100 E. Tyler, Athens, TX 75751, or in the area designated by the Commissioner's Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and FREEDOM MORTGAGE CORPORATION's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and FREEDOM MORTGAGE CORPORATION's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 20 day of December, 2021.


By: Ramiro Cuevas
Substitute Trustee(s)

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.

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.Auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

EXHIBIT "A"

All that certain lot, tract or parcel of land situated in Henderson County, State of Texas, on the Eunice Witter Survey, A-822, and being all of the called 4.798 acre tract conveyed to Lonnie Delay, by HSBC Bank USA, National Association, by Special Warranty Deed dated April 29, 2014, and recorded under Instrument No. 2014-00006264, of the Henderson County Real Property Records. Said lot, tract or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at a 5/8" iron rod found for corner at the Southeast corner of the called 4.798 acre tract, at an ELL corner of the Michael W. Crumrine 20.00 acre tract recorded in Volume 1326, Page 27, of the Henderson County Deed Records and in the North line of the Michael W. Crumrine 3.82 acre tract recorded in Volume 2113, Page 165, of the Henderson County Real Property Records;

THENCE NORTH 88 degrees 16 minutes 23 seconds West 597.26 feet to the Southwest corner of the called 4.798 acre tract in the centerline of County Road No. 3406, and at the Northwest corner of the Michael W. Crumrine 3.96 acre tract recorded in Volume 1559, Page 548, of the Henderson County Real Property Records, from WHENCE a 5/8" iron rod found for reference bears South 88 degrees 16 minutes 23 seconds East 17.40 feet;

THENCE NORTH 00 degrees 14 minutes 29 seconds West 361.25 feet to the Northwest corner of the called 4.798 acre tract in County Road No. 3406 and at the Southwest corner of the Michael W. Crumrine 1.32 acre tract recorded in Volume 1429, Page 61, of the Henderson County Real Property Records and, from WHENCE a 5/8" iron rod found for reference bears North 89 degrees 27 minutes 14 seconds East 17.40 feet;

THENCE NORTH 89 degrees 27 minutes 14 seconds East 525.76 feet to a 5/8" iron rod found for corner at the Northeast corner of the called 4.798 acre tract and at an ELL corner of the said Michael W. Crumrine 20.00 acre tract;

THENCE SOUTH 10 degrees 43 minutes 28 seconds East along the East line of the called 4.798 acre tract and an inner West line of the said Michael W. Crumrine 20.00 acre tract 391.08 feet to the place of beginning and containing 4.798 acres of land of which 0.144 acre of land lies within in County Road No. 3406.
