

# NOTICE OF TRUSTEE'S SALE

## DEED OF TRUST INFORMATION:

<b>Grantor(s)</b>	Mary Jim Parker	<b>Deed of Trust Date</b>	July 13, 2015
<b>Original Mortgagee</b>	Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Reverse Mortgage Solutions, Inc., its successors and assigns	<b>Original Principal</b>	\$202,500.00
<b>Recording Information</b>	Instrument #: 2015-00009951 in Henderson County, Texas	<b>Original Trustee</b>	G. Tommy Bastian
<b>Property Address</b>	8867 Pheasant Dr., Chandler, TX 75758	<b>Property County</b>	Henderson

## MORTGAGE SERVICER INFORMATION:

<b>Current Mortgagee</b>	Mortgage Assets Management, LLC F/K/A Reverse Mortgage Solutions, Inc.	<b>Mortgage Servicer</b>	PHH Mortgage Corporation
<b>Current Beneficiary</b>	Mortgage Assets Management, LLC F/K/A Reverse Mortgage Solutions, Inc.	<b>Mortgage Servicer Address</b>	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

## SALE INFORMATION:

<b>Date of Sale</b>	11/01/2022
<b>Time of Sale</b>	10:00 AM or no later than 3 hours thereafter
<b>Place of Sale</b>	The South entrance porch of the Courthouse County Courthouse in Henderson County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Henderson County Commissioner's Court.
<b>Substitute Trustees</b>	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 Uselton, Ramiro Cuevas, Aurora Campos, Dana Kamin, Auction.com, Randy Daniel, Cindy Daniel, Jim O'Bryant, Sharon St. Pierre, Robert LaMont, Sheryl LaMont, Harriett Fletcher, David Sims, Allan Johnston, Ronnie Hubbard, Selim Taherzadeh, Mo Taherzadeh, or Michael Linke, any to act
<b>Substitute Trustees' Address</b>	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

## PROPERTY INFORMATION:

<b>Legal Description as per the Deed of Trust:</b> <b>LOT NO. EIGHTEEN (18), BLOCK TWO (2), OF PHOENIX SOUTH SUBDIVISION, AN ADDITION IN HENDERSON COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN SLIDE D, CABINET 83, OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS.</b>
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The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's 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.

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 other matters of record affecting the property. if

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 281-00265

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# NOTICE OF TRUSTEE'S SALE

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 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 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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 refiling may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**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.**

**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.**

Dated September 30, 2022.

*/s/ Selim H. Taherzadeh*

Selim H. Taherzadeh  
15851 N. Dallas Parkway, Suite 410  
Addison, TX 75001  
(469) 729-6800

Return to: TAHERZADEH, PLLC  
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

FILED FOR RECORD  
2022 OCT -6 AM 8:27  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS



(a) Petitioner is the holder of a Texas Home Equity Conversion Note secured by a lien created under Texas Constitution Article XVI, Section 50(k). A debt exists.

(b) The obligation secured by the lien sought to be foreclosed is in default.

(c) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

IT IS THEREFORE ORDERED that:

1. Mortgage Assets Management, LLC F/K/A Reverse Mortgage Solutions, Inc., together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 8867 Pheasant Dr., Chandler, TX 75758 and legal description as described in the Real Property Records of Henderson County, Texas as follows:

LOT NO. EIGHTEEN (18), BLOCK TWO (2), OF PHOENIX SOUTH SUBDIVISION, AN ADDITION IN HENDERSON COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN SLIDE D, CABINET 83, OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

2. The name and last known address of each respondent subject to the order are:

Mary Jim Parker  
109 Saskatchewan Road  
Roland, OK 74954

3. The recording or indexing information of each lien to be foreclosed is as follows:

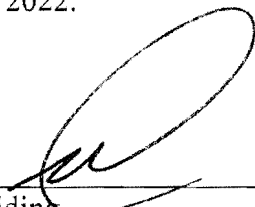
Instrument #: 2015-00009951 in the Real Property Records of Henderson County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the Trustee or Substitute Trustee's Foreclosure Deed in accordance with TRCP 736.12.

5. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale.

6. Notice of Foreclosure Sale must be mailed to respondent's counsel by certified mail if a respondent is represented by counsel.

Signed, this \_\_\_\_ day of 8/8, 2022.

  
\_\_\_\_\_  
Judge Presiding

**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.**

**NOTICE OF SALE**

**PURSUANT TO AUTHORITY** conferred upon the Trustee by that certain Deed of Trust dated June 18, 2018, executed by **MIGUEL NEGRETE AND KAITLYN ANN NEGRETE A/K/A KAITLYN NEGRETE, A MARRIED COUPLE** ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21<sup>ST</sup> MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No.2018-00008511, Official Public Records of Henderson County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesseltine, whose address is listed below, Randy Daniel or Cindy Daniel or Jim O'Bryant, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, November 1, 2022**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Henderson County Courthouse at the place designated by the Commissioner's Court for such sales in Henderson County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 10:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2013 South Energy Manufactured Home, Serial No. DSD062160AL.

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.

EXECUTED this 29 day of September, 2022.

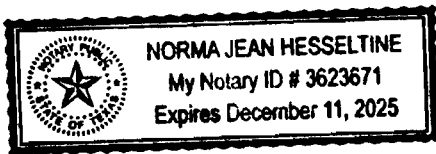
*K. CLIFFORD LITTLEFIELD*

**K. CLIFFORD LITTLEFIELD**, Mortgagee Attorney  
UPTON, MICKITS & HEYMANN, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401  
Telephone: (361) 884-0612  
Facsimile: (361) 884-5291  
Email: [clittlefield@umhlaw.com](mailto:clittlefield@umhlaw.com)

FILED FOR RECORD  
2022 SEP 30 AM 11:51  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

THE STATE OF TEXAS §  
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 29 day of September, 2022, to certify which witness my hand and official seal.



*[Handwritten Signature]*  
\_\_\_\_\_  
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

**Being a 2.00 acre tract of land situated in the Anna Davis Survey, Abstract No. 192, Henderson County, Texas, and being part of a called 11.915 acre tract of land described by deed recorded in Volume 1863, Page 675 of the Deed Records of Henderson County, Texas, said 2.00 acre tract being more particularly described by metes and bounds as follows:**

**BEGINNING on a found 5/8" iron rod for the southeast corner of this tract and the southeast corner of the above mentioned 11.915 acre tract located in the west line of County Road 4830, said point being the northeast corner of the Rogers 5.239 acre tract recorded in Instrument 2013-00004496 ;**

**THENCE with the north line of said 5.239 acre tract and the south line of said 11.915 acre tract S 83°41'03" W 765.08 feet to a set 1/2" iron rod for the southwest corner of this tract; Witness: S 83°41'03" W 399.26 feet, a found nail at the northwest corner of said 5.239 acre tract and the southwest corner of said 11.915 acre tract;**

**THENCE N 00°48'07" W 135.09 feet to a set 1/2" iron rod for the northwest corner of this tract ;**

**THENCE N 86°47'45 ' E 763.67 feet to a set 1/2" iron rod for the northeast corner of this tract located on said west line of County Road 4830; Witness : N 00°05'27" E 315.43 feet, a found 1/2" iron rod at the northeast corner of said 11.915 acre tract;**

**THENCE with said west line S 00°05'27" W 93.60 feet to the PLACE OF BEGINNING and containing 2.00 acres of land, more or less.**

Return to:  
K. Clifford Littlefield  
Upton, Mickits & Heymann, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401





22TX267-0100  
217 WEST ALENE DRIVE, MABANK, TX 75147

FILED FOR RECORD  
2022 SEP 15 PM 3:55  
MARY L. JONES, CLERK  
HENDERSON COUNTY, TEXAS

## NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE GEORGE T WALTERS SURVEY, A-794, HENDERSON COUNTY, TEXAS, AND BEING DESCRIBED AS LOT NO 15, BLOCK NO 2, OF PRAIRIE HILL ESTATES, ACCORDING TO THE PLAT RECORDED IN VOLUME 7, PAGE 57, NOW KNOWN AS CABINET B, SLIDE 130, PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated April 9, 2010 and recorded on April 13, 2010 as Instrument Number 2010-00004887 in the real property records of HENDERSON County, Texas, which contains a power of sale.

Sale Information:

November 01, 2022, at 10:00 AM, or not later than three hours thereafter, at the porch to the south entrance of the Henderson County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured:

The Deed of Trust executed by GARRY W. SMITH secures the repayment of a Note dated April 9, 2010 in the amount of \$63,265.00. JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

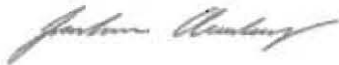
In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.



4759901

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.

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.



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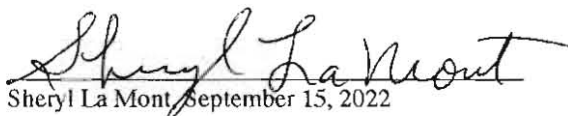
Miller, George & Suggs, PLLC  
Tracey Midkiff, Attorney at Law  
Jonathan Andring, Attorney at Law  
5601 Democracy Drive, Suite 265  
Plano, TX 75024

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Substitute Trustee(s): 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 Uselton, Ramiro Cuevas, Aurora Campos, Kristopher Holub, Harriett Fletcher, Dustin George  
e/o Miller, George & Suggs, PLLC  
5601 Democracy Drive, Suite 265  
Plano, TX 75024

Certificate of Posting

I, Sheryl La Mont, declare under penalty of perjury that on the 15th day of September, 2022, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of HENDERSON County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).



Sheryl La Mont, September 15, 2022

FILED FOR RECORD  
2022 SEP 13 PM 2:58  
LORRAINE STANBRIGHT,  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

### Notice of Substitute Trustee Sale

T.S. #: 22-7500

**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.**

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

Date: 11/1/2022  
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter. The sale will be completed by no later than 1:00 PM  
Place: Henderson County Courthouse in Athens, Texas, at the following location:  
**Henderson County Courthouse, 100 E. Tyler, Athens, TX 75751**  
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

**Property To Be Sold** - The property to be sold is described as follows:

**SEE ATTACHED EXHIBIT "A"**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 8/15/2016 and is recorded in the office of the County Clerk of Henderson County, Texas, under County Clerk's File No 2016-00011982, recorded on 8/16/2016, of the Real Property Records of Henderson County, Texas.  
Property Address: 10244 COUNTY ROAD 3406 BROWNSBORO Texas 75756

Trustor(s):	<b>REBECCA D. HALL and THOMAS C. HALL</b>	Original Beneficiary:	<b>Mortgage Electronic Registration Systems, Inc., as nominee for SFMC, LP dba Service First Mortgage Company, its successors and assigns</b>
Current Beneficiary:	<b>U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V</b>	Loan Servicer:	<b>Rushmore Loan Management Services, LLC</b>
Current Substituted Trustees:	<b>Auction.com, Sharon St. Pierre, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Meghan Byrne, David Sims, Harriett Fletcher, Rick Snoke, Prestige Default Services, LLC</b>		

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 above referenced loan.

**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. 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,

*Rebecca D. Hall*

T.S. #: 22-7500

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.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by REBECCA D. HALL and THOMAS C. HALL, WIFE AND HUSBAND. 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.

**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 promissory note in the original principal amount of \$208,160.00, executed by REBECCA D. HALL and THOMAS C. HALL, WIFE AND HUSBAND, and payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for SFMC, LP dba Service First Mortgage Company, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of REBECCA D. HALL and THOMAS C. HALL, WIFE AND HUSBAND to REBECCA D. HALL and THOMAS C. HALL. U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V**  
**c/o Rushmore Loan Management Services, LLC**  
**15480 Laguna Canyon Road Suite 100**  
**Irvine, CA 92618**  
**(949) 341-0777**

Dated: September 13, 2022 Auction.com, Sharon St. Pierre, Ronnie Hubbard, Allan Johnston, Sheryl  
LaMont, Robert LaMont, Meghan Byrne, David Sims, Harriett Fletcher, Rick  
Snoke, Prestige Default Services, LLC,



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Prestige Default Services, LLC  
9720 Coit Road, Suite 220-228  
Plano, Texas 75025  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732  
Sale Line Information: (800) 793-6107  
Website: www.auction.com

T.S. #: 22-7500

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services, LLC  
9720 Coit Road, Suite 220-228  
Plano, Texas 75025  
Attn: Trustee Department

## **EXHIBIT "A"**

Situate, lying and being in the County of Henderson, State of Texas, described as follows:

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.

TS No.: 2022-00922-TX  
22-000467-673

FILED FOR RECORD  
2022 SEP -8 AM 11:30

### Notice of [Substitute] Trustee Sale

TRAVIS A. 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.**

#### 1. Date, Time and Place of Sale.

**Date:** 11/01/2022

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

**Place:** Henderson County, Texas at the following location: **THE SOUTH ENTRANCE PORCH OF THE HENDERSON COUNTY COURT HOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 813 NORTH SMITH STREET, MALAKOFF, TX 75148

**2. 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 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. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 02/13/2004 and recorded 02/16/2004 in Book 2388 Page 535 Document 0002686, real property records of Henderson County, Texas, with **KAREN WHITE, SINGLE** grantor(s) and **FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY BANK OF INDIANA** as Lender, Wells Fargo Bank, N.A., not in its individual or banking capacity, but solely in its capacity as Trustee for First Franklin Mortgage Loan Trust Series 2004-FFH2 as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **KAREN WHITE, SINGLE**, securing the payment of the indebtedness in the original principal amount of **\$40,000.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **Wells Fargo Bank, N.A., not in its individual or banking capacity, but solely in its capacity as Trustee for First Franklin Mortgage Loan Trust Series 2004-FFH2** is the current mortgagee of the note and deed of trust or contract lien.

### Notice of [Substitute] Trustee Sale

**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

**7. Property to be sold:** The property to be sold is described as follows:

**ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE G. MARTINEZ SURVEY ABSTRACT 481, HENDERSON COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND DESCRIBED BY DEED RECORDED IN VOLUME 1963, PAGE 884 OF THE DEED RECORDS OF HENDERSON COUNTY, TEXAS. SAID TRACT OR PARCEL OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS. BEGINNING ON A FOUND 1/2" IRON ROD FOR THE SOUTHEAST CORNER OF THIS TRACT AND THE ORIGINAL SOUTHEAST CORNER OF THE ABOVE MENTIONED TRACT LOCATED ON THE WEST LINE OF SMITH STREET; THENCE S89 °49'25" W 210.00 FEET TO A FOUND 1/2" IRON ROD FOR THE SOUTHWEST CORNER OF THIS TRACT; THENCE NORTH 210.00 FEET TO A FOUND 1/2" IRON ROD FOR THE NORTHWEST CORNER OF THIS TRACT; THENCE N89 °48'58"E 87.46 FEET TO A FOUND 3/8" IRON ROD FOR THE MOST NORTHERLY NORTHEAST CORNER OF THIS TRACT; THENCE S00 °00'39"E 70.00 FEET TO A FOUND 3/8" IRON ROD FOR AN ELL CORNER OF THIS TRACT; THENCE N89 °49'44"E 122.50 FEET TO A FOUND 3/8" IRON ROD FOR THE MOST EASTERLY NORTHEAST CORNER OF THIS TRACT LOCATED ON SAID WEST LINE OF SMITH STREET; THENCE WITH SAID WEST LINE S00 °00'39"E 140.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.82 ACRES OF LAND.**

**8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation**

**1 Mortgage Way Mt. Laurel, NJ 08054**

**Phone: 877-744-2506**



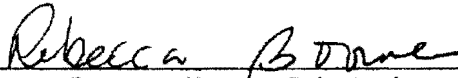
TS No.: 2022-00922-TX  
22-000467-673

### Notice of [Substitute] Trustee Sale

**9. Limitation of Damages:** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**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.**

**Date:** September 6, 2022



Rebecca Browne, Trustee Sale Assistant

C/O Power Default Services, Inc.  
2300 Lakeview Parkway, Suite 756  
Alpharetta, GA 30009  
Telephone: 855-427-2204  
Fax: 866-960-8298

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

Certificate of Posting

I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the Henderson County Clerk and caused it to be posted at the location directed by the Henderson County Commissioners Court.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
7/2/2002

**Grantor(s)/Mortgagor(s):**  
WAYNE G. PAGE AND SPOUSE, PAULA DENISE PAGE

**Original Beneficiary/Mortgagee:**  
WELLS FARGO HOME MORTGAGE, INC.

**Current Beneficiary/Mortgagee:**  
Wells Fargo Bank, N.A.

**Recorded in:**  
**Volume:** 2202  
**Page:** 759  
**Instrument No:** 0011616

**Property County:**  
HENDERSON

**Mortgage Servicer:**  
Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
1 Home Campus, MAC 2301-04C,  
West Des Moines, IA 50328

**Legal Description:** ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE THOMAS PARMER SURVEY, ABSTRACT NO. 782 AND BEING LOT 7, BLOCK 8 OF PARK HIGHLANDS ADDITION AS SHOWN ON PLAT RECORDED IN VOLUME 1, PAGE 22 AND/OR CABINET B, SLIDE 4, OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

**Date of Sale:** 11/1/2022

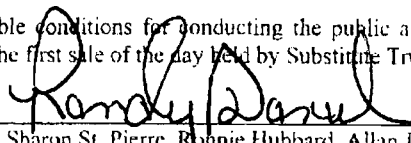
**Earliest Time Sale Will Begin:** 10:00:00 AM

**Place of Sale of Property:** Henderson County Courthouse, 100 E. Tyler, Athens, TX 75751 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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 begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.



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 Uselton, Ramiro Cuevas, Aurora Campos, Dana Kanin, Auction.com, Randy Daniel or Cindy Daniel or Jim O'Bryant or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea or Cole Patton, Substitute Trustee  
McCARTHY & HOLTRUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

**Notice Pursuant to Tex. Prop. Code § 51.002(i):**  
**Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National 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.**

FILED FOR RECORD  
2022 SEP - 8 AM 11: 29  
HENDERSON COUNTY, TEXAS

**MH File Number:** TX-22-81297-POS  
**Loan Type:** FHA

**Notice of Substitute Trustee's Sale**

**Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> August 8, 2019	<b>Original Mortgagor/Grantor:</b> BOBBI ZEIGER
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR PRIMARY RESIDENTIAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> NATIONSTAR MORTGAGE LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2019-00011094	<b>Property County:</b> HENDERSON
<b>Mortgage Servicer:</b> Nationstar Mortgage LLC d/b/a/ Mr. Cooper	<b>Mortgage Servicer's Address:</b> 8950 Cypress Waters Blvd, Coppell, TX 75019

\* 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 above referenced loan.

**Secures:** Note in the original principal amount of \$115,486.00, executed by BOBBI ZEIGER and payable to the order of Lender.

**Property Address/Mailing Address:** 416 RIDGEWOOD DR, TOOL, TX 75143

**Legal Description of Property to be Sold:** LOT 114, CEDARCREST SHORES ESTATES, AN ADDITION TO HENDERSON COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET A, SLIDE 203 AND VOLUME 3, PAGE 25 AND CABINET B, SLIDE 62 AND VOLUME 3, PAGE 45, OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

APN: R33378

<b>Date of Sale:</b> November 01, 2022	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** "On the porch to the south entrance of the Henderson County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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 begin at the earliest time stated above or within three (3) hours after that time.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *NATIONSTAR MORTGAGE LLC*, the owner and holder of the Note, has requested Sharon St. Pierre, Sheryl LaMont, Allan Johnston, Harriett Fletcher, Robert LaMont whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the



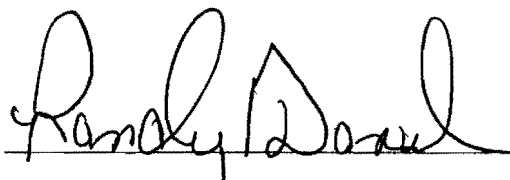
property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**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 *NATIONSTAR MORTGAGE LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Sharon St. Pierre, Sheryl LaMont, Allan Johnston, Harriett Fletcher, Robert LaMont whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, 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 Sharon St. Pierre, Sheryl LaMont, Allan Johnston, Harriett Fletcher, Robert LaMont whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

**Limitation of Damages:** If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

Sharon St. Pierre, Sheryl LaMont, Allan Johnston, Harriett Fletcher, Robert LaMont OR Randy Daniel or Cindy Daniel or Jim O'Bryant, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia  
30097; PH: (470)321-7112

FILED FOR RECORD  
2022 SEP - 1 AM 10:09  
HENDERSON COUNTY, TEXAS