

Notice of Foreclosure Sale

April 11, 2023

FILED FOR RECORD
2023 APR 11 PM 4:23

MARY MARGARET WRIGHT
COUNTY CLERK
HENDERSON COUNTY, TEXAS

Security Agreements:

Master Form of Deed of Trust and Security Agreement Recorded by Texas Bank ("Master Form Deed of Trust"):

Dated: May 28, 2019
Grantor: Carnegie Homes, LLC
Trustee: Paul Morris
Lender: Texas Bank

Recording information: Instrument number 2023-00003528 of the real property records of Henderson County, Texas, on March 14, 2023, in the real property records of Henderson County, Texas

Legal Description: See Exhibit "A."

Secures: Master Promissory Note ("Note") in the original principal amount of \$3,000,000.00, executed by Carnegie Homes, LLC ("Borrower") and payable to the order of Lender, and all modifications, renewals or extensions thereafter

Guaranty: The Note is guaranteed by a Continuing Guaranty Agreement dated May 28, 2019 and executed by Stephen Wall in favor of Lender

Substitute Trustee: Jeffrey Yates
Substitute Trustee's
Address: 290 S. Preston Rd., Suite 300, Prosper, Texas, 75078

Short Form Deed of Trust, Security Agreement and Financing Statement ("Short Form Deed of Trust"):

Dated: August 1, 2022
Grantor: Carnegie Homes, LLC
Trustee: Paul Morris
Lender: Texas Bank

Recording information: Instrument number 2022-00014643 of the real property records of Henderson County, Texas, on August 3, 2022, in the real property records of Henderson County, Texas

Legal Description: See Exhibit "A."

Secures: Master Promissory Note ("Note") in the original principal amount of \$3,000,000.00, executed by Carnegie Homes, LLC ("Borrower") and payable to the order of Lender, and all modifications, renewals or extensions thereafter

Guaranty: The Note is guaranteed by a Continuing Guaranty Agreement dated May 28, 2019 and executed by Stephen Wall in favor of Lender

Substitute Trustee: Jeffrey Yates
Substitute Trustee's Address: 290 S. Preston Rd., Suite 300, Prosper, Texas, 75078

Deed of Trust: The Master Form Deed of Trust and the Short Form Deed of Trust shall be referred to herein collectively as the "**Deed of Trust.**"

Foreclosure Sale:

Date: Tuesday, May 2, 2023

Time: 1:00 P.M., and not later than three hours thereafter.

Place: The Sale is located at Henderson County Courthouse in Athens, Texas, at the following location: 100 East Tyler St., Athens, Texas on the south steps of the Courthouse, or if the preceding area is no longer the designate area, at the area most recently designated by the County Commission's Court.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Texas Bank'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, Texas Bank, 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 Texas Bank's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Texas Bank'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 Texas Bank 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.

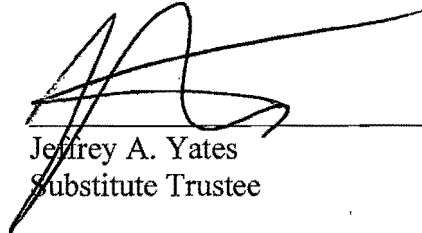
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 Texas Bank. 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.



Jeffrey A. Yates
Substitute Trustee

Yates Law Group, PLLC
Attorney for Substitute Trustee
290 S. Preston Rd., Suite 300
Prosper, Texas 75078
Telephone (214) 281-8000
Telecopier (214) 281-8002

EXHIBIT "A"

PARCEL 1:

Property Address: 900 Tennahill Drive, Athens, Texas 75751
Legal Description: All of those certain lots, tracts or parcels of land situated in Henderson County, Texas, a part of the Thomas Helms Survey, A-335, and the J. S. Stephens Survey, A-729, and being known as Lot 7, of Red Oak Estates, Unit II, as shown on Plat recorded in Cabinet E, Slide 286, Plat Records of Henderson County Texas.

PARCEL 2:

Property Address: 900 Maxine Drive, Athens, Texas 75751
Legal Description: All of those certain lots, tracts or parcels of land situated in Henderson County, Texas, a part of the Thomas Helms Survey, A-335, and the J. S. Stephens Survey, A-729, and being known as Lot 11, of Red Oak Estates, Unit II, as shown on Plat recorded in Cabinet E, Slide 286, Plat Records of Henderson County Texas.

PARCEL 3:

Property Address: 900 Blaine Drive, Athens, Texas 75751
Legal Description: All of those certain lots, tracts or parcels of land situated in Henderson County, Texas, a part of the Thomas Helms Survey, A-335, and the J. S. Stephens Survey, A-729, and being known as Lot 9, of Red Oak Estates, Unit II, as shown on Plat recorded in Cabinet E, Slide 286, Plat Records of Henderson County Texas.

PARCEL 4:

Property Address: 901 Blaine Drive, Athens, Texas 75751
Legal Description: All of those certain lots, tracts or parcels of land situated in Henderson County, Texas, a part of the Thomas Helms Survey, A-335, and the J. S. Stephens Survey, A-729, and being known as Lot 10, of Red Oak Estates, Unit II, as shown on Plat recorded in Cabinet E, Slide 286, Plat Records of Henderson County Texas.

PARCEL 5:

Property Address: 909 Maxine Drive, Athens, Texas 75751
Legal Description: All of those certain lots, tracts or parcels of land situated in Henderson County, Texas, a part of the Thomas Helms Survey, A-335, and the J. S. Stephens Survey, A-729, and being known as Lot 36, of Red Oak Estates, Unit II, as shown on Plat recorded in Cabinet E, Slide 286, Plat Records of Henderson County Texas.

Ellis Property Group LLC, a Texas limited liability company, Noteholder
August REI, LLC, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

Michael Eriksson, Alton Benzfor,
and Nynna Marquez
3400 NNE Loop 323 Trailer 95 Tyler Tx., 75708

Sent via first class mail and CMRR # 9171 9690 0935 0295 7186 56 on 4/10/2023

Michael Eriksson, Alton Benzfor,
and Nynna Marquez
131 Lake Creek Dr, Mabank, TX 75156

Sent via first class mail and CMRR # 9171 9690 0935 0295 7186 63 on 4/10/2023

FILED FOR RECORD
2023 APR 10 PM 1:37
MARY MARGARET WRIGHT
COUNTY CLERK
HENDERSON COUNTY, TEXAS

NOTICE OF TRUSTEE'S SALE

WHEREAS Michael Eriksson, Alton Benzfor, and and Nynna Marquez executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Henderson County, Texas and is recorded under Clerk's File/Instrument Number 2021-00024644, to which reference is made for all purposes.

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;

WHEREAS, the undersigned has been, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 2nd day of May, 2023

Time: The sale shall begin no earlier than 11:00 AM or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Henderson County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

Lot 126, in Section E, Cherokee Shores Subdivision as shown by the plat thereof recorded in Volume D, Page 24, Plat Records, Henderson County, Texas; Also Known As: 131 Lake

Creek Dr., Mabank, Texas 75156.

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.
The senders of the notice also include those names listed below.

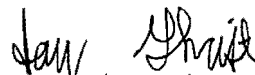
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust.

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 MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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.

GHRIST LAW FIRM PLLC



Ian Ghrist, Richard Ramsey or Fran Rodebaugh
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136

NOTICE OF TRUSTEE'S SALE

FILED FOR RECORD

2023 APR 10 AM 11:45

**MARY MARGARET WRIGHT
COUNTY CLERK
HENDERSON COUNTY, TEXAS**

Date: April 6, 2023

Borrowers: Jennifer Lynn Harrison

Mortgagee: Pendleton Plus, LLC

Note: Promissory Note dated May 14th, 2010, in the amount of \$36,900

Deed of Trust

Date: May 14th, 2010

Grantor: Jennifer Lynn Harrison

Mortgagee: Pendleton Plus, LLC

Recording information: Deed of Trust dated May 14th 2010, recorded as Document Number 2010-00006581 of the Official Public Records of Henderson County, State of Texas.

Property:

All that certain lot, tract, or parcel of land situated in the B. Medro Survey, A – 483 and in the M.M. Sanchez Survey, A-698 and being known as Lots 888 and 889 of the Oak Harbor Subdivision, as shown in Plat recorded in Volume 7, Page 17 18 and Cabinet B, Slide 122 of the Plat records of Henderson County, Texas.

County: Henderson

Substitute Trustee: Brent A. Money

Substitute Trustee's Addresses: MONEY LAW FIRM, PLLC
2606 Lee Street
Greenville, Texas 75401

Date of Sale (first Tuesday of month): May 2, 2023

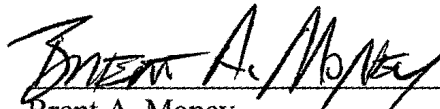
Time of Sale: The sale will begin at 10:00 a.m. or not later than three hours after that time.

Place of Sale: AT THE PORCH TO THE SOUTH ENTRANCE OF THE HENDERSON COUNTY COURTHOUSE, OR AS DESIGNATED BY THE COUNTY COMMISSIONERS COURT.

Mortgagee has appointed Brent A. Money as Substitute Trustee under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

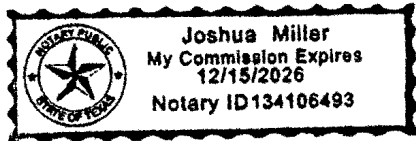
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

SUBSTITUTE TRUSTEE:


Brent A. Money

STATE OF TEXAS)
)
COUNTY OF HUNT)

This instrument was acknowledged before me on the 6th day of April, 2023, by Brent A. Money.




Notary Public, State of Texas

NOTICE OF TRUSTEE'S SALE
BY SUBSTITUTE TRUSTEE

WHEREAS, on December 6, 2021, APRIL LENOX ATCHLEY unmarried woman and MARGARET MARIE HOWELL, unmarried woman, executed a Deed of Trust conveying to MICHAEL H. PATTERSON, Trustee, the Real Estate hereinafter described, to secure WCP RETIREMENT PLAN, in the payment of a debt therein described, said Deed of Trust being recorded in Instrument Number 2022-0000512, of the Deed Records of Henderson County, Texas; and

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

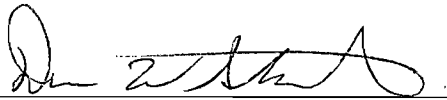
WHEREAS, Default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owners and holders of said debt have requested the undersigned to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN That on Tuesday, the 2ND day of MAY, 2023, between ten o'clock a.m. and one o'clock p.m., I will sell said Real Estate at the steps of the front steps of the south entrance of the Henderson County Courthouse, 100 E. Tyler, Attn: Clerk, Henderson County, Texas, which is the place designated by the Henderson County Commissioner's Court, to the highest bidder for cash.

Said Real Estate is described as follows: In the County of Henderson, State of Texas

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN N. ADDISON SURVEY, ABSTRACT NO. 17, HENDERSON COUNTY, TEXAS AND BEING DESCRIBED AS LOT NOS. 1 & 3, BLOCK NO. 17, W. H. CLARK SUBDIVISION IN HENDERSON COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 1, PAGE 152 A, CABINET A, SLIDE 106, OF PLAT RECORDS OF HENDERSON COUNTY, TEXAS. MORE COMMONLY KNOWN AS 801 WALNUT STREET, TRINIDAD, TRINIDAD, TEXAS 75163.

WITNESS MY HAND, this 10 day of April, 2023.



DARRIN W. STANTON, Substitute Trustee

FILED FOR RECORD
2023 APR 10 PM 12:52
MARGARET MARIE HOWELL
HENDERSON COUNTY CLERK
HENDERSON COUNTY TEXAS

NATIONSTAR MORTGAGE LLC (CXE)
WALKER, ESTATE OF LESLIE
400 HYDE PARK DRIVE, CHANDLER, TX 75758

VA 494961238177
Firm File Number: 19-032998

FILED FOR RECORD

NOTICE OF TRUSTEE'S SALE 2023 MAR 23 PM 12:42

WHEREAS, on August 21, 2014, LESLIE H. WALKER, A SINGLE MAN, as Grantor(s), executed a Deed of Trust conveying to MICHAEL H. PATTERSON, as Trustee, the Real Estate hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AFFILIATED BANK in HENDERSON COUNTY, TEXAS. The Deed of Trust was filed in the real property records of HENDERSON COUNTY, TX and is recorded under Clerk's File/Instrument Number 2014-00011456, to which reference is herein made for all purposes.

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;

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, May 2, 2023** 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 said Real Estate at the County Courthouse in HENDERSON COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse 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 of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Henderson, State of Texas:

BEING ALL THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE S. CALDERON SURVEY, A-136 CITY OF CHANDLER, HENDERSON COUNTY, TEXAS, BEING DESCRIBED AS LOT 25, BLOCK 4, OF GRIFFIN ESTATES, PHASE ONE, ACCORDING TO THE PLAT RECORDED IN CABINET E, SLIDE 383, OF THE PLAT RECORDS, HENDERSON COUNTY, TEXAS.

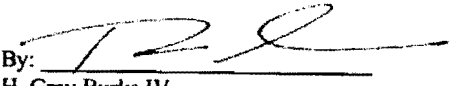
Property Address: 400 HYDE PARK DRIVE
CHANDLER, TX 75758
Mortgage Servicer: NATIONSTAR MORTGAGE LLC
Mortgagee: THE VETERANS LAND BOARD OF THE STATE OF TEXAS
8950 CYPRESS WATERS BLVD
COPPELL, TX 75019

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.

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

SUBSTITUTE TRUSTEE
Sharon St. Pierre, Sheryl LaMont, Harriett Fletcher, Robert LaMont
4600 Fuller Ave., Suite 400
Irving, TX 75038

WITNESS MY HAND this day March 20, 2023.

By: 
H. Gray Burks IV
Texas Bar # 03418320
Ronny George
Texas Bar # 24123104
gburks@logs.com
rgeorge@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040

Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for The Veterans Land Board of the State of
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 military service to the sender of this notice immediately.

23-00598
908 MCENTIRE RD, TRINIDAD, TX 75163

FILED FOR RECORD

NOTICE OF FORECLOSURE SALE AND APPOINTMENT - 9 2011:36
APPOINTMENT OF SUBSTITUTE TRUSTEE

RECORDED IN PUBLIC RECORDS
HENDERSON COUNTY, TEXAS

- Property: The Property to be sold is described as follows:
- All that certain lot, tract or parcel of land situated in the North Addison Survey, A-17, Henderson County, Texas, and being described as Lot Nos. 10 and 12, Block No. 1 of the PULLEY ADDITION in the town of Trinidad, Henderson County, Texas, according to the plat recorded in Volume 1, Page 30, now known as Cabinet A, Slide 27, Plat Records of Henderson County, Texas
- Security Instrument: Deed of Trust dated June 30, 2020 and recorded on July 7, 2020 at Instrument Number 2020-00009406 in the real property records of HENDERSON County, Texas, which contains a power of sale.
- Sale Information: May 2, 2023, 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 RONALD CARL ZILLS II AND KENDRA ZIMMERMAN secures the repayment of a Note dated June 30, 2020 in the amount of \$68,732.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan 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.

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.



4777003

Kirk Schwartz

De Cubas, Lewis & Schwartz, P.C.
Kirk Schwartz, Attorney at Law
1999 N University Drive, Suite 204
Coral Springs, FL 33071

Sheryl LaMont

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, Dana Kamin, Aurora Campos, Kristopher Holub, Harriett Fletcher, Meryl Olsen, Misty McMillan, Jim O'Bryant and Auction.com employees included but not limited to those listed herein.

c/o De Cubas, Lewis & Schwartz, P.C.
1999 N University Drive, Suite 204
Coral Springs, FL 33071

Certificate of Posting

I, Sheryl La Mont, declare under penalty of perjury that on the 9th. day of March, 2023, 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, March 9, 2023

FILED FOR RECORD
2023 MAR -2 AM 11:48
MARCO ANTONIO
COUNTY CLERK
HENDERSON COUNTY, TEXAS

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Sharon St. Pierre, Sheryl LaMont, Harriett Fletcher,
Robert LaMont
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX06000005-23-1

APN 303755

TO No 230004438-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on April 5, 2017, HENRY EUGENE EDINGTON AND WIFE, LIZBETH EDINGTON as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of MICHAEL H. PATTERSON as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for FIRST GUARANTY MORTGAGE CORPORATION, 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 \$86,073.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on April 10, 2017 as Document No. 2017-00005268 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 303755

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, Sheryl LaMont, Harriett Fletcher, Robert LaMont** 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 **Lakeview Loan Servicing, LLC**, 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, May 2, 2023 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: **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.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Lakeview Loan Servicing, LLC'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 Lakeview Loan Servicing, LLC'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 2nd day of March, 2023.



By: Sharon St. Pierre, Sheryl LaMont, Harriett Fletcher, Robert LaMont
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 <https://www.servicelinkauction.com/>
FOR AUTOMATED SALES INFORMATION PLEASE CALL: ServiceLink Auction | Hudson and
Marshall at (866) 539-4173**

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.

TS No TX06000005-23-1

APN 303755

TO No 230004438-TX-RWI

EXHIBIT "A"

LOTS 10, 11 AND 12, OF HUNDRED OAKS ESTATES, A SUBDIVISION IN HENDERSON COUNTY, TEXAS AS RECORDED IN CABINET E SLIDE 289 OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date: November 15, 2018
Grantor(s): David M. Bowen, Sr., a single man
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for CMG Mortgage, Inc. dba CMG Financial
Original Principal: \$174,775.00
Recording Information: 2018-00016354
Property County: Henderson

Property: **ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE MIGUEL CORTINAS SURVEY A-5, HENDERSON COUNTY, TEXAS, BEING ALL OF LOT 10, BLOCK 3 AND A PORTION OF LOT 11, BLOCK 3 OF THE CHEROKEE ESTATES SUBDIVISION AS SHOWN OF RECORD IN CABINET D, SLIDE 10 OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS, AND BEING A PORTION OF A CALLED 1.95 ACRE TRACT DESCRIBED BY DEED RECORDED IN INSTRUMENT 2018-00003031 OF THE DEED RECORDS OF HENDERSON COUNTY, TEXAS. SAID TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:**
BEGINNING ON A FOUND 1/2" IRON ROD FOR THE NORTHEAST CORNER OF THIS TRACT AND THE ABOVE MENTIONED LOT 10 LOCATED ON THE WEST LINE OF CHEROKEE DRIVE, SAID POINT BEING THE SOUTHEAST CORNER OF LOT 9;
THENCE WITH SAID WEST LINE AND THE LINE OF DIRECTIONAL CONTROL S 00° 01' 30"W250.05 FEET TO A FOUND 1/2" IRON ROD FOR THE SOUTHEAST CORNER OF THIS TRACT;
THENCE S 89° 02' 05" W 208.00 FEET TO A FOUND 1/2" IRON ROD FOR SOUTHWEST CORNER OF THIS TRACT;
THENCE N 03° 50' 07" E 75.49 FEET TO A FOUND 1/2" IRON ROD FOR THE SOUTHWEST CORNER OF LOT 10 AND THE NORTHWEST CORNER OF LOT 11;
THENCE N 03° 59' 44" E 174.87 FEET TO A FOUND 1/2" IRON ROD FOR THE NORTHWEST CORNER OF LOT 10 AND THE SOUTHWEST CORNER OF LOT 9;
THENCE N 88° 51' 46" E 190.88 FEET TO THE PLACE OF BEGINNING AND CONTAINING 1.14 ACRES OF LAND.

Property Address: 5026 Cherokee Drive
Chandler, TX 75758

FILED FOR RECORD
RECORDED 23 PM 12:15
2018

PLG File Number: 22-006004-3

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: **Lakeview Loan Servicing, LLC**
Mortgage Servicer: **Flagstar Bank**
Mortgage Servicer **5151 Corporate Drive**
Address: **Troy, MI 48098**

SALE INFORMATION:

Date of Sale: **May 2, 2023**
Time of Sale: **10:00 AM or within three hours thereafter.**
Place of Sale: **Henderson County Courthouse, 100 E. Tyler, Athens, TX 75751 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**
Substitute Trustee: **Randy Daniel, Cindy Daniel, Jim O'Bryant, Patrick Zwiers, Jonathan Harrison, Angie Uselton, Ramiro Cuevas, Aurora Campos, Dana Kamin, Meryl Olsen, Misty McMillan, Auction.com, or Michael J. Burns, any to act**
Substitute Trustee Address: **546 Silicon Dr., Suite 103 Southlake, TX 76092 TXAttorney@PadgettLawGroup.com**

APPOINTMENT OF SUBSTITUTE TRUSTEE:

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 is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place Randy Daniel, Cindy Daniel, Jim O'Bryant, Patrick Zwiers, Jonathan Harrison, Angie Uselton, Ramiro Cuevas, Aurora Campos, Dana Kamin, Meryl Olsen, Misty McMillan, Auction.com, or Michael J. Burns, any to act, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are

declared to be immediately due and payable.

2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

AB

Michael J. Burns

CERTIFICATE OF POSTING

My name is Sheryl La Mont, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on February 23, 2023, I filed at the office of the Henderson County Clerk to be posted at the Henderson County courthouse this notice of sale.

Declarant's Name: Sheryl La Mont

Date: February 23, 2023

Padgett Law Group
546 Silicon Dr., Suite 103
Southlake, TX 76092
TXAttorney@PadgettLawGroup.com
(850) 422-2520

WITNESS MY HAND this 23rd day of February, 2023.

Sheryl La Mont
Sheryl La Mont