## NOTICE OF FORECLOSURE SALE RECORD

Notice is hereby given of a public non-judicial foreglosure safe. ph 12: 18

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

COUNTY CLERK
HENDERSON COUNTY. TEXAS

All property (real, personal or otherwise) described in the deed of trust (as hereinafter defined as the "Deed of Trust"), together with the rights, appurtenances and improvements thereto, including, but not limited to, the real property described on **Exhibit A** attached hereto and made a part hereof. In the event any property encumbered by the Deed of Trust has been released by Lender (or its predecessor in interest, as applicable), then said released property shall be excluded from the property sold at foreclosure.

2. <u>Date, Time, and Place of Sale.</u> The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, June 6, 2023.

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed by no later than 1:00 p.m.

Place: The sale will take place at the Henderson County Courthouse at the place designated by the Henderson County Commissioner's Court.

The Deed of Trust permits the Lender (as hereinafter defined) 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 and/or Texas Business and Commerce Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. <u>Terms of Sale</u>. 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 Lender to have the bid credited 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 cash on the day the property is sold.

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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

- 4. <u>Type of Sale</u>. The sale is a non-judicial foreclosure sale being conducted pursuant to the power of sale granted by that certain Deed of Trust (the "<u>Deed of Trust</u>") recorded under Instrument No. 0013924, Book 2792, Page 145 in the Real Property Records of Henderson County, Texas, and executed by Kimberly A. Bostick and Jo Anne I. Pearce (whether one or more, the "<u>Grantor</u>"), for the benefit of 21<sup>st</sup> Mortgage Corporation ("<u>Lender</u>"), covering the property described above.
- 5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Indebtedness") including but not limited to the unpaid principal and interest owing on: that certain Consumer Loan Note, Security Agreement and Disclosure Statement (the "Note") dated on or about August 3, 2007, executed by the Grantor and payable to the order of Lender, and all renewals, modifications and extensions of the Note. Lender is the current owner and/or holder of the Note and the Indebtedness and is the beneficiary under the Deed of Trust.

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

21st Mortgage Corporation 620 Market Street One Center Square Knoxville, TN 37902 Phone: 800-955-0021

Fax: 866-231-4851

- 6. <u>Default and Request To Act.</u> Default has occurred under the Deed of Trust, and Lender has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale Lender may appoint another person as substitute trustee to conduct the sale.
- 7. Armed Forces Notice. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

DATED: May 10, 2023.

Richard A. Mckinney, Substitute Trustee

Higier Allen & Ladin, P.C. The Tower at Cityplace

2711 N. Haskell Ave., Suite 2400

Dallas, Texas 75204

Telephone: (972) 716-1888

Fax: (972) 716-1899

\*\*\*PLEASE FAX ALL COMMUNICATIONS REGARDING THIS MATTER TO THE SUBSTITUTE TRUSTEE AT 972-716-1899 (FAX), NOTE THE SUBSTITUTE TRUSTEE'S NAME ON YOUR COVER SHEET AND CONTACT THE SUBSTITUTE TRUSTEE AT 972-716-1888 (PHONE) TO CONFIRM RECEIPT. PLEASE ASSUME YOUR FAX HAS NOT BEEN RECEIVED UNTIL YOU VERBALLY CONFIRM RECEIPT THEREOF WITH OUR OFFICE. THANKS IN ADVANCE FOR YOUR COOPERATION.\*\*\*

#### EXHIBIT A

## PROPERTY DESCRIPTION [FOLLOWS THIS COVER PAGE]

#### **EXHIBIT "A"**

All that certain lot, tract or parcel of land situated in the MIGUAL CORTINAS SURVEY, A-5, Henderson County, Texas, and being described as LOTS 121, 122, and 123, BLOCK NO. 6, SUNRISE SHORES SUBDIVISION, according to the plat recorded in Cabinet B, Slide 140, Plat Records of Henderson County, Texas.

#### **NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public non-judicial foreclosure sale.

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

THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE CITY OF MABANK, COUNTY OF HENDERSON, STATE OF TX, AND IS DESCRIBED AS FOLLOWS: BEING LOT 63, SPRING CREEK ESTATES, SECTION I, AN ADDITION TO THE CITY OF MABANK, HENDERSON COUNTY, TEXAS, ACCORDING TO THE MAP/PLAT THEREOF RECORDED IN CABINET F, SLIDE 314, MAP/PLAT RECORDS, HENDERSON COUNTY, TEXAS. A.P.N.: R000132690

2. <u>Date, Time, and Place of Sale.</u> The sale is scheduled to be held at the following date, time, and place:

Date: June 6, 2023

Time: The sale shall begin no earlier than 10:00 AM or no later than three hours the earlier

sale shall be completed by no later than 4:00 P.M.

Place: HENDERSON County, on the porch to the south entrance of the Henderson County Courthouse in Athens, Texas, or at the location and address designated by the Commissioners Court of said county, pursuant to 51.002 of the Texas Property Code as the location and address where the sale is to be held. The sale shall take place in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code, as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Truster's Sale was posted.

- 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 cash on the day the property is sold. If a purchaser desires to pay with cashier's checks, they should be made payable to Anderson Vela, L.L.P. or endorsed in accordance with the instructions by the Trustee. The purchase price in a sale held by the undersigned herein is payable immediately on acceptance of the bid by the undersigned trustee or substitute trustee. 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. 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. 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 51.0075(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. If the Foreclosure Sale is passed, 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.
- 4. The Deed of Trust may encumber both real and personal property. Notice is hereby given of Holder's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with the Holder's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.
- 5. 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 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.

- 6. 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 sale granted by the Deed of Trust/Security Instrument ("Deed of Trust") executed by Ian L. Kaufuti and Kasanita V. Kaufuti ("Debtor"). Said Deed of Trust secures a Promissory Note/Loan Agreement, and any renewals, extensions or modifications thereof, dated January 13, 2020 and executed by Debtor in the Original Principal Amount of \$173,962.00. The current beneficiary of the Deed of Trust is CooperZadeh LLC, 323 Fifth Street, Eureka, CA 95501. The Deed of Trust is dated January 13, 2020, designating Brett M. Shanks as the Original Trustee and is recorded in the office of the County Clerk of HENDERSON County, Texas, under Instrument No. 2020-00000897, of the Real Property Records of HENDERSON County, Texas. The foreclosure of this mortgage is being administered by a mortgage servicer representing the mortgage under a servicing agreement. Questions concerning the sale may be directed to the undersigned, Richard E. Anderson, 4920 Westport Drive, The Colony, Texas 75056, who sent this notice, or to the mortgage servicer, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501.
- 7. <u>Default and Request To Act.</u> Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
- 8. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

DATED 5-14-23

Randy Daniel, Cindy Daniel, Jim O'Bryant, Sharon St. Pierre, David Garvin, Richard E. Anderson, Ray Vela or Cesar DeLaGarza

4920 Westport Drive The Colony, Texas 75056 214.276.1545 - telephone 214.276.1546 - facsimile Substitute Trustees The Secretary of Housing and Urban Development 451 7th Street S.W. Washington, DC 20410

APN: 275896

#### NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on February 7, 2011, a certain Mortgage Deed of Trust in the amount of \$207,750.00 was executed by PHYLLIS J. WOOD as trustor in favor of METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A. as beneficiary, and was recorded on February 17, 2011, as Instrument No. 2011-00001974, in the Office of the Recorder of HENDERSON COUNTY, Texas; and

WHEREAS, the Mortgage Deed of Trust was insured by the United States Secretary of Housing and Urban Development ("Secretary" or "HUD") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Mortgage Deed of Trust is now owned by the Secretary of Housing and Urban Development, pursuant to the following assignment:

Corporate Assignment of Deed of Trust from CHAMPION MORTGAGE COMPANY in favor of THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT dated May 3, 2017, recorded on May 16, 2017, as Instrument No. 2017-00007220, in the office of the Recorder of HENDERSON COUNTY, Texas; and

WHEREAS, the entire amount delinquent as of April 5, 2023 is \$216,110.00; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage Deed of Trust to be immediately due and payable:

NOW THEREFORE, pursuant to powers vested in me by the Single-Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B (the "Act"), and by the Secretary's designation of me as Foreclosure Commissioner, which is recorded herewith,

NOTICE IS HEREBY GIVEN that on June 6, 2023, between 10:00 AM and 1:00 PM local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

#### LEGAL DESCRIPTION:

LOTS 9 AND 10, BLOCK 3, PHOENIX SOUTH SUBDIVISION, ACCORDING TO THE PLAT OF SAID SUBDIVISION RECORDED IN CABINET D, SLIDE 83, OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

Purportedly known as: 8762 PHEASANT DRIVE, CHANDLER, TX 75758

The sale, which will begin at the earliest time stated above or within three hours after that time, will be held at: The South Entrance Porch Of The Henderson County Courthouse Or As Designated By The **County Commissioner's Office.** 

Per the Secretary, the estimated opening bid will be \$216,110.00. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders, except the Secretary, must submit a deposit totaling ten percent (10%) of the Secretary's estimated bid amount in the form of a certified check or cashier's check made payable to the Secretary of Housing and Urban Development. Ten percent of the estimated bid amount for this sale is \$21,611.00. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$21,611.00 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount must be delivered in the form of a certified or cashier's check made payable to Nemovi Law Group, APC. We will accept certified or cashier's checks made payable to the bidder and endorsed to Nemovi Law Group, APC if accompanied by a notarized power of attorney or other notarized authorization authorizing Nemovi Law Group, APC to deposit the check into the firm's trust account on behalf of the Secretary of Housing and Urban Development. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of: \$500.00, paid in advance. The extension fee shall be in the form of a certified or eashier's check made payable to the Secretary. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this Notice of Default and Foreclosure Sale, or all amounts due under the mortgage agreement are tendered to the Foreelosure Commissioner, in the form of a certified or cashier's check payable to the Secretary, before public auction of the property is completed.

The amount that must be paid if the Mortgage Deed of Trust is to be reinstated prior to the scheduled sale is based on the nature of the breach, this loan is not subject to reinstatement. A total payoff is required to cancel the foreclosure sale, or the breach must otherwise be cured, if applicable. A description of the default is as follows: A BORROWER DIES AND THE PROPERTY IS NOT THE PRINCIPAL RESDIENCE OF AT LEAST ONE SURVIVING BORROWER.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

The sale date shown on this Notice of Default and Foreclosure Sale may be postponed one or more times by the Secretary, the Foreclosure Commissioner or a court. For Sales Information please call (916) 939-0772 or visit the website www.nationwideposting.com using the file number assigned to this case FC#8300.00017. Your ability to obtain sales information by Internet Website or phone is provided as a courtesy to those not present at the sale and neither Nemovi Law Group, APC nor the website host makes any representations or warranties as to the accuracy or correctness of the information provided thereby. Nemovi Law Group, APC and its agents do not assume any responsibility for reliance on any information received by telephone or website. THIS INFORMATION IS SUBJECT TO CHANGE AT ANY TIME. It will be necessary for you to attend all sales in order to obtain the most current information. Neither Nemovi Law Group, APC nor its agents will be liable for any loss you may sustain in using or receiving any information obtained online or by phone.

#### NOTICE TO MEMBERS OF THE ARMED FORCES

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.

Date:

NEMOVI LAW GROUP, APC Foreclosure Commissioner 2173 Salk Ave., Suite 250 Carlsbad, CA 92008 Phone: (866) 454-7742

Sales Info: (916) 939-0772

y: /

Genail M Nemov

#### **ACKNOWLEDGMENT**

A notary public or other officer completing this certificate verifies only the identity of the individual who signe	d the
document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.	

State of California ) County of San Diego )

On 04/07/2023, before me, NUS2 CORTE2, a Notary Public, personally appeared GENSIL N. NEMOVI, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) sare subscribed to the within instrument and acknowledged to me that he shothey executed the same in his her their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature NusaC.

NUSA CORTEZ
Notary Public - California
San Diego County
Commission # 2398954
My Comm. Expires Mar 29, 2026



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Fort Worth Regional Office, Region VI Office of Regional Counsel 307 W 7th Street, Ste. 1000 Fort Worth, TX 76102 Phone: 817-978-5987 FAX: 817-978-5563

August 2, 2021

#### FORECLOSURE COMMISSIONER DESIGNATION

To: Genail M. Nemovi Nemovi Law Group, APC 2173 Salk Avenue, Ste. 250 Carlsbad, CA 92008

Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 (the "Act"), and the Delegation of Authority published in 76 FR 42466 on July 18, 2011, you are hereby designated as a Foreclosure Commissioner to act on behalf of the Secretary of Housing and Urban Development to conduct nonjudicial foreclosures in the State of Texas of the mortgages that may be referred to you by the Department of Housing and Urban Development ("HUD") including cases under Title I, Title II, and Section 312. A copy of the Act, as codified at 12 U.S.C. §§ 3751-3768 and the federal regulations (24 CFR 27, Subpart B, the "Regulations") applicable to your designation are available online through the Government Printing Office website. Foreclosures HUD refers to you are to be conducted pursuant to the Act, the Regulations, and the instructions that HUD will give to you at the time of referral.

HUD will pay you a commission for a completed foreclosure of \$1,350.00 (a "Commission"). HUD will pay you a percentage of the Commission for cases that HUD withdraws, based on the following:

- 20% of Commission for work completed if withdrawn prior to "service" of Notice of Foreclosure and Sale
- 80% of Commission for work completed if withdrawn after "service" of Notice of Foreclosure and Sale but prior to foreclosure sale, including the start of publication, or posting if required.

As a Forecipsure Commissioner, you are a fiduciary of the Secretary and not an employee of the Department of Housing and Urban Development or of the Federal Government. You will be responsible for your actions as any other fiduciary.

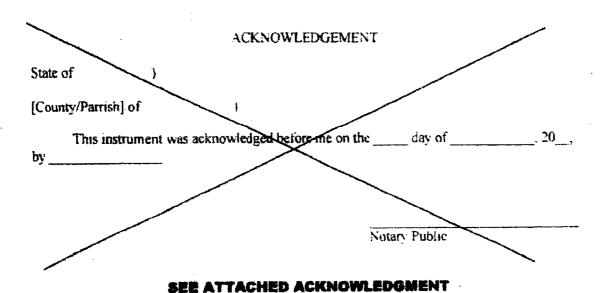
This designation is effective immediately and may be revoked by HUD with or without cause pursuant to the Act. An original and two copies of this Designation are enclosed. Please sign and date them, providing your Tax Identification or Social Security Number, and return one copy to Sakeena M. Adams at 307 W 7<sup>th</sup> Street, Ste 1000, Fort Worth, TX 76102 and send a scanned copy to SF.Designations.RegionVI@hud.gav.

By: Sakeena M. Adams, Regional Counsel

#### ACCEPTANCE OF DESIGNATION

I, NEMOVI LAW GROUP, APC , hereby accept designation as a Foreclosure Commissioner and agree to abide by the provisions of my appointment, the Act referred to above, the regulations, and the Instructions as provided to me by HUD.

8/4/2021	NEMOVI LAW GROUP, APC
Date	Name of Firm
	By
	Genail M. Nemovi
	Tay I D or Social Security No.



#### **ACKNOWLEDGMENT**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of San Dieso

On Aug. 4, 2021 before me. Cathy J. Boone

(insert name and title of the officer)

personally appeared Genail M. Nemovi

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that heisteathey executed the same in histoatheir authorized capacity(ies), and that by histoatheir signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature LOG & Boone

(Seal)

### Mary Margaret Wright County Clerk Athens, TX 75751

Instrument Number: 2023-00005120

As

Recorded On: 04.12/202310:53 AM Recordings - Land

Parties: WOOD PHYLLIS J

To: NEMOVI LAW GROUP, APC

Number of Pages: 8 Pages

Comment:

(Parties listed above are for Clerks reference only)

\*\*Examined and Charged as Follows: \*\*

**Total Recording: 50.00** 

File Information:

Document Number: 2023-00005120 Receipt Number: 2023-06477

Recorded Date/Time: 04 12 202310:53 AM

Recorded By: Marilet Zumaya

#### \*\*\*\*\*\*DO NOT REMOVE. THIS PAGE IS PART OF THE INSTRUMENT\*\*\*\*\*

Any provision herein which restricts the Sale, Rental, or use of the described REAL PROPERTY because of color or race is invalid and intenforceable under federal law

I hereby certify that this instrument was filed and duly recorded

in the Official Records of Henderson County. Texas

County Clerk

Henderson County, Texas

Record and Return To:

FIRST AMERICAN TITLE INSURANCE 3 FIRST AMERICAN WAY



SANTA ANA, CA 927075913

#### 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: June 06, 2023

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 April 14, 2021 and recorded in Document CLERK'S FILE NO. 2021-00007550 real property records of HENDERSON County, Texas, with PAUL MARCUS BUCHANAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by PAUL MARCUS BUCHANAN, securing the payment of the indebtednesses in the original principal amount of \$118,260.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC 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. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o ROCKET MORTGAGE, LLC 635 WOODWARD AVE. DETROIT, MI 48226

FILED FOR RECORD

2023 MAY I AM II: 12

MARY HANGARET WRIGHT
COUNTY CLERK
HENDERSON COUNTY TEXAS



NTSS00000009791427

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 herby remove the original trustee and all successor substitute trustees and appoints in their steed RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, PATRICK ZWIERS, JONATHAN HARRISON, ANGIE USELTON, RAMIRO CUEVAS, AURORA CAMPOS, DANA KAMIN. MERYL OLSEN, MISTY MCMILLAN OR AUCTION.COM 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 S6

Israel Saucedo

#### **Certificate of Posting**

My name is	and my	address	is c/o	4004	Beli	Line	Road	Suite	100
Addison, Texas 75001-4320. I declare under penalty of period of the HENDERSON County Clerk and caused to be posted at the H	rjury that on	l <u></u>				1	filed a		
Declarants Name:			·						
Duta									

104 PEBBLE BEACH DR MABANK, TX 75156

00000009791427

ئ. 🙀 🕹

HENDERSON

#### EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE J. T. CARTER SURVEY, A-158, AND THE A. CARTER SURVEY, A-159, HENDERSON COUNTY, TEXAS, AND BEING DESCRIBED AS LOT NOS. 96 AND 97, CAROLYN ESTATES WEST, ACCORDING TO THE PLAT RECORDED IN VOLUME 6, PAGE 68. NOW KNOWN AS CABINET C, SLIDE 62, PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

#### Notice of Trustee's Sale

Date: May 2, 2023

Trustee: Stephen A. Beal

Substitute Trustee: Trevor Partridge

Street Address for Trustee: PO Box 195607, Dallas County, Texas 75219

Current Owner and Holder of the Note and Deed of Trust: SENDERO Residential, L.L.C.

Obligation: Real Estate Lien Note dated December 8, 2021, from Maker, Stormy Lynn Sawyer and Paul Lawrence Richardson III to Payee, SENDERO Residential, L.L.C., in the original principal amount of \$62,500.00

Deed of Trust

Date: December 8, 2021

Recording Information: Filed on December 13, 2021, and recorded under document number -202100023865 Official Public Records of HENDERSON County, Texas

Grantor: Stormy Lynn Sawyer and Paul Lawrence Richardson III

Trustee: Stephen A. Beal

Beneficiary: SENDERO Residential, L.L.C.

Property: Lot 1, Block 3, Fairview East Addition, City of Athens, County of Henderson,

Texas, known as 306 Broadmore St. Athens, TX 75751

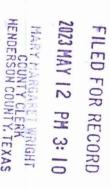
Date of Sale (first Tuesday of month): June 6, 2023

Time of Sale: The sale will begin no earlier than 10:00 AM, and no later than three hours thereafter.

Place of Sale: Henderson County Courthouse

Default has occurred under the Deed of Trust. The current owner and holder of the Real Estate Lien Note and the Deed of Trust has instructed the Trustee to offer the Property for sale toward the satisfaction of the Real Estate Lien Note, by a nonjudicial foreclosure sale in accordance with the power of sale granted by the Deed of Trust.

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS", without any express or implied warranties, except warranties of title.



Terms of Sale. The sale will be conducted as a public auction to the highest bidder. If the highest bidder is someone other than the Lender, the purchase price will be payable in cash or its equivalent, at the discretion of the Trustee, and will be payable immediately on acceptance of the bid by the Trustee. If the Lender is the highest bidder, payment will be by a credit on the Obligation, as permitted by the Deed of Trust.

Those persons and entities desiring to purchase the Property at the public auction, other than the Lender, will need to demonstrate their ability to pay cash on acceptance of the bid by the Trustee.

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 from the lien of the Deed of Trust, as shown in the public records of the county where the Property is located. Prospective bidders are strongly urged to examine the applicable public records to determine the nature and extent of such matters, if any.

The Trustee may sell the Property in one or more parcels and/or 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.

"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 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."

Trevor Partridge, Substitute Trustee

#### NOTICE OF FORECLOSURE 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 OR 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. Property to Be Sold. The property to be sold is described as follows: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN HENDERSON COUNTY, STATE OF TEXAS, ON THE R. W. HODGE SURVEY, A-854, AND BEING A PART OF THE CALLED 3.00 ACRE TRACT CONVEYED TO WILLIAM EARL SMITH, BY RICKY RASCO AND WIFE, REDA RASCO, BY WARRANTY DEED DATED JUNE 6, 1997 AND RECORDED IN VOLUME 1753, PAGE 628, 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 1/2 INCH IRON ROD FOUND FOR CORNER IN THE NORTHWEST ROW LINE OF STATE HWY. NO. 31, AT THE SOUTH CORNER OF THE CALLED 3.00 ACRE TRACT AND AT THE SOUTHERLY EAST CORNER OF THE RESIDUE OF THE WILLIAM KEYWORTH 25.96 ACRE TRACT RECORDED IN VOLUME 967, PAGE 326, OF THE HENDERSON COUNTY DEED RECORDS:

THENCE NORTH 50 DEGREES 51 MINUTES 43 SECONDS WEST 150.10 FEET TO CORNER IN A WOODEN FENCE CORNER POST AT THE WEST CORNER OF THE CALLED 3.00 ACRE TRACT, AT AN ELL CORNER OF THE RESIDUE OF THE WILLIAM KEYWORTH 25.96 ACRE TRACT AND AT THE SOUTH CORNER OF THE STACIE STRANGE 0.078 ACRE TRACT TWO RECORDED IN VOLUME 2066, PAGE 277, OF THE HENDERSON COUNTY REAL PROPERTY RECORDS, FROM WHENCE A 1/2 INCH IRON ROD FOUND BEARS NORTH 28 DEGREES 12 MINUTES 47 SECONDS EAST 0.53 FEET;

THENCE NORTH 12 DEGREES 21 MINUTES 56 SECONDS EAST ALONG THE NORTHWEST LINE OF THE CALLED 3.00 ACRE TRACT, 328.47 FEET TO A 5/8 INCH IRON ROD FOUND FOR CORNER AT THE WEST CORNER OF THE STACIE STRANGE 1.915 ACRE TRACT ONE RECORDED IN VOLUME 2066, PAGE 277, OF THE HENDERSON COUNTY REAL PROPERTY RECORDS AND IN THE EAST LINE OF THE SAID 0.078 ACRE TRACT;

THENCE SOUTH 28 DEGREES 22 MINUTES 25 SECONDS EAST 322.30 FEET TO A 5/8 INCH IRON ROD FOUND FOR CORNER IN THE NORTHWEST ROW LINE OF STATE HWY. NO 31, IN THE SOUTHEAST LINE OF THE CALLED 3.00 ACRE TRACT AND AT THE SOUTH CORNER OF THE SAID STACIE STRANGE 1.915 ACRE TRACT

THENCE SOUTH 39 DEGREES 03 MINUTES 01 SECONDS WEST ALONG THE SOUTHEAST LINE OF THE CALLED 3.00 ACRE TRACT AND THE NORTHWEST ROW LINE OF STATE HWY. NO. 31 169.98 FEET TO THE PLACE OF BEGINNING AND CONTAINING 1.086 ACRES OF LAND. COMMONLY KNOWN AS: 3801 STATE HIGHWAY 31 E, ATHENS, TX 75752

- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 11/22/2021 and recorded in Document 2021-00023830 real property 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:

06/06/2023 Time: 10:00 AM

Henderson County, Texas at the following location: THE SOUTH ENTRANCE PORCH OF THE HENDERSON COUNTY COURT HOUSE OR AS DESIGNATED BY THE COUNTY Place:

COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

- 4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, 4. Terms of Sale. The sale will be conducted as a public auction to the highest oldder 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.
- 5. Obligations Secured. The Deed of Trust executed by TROY L. WATKINS III, provides that it secures the payment of the indebtedness in the original principal amount of \$408,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING is the current mortgagee of the note and deed of trust and NEW AMERICAN FUNDING, LLC FKA BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING is mortgage servicer. A servicing agreement between the mortgagee, whose address is BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING c/o NEW AMERICAN FUNDING, LLC FKA BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING, 11001 Lakeline Blvd Bldg I, Ste 325, Austin, TX 78717 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.
- 6. Order to Foreclose. BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING obtained a Order from the 173rd District Court of Henderson County on 01/10/2023 under Cause No. CV22-0619-173. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.
- 7. Substitute Trustee(s) Appointed to Conduct Sale. in accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

22-000012-363-1 // 3801 STATE HIGHWAY 31 E, ATHENS, TX 75752

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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Farla Balli, Attorney at Law
Parkway Office Center, Suite 90014160 Dallas Parkway
Dallas, TX 75254

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'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.

WHEREAS, on AUGUST 26, 2022, JAMES DUSTIN WADE AND RAD QUARRINGTON executed a Deed of Trust conveying to HOWARD F. CARTER, JR., Trustee, the property hereinafter described, to secure JUAN H. PEREZ and ILSE J. PEREZ, Lenders, in the payment of a debt (note) therein described, said Deed of Trust being recorded in the deed of trust records of HENDERSON County, Texas at Doc.-No.: 2022-00016203; and

WHEREAS, Lenders appointed DOUG LOWE or R. MICHAEL GROOM, Substitute Trustee in writing on APRIL 27, 2023: and

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN THAT on TUES., JUNE 6, 2023 between Ten (10:00) o'clock A.M. and One (1:00) o'clock P.M., I will sell the property described in and conveyed by said deed of trust at the SOUTH STEPS OF THE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS IN ATHENS, HENDERSON COUNTY, TEXAS, at public auction, to the highest bidder "as is" for cash.

Said property is located in the County of HENDERSON COUNTY, State of Texas, and is described on Exhibit "A" attached hereto and made a part hereof for all purposes.

Witness my hand on Uprel 27, 2023

R. MICHAEL GROOM, 903-880-5667

e-mail: mikegroom@groomlegal.com

DOUG LOWE, 903-391-0869

e-mail: douglowelaw@icloud.com

103 EAST KAUFMAN ST. MABANK, TEXAS 75147 Telephone: 903-887-3344

TLED FOR REC 23 MAY - I PM ARY MARGARET WI VDERSON COUNTY,

#### **EXHIBIT "A"**

Order No.: 1902202200410

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All that certain lot, tract or parcel of land, located within the John M. Sally Survey, A-702, in Henderson County, Texas, being all of the residue of a called 5.08 acre tract described in Warranty Deed with Vendor's Lien recorded in Volume 2742, Page 180 of the Real Property Records of Henderson County, Texas (R.P.R.H.C.T.), and being described by metes and bounds as follows:

Beginning at a found rail road spike at a chain-link fence corner in the south margin of State Highway 31, being the northwest corner of this tract and the northeast corner of a called 0.60 acre tract described in Instrument Number 2016-00017188 of the Official Records of Henderson County Texas (O.R.H.C.T.), from which a found 3/8 inch-iron rod for reference bears South 46 degrees 36 minutes 31 seconds East, 0.25 feet;

Thence North 72 degrees 56 minutes 18 seconds East with the south margin of State Highway 31, a distance of 323.85 feet to a found 5/8 inch iron rod at the northeast corner of this tract, being the northwest corner of a called 3.00 acre "Tract One" recorded in Instrument Number 2011-0001691 (O.R.H.C.T.);

Thence South 17 degrees 05 minutes 05 seconds East with the southwest line of said 3.00 acre tract a distance of 499.97 feet to a found 5/8 inch iron rod in the same, being the southeast corner of this tract and the northeast corner of a called 0.98 acre "Tract Two" described in Instrument Number 2011-00001691 (O.R.H.C.T.);

Thence South 72 degrees 55 minutes 03 seconds West with the northwest line of said 0.98 acre tract, a distance of 319.10 feet to a found 1/2 inch iron rod in the same, being the southwest corner of this tract and the southeast corner of the residue of a called 1.385 acre tract described in Instrument Number 2010-00013256 (O.R.H.C.T.);

Thence North 17 degrees 37 minute 46 seconds West with the northeast line of said 1.385 acre tract and with a chain-link fence, at a distance of 500.11 feet passing a found "X" in concrete at the southeast corner of the aforementioned 0.60 acre tract, and continuing with the northeast line of said 0.60 acre tract a total distance of 500.11 feet to the place of beginning, containing 3.690 acres of land.

NOTE: COMPANY DOES NOT REPRESENT THAT THE ABOVE ACREAGE AND/OR SQUARE FOOTAGE CALCULATIONS ARE CORRECT.

## NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF 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. Sender is: Codilis & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

#### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated November 05, 2007 and recorded under Vol. 2824, Page 114, or Clerk's File No. 20275, in the real property records of HENDERSON County Texas, with Pat Lancaster, a single person as Grantor(s) and Wells Fargo Bank, N.A. as Original Mortgagee.

Deed of Trust executed by Pat Lancaster, a single person securing payment of the indebtedness in the original principal amount of \$228,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Pat Lancaster. Mortgage Assets Management, LLC

is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mt. Laurel, NJ 08054.

#### Legal Description:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE STATE OF TEXAS, COUNTY OF HENDERSON AND LOCATED IN THE G.T. WALTERS SURVEY, ABSTRACT NO. 794 AND BEING A PART OF THE 3.26 ACRE TRACT 2 AS DESCRIBED IN THE TRUSTEE DEED FIND CONVEYED BY SUBSTITUTE TRUSTEE, DAVID J. NOWELL TO REX BAUGUS AND RECORDED IN VOLUME 2438, PAGE 345, REAL PROPERTY RECORDS OF HENDERSON COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MAKE A PART HEREOF FOR ALL PURPOSES.

#### SALE INFORMATION

Date of Sale: 06/06/2023 Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: HENDERSON County Courthouse, Texas at the following location: 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

#### TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. 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 Mortgager, 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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Robert LaMont, Sheryl LaMont, Harriett Fletcher, Sharon St. Pierre, Cindy Daniel, Randy Daniel, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Agency Sales And Posting, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is: Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on 04/24/2023.

/s/ Olufunmilola Oyekan SBOT No. 24084552, Attorney at Law
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Posted and filed by:

Printed Name: Harriett Fletcher, April 27, 2023

C&M No. 44-19-3083

## ETHBIT "A"

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All that certain lot, tract or parcel of land situated in the State of Texas, County of Henderson and located in the G. T. Walters Survey, Abstract No. 794 and being a part of the 3.26 acre tract 2 as described in the Trustee's Deed and conveyed by Substitute Trustee, David J. Nowell to Rex Baugus and recorded in Volume 2438, Page 345, Real Property Records of Henderson County, Texas, the tract herein being more particularly described as follows.

BEGINNING at a 1/2-inch iron rod with a yellow top and cap no. 1581 found in the East line of said 3.26 acre tract and in the West line of a 41.055 acre tract to Jeff Austin in Volume 1454, Page 216, Real Property Records of said county and being a distance of 331.16 feet - South 1 degree 36 minutes 58 seconds East along the East line of said 3.26 acre tract from the 1/2-inch iron rod found at the Northeast corner of said 3.26 acre tract, said 1/2-inch iron rod with a yellow top and cap no. 1581 being the Northeast corner of this tract;

THENCE South 1 degree 36 minutes 58 seconds East along the East line of said 3.26 acre tract and the West line of said 41.055 acre tract and being approximately 0.5 feet - West of a fence a distance of 140.0 feet to a 1/2-inch iron rod with a yellows top and cup no. 1581 found at the Southeast corner of this tract;

THENCE South 88 degrees 10 minutes 38 seconds West a distance of 209.15 feet to a 1/4-inch iron rod with a yellow top and cap no. 1581 found in the East line of Hillside Boulevard (50 foot wide) and in the West line of said 3.26 acre tract for the Southwest corner of this tract;

THENCE North 1 degree 49 minutes 22 seconds West (reference Bearing) along the East line of said Hillside Boulevard and the West line of said 3.26 acre tract a distance of 140.0 feet to a 1/2-inch fron rod with a yellow top and cap no. 1581 found for the Northwest corner of this tract;

THENCE North 88 degrees 10 minutes 38 seconds East a distance of 209.65 feet to the place of beginning and containing 0.673 acres of land.

# NOTICE OF SUBSTITUTE TRUSTEE'S SALE TEXAS

T.S. #: 2023-04609

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:

6/6/2023

Time: Place:

The earliest time the sale will begin is 10:00 AM

Henderson County Courthouse, Texas, at the following location: 100 EAST

TYLER STREET, ATHENS TX 75751 THE SOUTH ENTRANCE PORCH 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 Commissioners 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

Commonly known as: 12250 COUNTY ROAD 2404 KEMP, TX 75143

<u>Instrument to be Foreclosed</u> – The instrument to be foreclosed is the Deed of Trust dated 5/26/2021 and recorded in the office of the County Clerk of Henderson County, Texas, recorded on 6/8/2021 under County Clerk's File No 2021-00010651, in Book -- and Page -- along with Correction Instrument recorded 3/21/2023 as Instrument No. 2023-00003936, of the Real Property Records of Henderson County, Texas.

Grantor(s):

Charles Ray Remedies and Karen Remedies, husband and wife

Original Trustee:

Black, Mann & Graham, L.L.P.

Substitute Trustee:

Auction.com, Randy Daniel, Cindy Daniel, Jim O Bryant, Meghan Byrne, Robert La Mont, Sheryl La Mont, David Sims, Sharon St.

Original Mortgagee:

Pierre, Allan Johnston, Ronnie Hubbard, Nestor Trustee Services, LLC Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns

Current Mortgagee:

Freedom Mortgage Corporation

Mortgage Servicer:

Freedom Mortgage Corporation

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 referenced property securing the above referenced loan.

T.S. #: 2023-04609

<u>Terms of Sale</u> - 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 mortgagee 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 cash on the day the property is sold.

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. 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 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. 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.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$237,685.00, executed by Charles Ray Remedies and Karen Remedies, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee 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 Mortgagee:

Freedom Mortgage Corporation 10500 Kincaid Drive Fishers, IN 46037 Phone: 855-690-5900

<u>Default and Request to Act</u> - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2023-04609

Auction.com, Randy Daniel, Cindy Daniel, Jim O Bryant, Meghan Byrne, Robert La Mont, Sheryl La Mont, David Sims, Sharon St. Pierre, Allan Johnston, Connie Hubbard, Nestor Trustee Services, LLC

c/o Nestor Trustee Services, LLC 2850 Redhill Blvd., Suite 240 Santa Ana, CA 92705 Phone: (888) 403-4115

Fax: (888) 345-5501

For sale information visit: https://www.xome.com or Contact (800) 758-8052.

SENDER OF THIS NOTICE: AFTER FILING, PLEASE RETURN TO:

Nestor Trustee Services, LLC 2850 Redhill Avenue, Suite 240 Santa Ana, California 92705

#### Exhibit "A"

BEGINNING at a 3/8" iron rod found in the east line of County Road 2404 at the southwest corner of the Margaret Olson 5.227 acre tract of land described in Deed recorded In Volume 1476, Page 681 of the RPRHCT, being the northwest corner of this tract;

THENCE, N 89° 44' 00" E (REFERENCE BEARING), 1418.82 feet along the common line of this tract and the Olson tract to a 3/8" iron rod found in the west line of Lake By Acres, Section 2, the Plat thereof being recorded in Cabinet D, Slide 65 of the Plat Records of Henderson County, Texas, being the northeast corner of this tract;

THENCE. S 00° 36 39" W, 309.50 feet along the common line of this tract and Lake By Acres to a 3/8" iron rod found at the northeast corner of the Gary F, and Carol Lu Mathews 10.00 acre tract of land described in Deed recorded in Volume 1561. Page 231 of the RPRHCT, being the southeast corner of this tract;

THENCE, S 89' 45' 32" W, 1420.22 feet along the common line of this tract and the Mathews tract to a 3/8 Iron rod found in the east line of County Road 2404 at the southwest corner of this tract;

THENCE, N 00 degrees 52 25 E, 308.90 feet along the east line of County Road 2404, being the west fine of this tract to the POINT OF BEGINNING and CONTAINING 10.07 ACRES OF LAND MORE OR LESS.

#### Notice of [Substitute] Trustee 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: 06/06/2023

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 PORCE 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: 117 LINDEN DRIVE, ATHENS, TX 75751

- 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 04/23/2004 and recorded 04/28/2004 in Book 2412 Page 811 Document 0007550, real property records of Henderson County, Texas, with MICHAEL LEHR AND WIFE, JENNIFER LEHR grantor(s) and LONG BEACH MORTGAGE COMPANY, A CORPORATION as Lender, Deutsche Bank National Trust Company as Trustee for Long Beach Mortgage Loan Trust 2004–3, Asset-Backed Certificates, Series 2004–3 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 MICHAEL LEHR AND WIFE, JENNIFER LEHR, securing the payment of the indebtedness in the original principal amount of \$52,800.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. Deutsche Bank National Trust Company as Trustee for Long Beach Mortgage Loan Trust 2004-3, Asset-Backed Certificates, Series 2004-3 is the current mortgagee of the note and deed of trust or contract lien.

2023 APR 20 AM S. 20

Page 1 of 3

#### 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 R. A. Clark Survey, Abstract 171, Henderson County, Texas, and being a portion of Lots 12 and 13, of Block I, of Sunrise Addition to the City of Athens which is shown of record in Cabinet A, Slide 111, of the Plat Records of Henderson County, and being the residue of a certain tract described in Deed from Ruby L. Key to John H. Tanner, Jr., dated April 23, 1960, and recorded in Volume 474, Page 482, 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 at the original Northwest corner of the said Tanner tract, a ½" I.R. set along the East line of Linden Drive; Thence East with the North line of said tract and along a present chain link fence 150.0 feet, a ½" I.R. set for the Northeast corner of this tract; Thence South with the East line of this tract 84.0 feet to the North line of Lila Lane, a ½" I.R. set for the Southeast corner of this tract; Thence South 87° 07° 07" West with the North line of Lila Lane 150.19 feet a ½" I.R. set at the intersection of the North line of Lila Lane and the East line of Linder Drive for the Southwest corner of this tract; Thence North with the East line of Linden Drive 91.55 feet to the Place of Beginning, and containing 0.302 acres of land, more or less;

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
PO BOX 24605 West Palm Beach, FL 33416-4605

Phone: 877-744-2596

Page 2 of 3

TS No.: 2023-00422-TX 20-000729-673

#### 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.

Mortgagee, or the Mortgagee's attorney.
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL TH 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: April 19, 2023
Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton, Glenda Hamilton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer
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 FO THAT PURPOSE.
Certificate of Posting 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'S SALE

2023 APR 20 AM 8: 31

MARY MARGARET WRIGHT COUNTY CLERK HENDERSON COUNTY, TEXAS

**HENDERSON** County

Deed of Trust Dated: October 30, 2020

Amount: \$26,040.00

Grantor(s): ADRIANA DOTSON and BRYAN KEITH DOTSON II

Original Mortgagee: VETERANS LAND BOARD OF THE STATE OF TEXAS

Current Mortgagee: Veterans Land Board of the State of Texas

Mortgagee Address: Veterans Land Board of the State of Texas, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

Recording Information: Document No. 2020-00018669

Legal Description: 2.030 ACRES OF LAND BEING TRACT 181, WATER'S EDGE RANCH, PHASE 1, SITUATED IN THE BOLEY C. WALTERS SURVEY, A-797, AS SHOWN IN PLAT RECORDED IN CABINET E, SLIDE 373 OF THE PLAT RECORDS OF HENDERSON.

COUNTY, TEXAS.

Date of Sale: June 6, 2023 between the hours of 10:00 AM and 1:00 PM. Earliest Time Sale Will Begin: 10:00 AM

Place of Sale: 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 Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale

SHARON ST. PIERRE OR RONNIE HUBBARD, ALLAN JOHNSTON, SHERYL LAMONT, ROBERT LAMONT, PATRICK ZWIERS, JONATHAN HARRISON, SHAWN SCHILLER, ANGIE USELTON, RAMIRO CUEVAS, AURORA CAMPOS, DANA KAMIN, RONDA TYLER, RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, HARRIETT FLETCHER OR DAVID SIMS have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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.

Anthony Abou Gargie: ATTORNEY AT LAW HUGHES, WATTERS & ASKANASE, L.L.P.

1201 Louisiana, SUITE 2800 Houston, Texas 77002

Reference: 2023-001829

Printed Name: XAXV

c/o Tejas Trustee Services

14800 Landmark Blvd, Suite 850 Addison, TX 75254

## APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS COUNTY OF HENDERSON

Deed of Trust Date: August 9, 2018 Property address: 4522 QUAIL CUTOFF CHANDLER, TX 75758 MARY MARGARET WRIGHT COUNTY OLERK

Grantor(s)/Mortgagor(s):

DARREN M, HAWKS JOINED HEREIN PRO FORMA BY HIS SPOUSE, JENNIFER M, HAWKS

LEGAL DESCRIPTION: Lot, tract or parcel of land, a part of the Miguel Cortinas Survey, Abstract No. 5 and being Lot 7, Block 4 of the Woodridge Addition, according to a Plat thereof, filed of record in Volume D, Page 26, of the Plat Records of Henderson County, Texas.

Original Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS ITS SUCCESSORS AND ASSIGNS

Current Mortgagee:

PENNYMAC LOAN SERVICES, LLC

**Property County: HENDERSON** 

Recorded on: August 10, 2018 As Clerk's File No.: 2018-00011311

Mortgage Servicer:

PENNYMAC LOAN SERVICES, LLC

Earliest Time Sale Will Begin: 10:00 AM

Date of Sale: JUNE 6, 2023

Original Trustee: SCOTTR

Substitute Trustee:

Meghan Byrne, Robert La Mont, Sheryl LaMont, David Sirns, 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 16415 Addison Road, Suite 725 Addison, TX 75001 (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 Mortgage and/or Mortgage Servicer 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 LaMont, 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, JUNE 6, 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 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 Mortgage and/or Mortgage Servicer 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 Unites 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, ADTI 13, 7073

MARINOSCI LAW GROUP, PC

SAMN HODDA

MANAGING ATTORNEY

THE STATE OF TEXAS COUNTY OF DALLAS

Before me, XXII 3006600 the undersigned officer, on this, the 3 day of 4011 2023, personally

appeared SAMMY HOODA,  $\Box$  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)

KYRA JACKSON
Notery Public, State of Texas
Comm. Expires 07-28-2026
Notary ID 128984429

Notary Public for the State of TEXAS

My Commission Expires: 7-28-2026

Printed Name and Notary Public

Grantor:

PENNYMAC LOAN SERVICES, LLC 3043 TOWNSGATE ROAD, #200 WESTLAKE VILLAGE, CA 91361 Our File No. 23-01660 Return to:

MARINOSCI LAW GROUP, P.C. MARINOSCI & BAXTER 16415 Addison Road, Suite 725

Addison, TX 75001



# Notice of Substitute Trustee's Sale

FILED FOR RECORD

MARY MARGARET WRIGHT COUNTY CLERK HENDERSON COUNTY, TEXAS

Date:

April 12, 2023

Substitute Trustee:

Brian Ford or Jennifer Kosumsuriya

Mailing:

P.O. Box 717

Waxahachie, Ellis County, Texas 75168

Physical:

200 North Elm Street

Waxahachie, Ellis County, Texas 75165

Lender:

Citizens National Bank of Texas

Note:

A certain promissory note executed by Richard Medlen bearing interest as therein specified, payable to Citizens National Bank of Texas, and

containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date:

August 22, 2017

Grantor:

Richard Medlen

Lender:

Citizens National Bank of Texas

Recording information:

Said Deed of Trust being recorded in the Real Property Records of Henderson County, Texas at Instrument Number 2017-00012887.

Property:

See Exhibit A attached hereto and incorporated herein by reference.

County:

Henderson County

Date of Sale (first Tuesday of month):

June 6, 2023

Time of Sale:

between 1:00 p.m. and 4:00 p.m.

Place of Sale:

Henderson County Courthouse in the location designated by the Henderson

County Commissioners.

Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

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. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

Brian Ford or Jennifer Kosumsuriya, Substitute Trustee

STATE OF TEXAS

§ 8

COUNTY OF ELLIS

This instrument was acknowledged before me on \_

. 2023. by

, Substitute Trustee.

A DE

VIVIANA A. GARZA Notary Public, State of Texas Comm. Expires 02-21-2025 Notary ID 131014276

Notary Public for the State of Texas

## Exhibit A

All that certain lot, tract or parcel of land situated in the Thomas Mitchell Survey, A-488, Henderson County, Texas, and being described as Lot No. 2104, Paradise Bay, according to the plat recorded in Volume 4, Page 47, now known as Cabinet A, Slide 297, Plat Records of Henderson County, Texas.

A.P.N.: 3745-0000-L040-630

FILED FOR RECORD 2023 APR 10 PM 1: 27

## **NOTICE OF PUBLIC SALE**

MARY MARBARE WRIGHT COUNTY CLERK HENDERSON COUNTY, TEXAS

Notice is hereby given of a public judicial foreclosure sale.

1. <u>Property to be Sold</u>. The property to be sold (the "Property") is described as follows:

All that certain lot, tract or parcel of land, situated in Henderson County, Texas and described surface only of LOT 35 & 36, BLOCK 4, SECTION 1, OF WILDEWOOD, Survey A-36, according to the Plat thereof recorded in Volume 8, Page 82, of the Plat records of Henderson, Texas.

2. <u>Date, Time, and Place of Sale</u>. The sale is scheduled to be at the following date, time, and place:

Date:

June 6, 2023

Time:

The sale shall begin no earlier than 10:00 a.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m.

Place:

County Courthouse in Athens, Henderson County, Texas, at the following location:

100 E. Tyler Street #101 Athens, TX 75751

In the area of such, or, if no such area has been designated, then on the steps on the front side of the Henderson County, Courthouse, in Athens, Texas.

Wildewood Owners Association, Inc., reserves the right to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute 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. Such reporting or refiling may be after the date originally scheduled for this sale.

3. 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 cash on the date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

- 4. Type of Sale. The sale is a judicial lien foreclosure sale being conducted pursuant to the power of sale granted by the judgment and order acquired in Cause No. CV22-0237-392. The Abstract of Judgment is dated March 23, 2023 and is recorded in the office of the County Clerk of Henderson County, in the Records of Henderson County, Texas.
- 5. Obligations Secured. Wildewood Owners Association, Inc., covenants provide that it secures the payment of the indebtedness and obligations therein described as: Past due Wildewood Owners Association (WOA) maintenance fees in the amount of \$1,108.00. There are 2 lots, delinquent fees are 554.00 per lot for years 2017-2022. Total amount is 1,108.00; and attorney fees in the amount of \$978.00 plus the District Court filing fee for a total of \$2,294.60. This check or money order must be made payable to the order of "THIGPENTXLAW, P.C." and delivered to THIGPENTXLAW, P.C., 108 N. Houston St., Bullard, Texas 75757. Wildewood Owners

Association, Inc., is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Wildewood Owners Association, Inc.

6. <u>Default and Request to Act</u>. Default has occurred, and the beneficiary has asked me, as substitute 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: <u>April 6, 2023</u>

Respectfully submitted, THIGPENTXLAW, P.C.

Matthew L. Thigpen

State Bar No. 24056425

108 N. Houston St.

Bullard, Texas 75757 T: (903) 705-7043

mthigpen@ltlawfirm.com

ATTORNEY FOR PLAINTIFF

THE STATE OF TEXAS
County of HENDERSON

I, BETTY HERRIAGE, Clerk
of the District Court of HENDERSON County, Texas, do hereby certify that in the 173<sup>10</sup> Judicial District Court of
Texas, is a certain suit pending in said Court, wherein

WILDEWOOD OWNERS ASSOCIATION INC

Plainiii and

DANNY HARRIS

Defendant.

No. CV22-0237-392 the said plaintiff,

WILDEWOOD OWNERS ASSOCIATION, INC.

Recovered judgment against said defendant

DANNY HARRIS 6101 S 77H ST ABILENE TX 79605

on the 11<sup>th</sup> day of October, 2022 for the sum of \$2,086.00, with cost assessed, totaling \$2,294.60, together with attorney's fees in the amount of \$778.00, all cost of court, together with prejudgment interest from the date of the suit was filed and post-judgment interest from the date of the Judgment, at the contractual rate of 10% per annum until paid, and that it have execution. The birth date of the defendants is unknown and driver's license of the defendants is unknown. Defendant address is stated above.

Said Judgment is at record in SCANNED Records of said Court. Said judgment is entitled to the following credits, to-wit:

There is now still due on said judgment of \$2,086.00, with cost assessed, totaling \$2,294.60, together with attorney's fees in the amount of \$978.00, all cost of court, together with prejudgment interest from the date of the suit was filed and post-judgment interest from the date of the Judgment, at the contractual rate of 10% per annum until paid, and that it have execution.

Given under my hand and seal of office, at ATHENS, TEXAS this on this the 16th day of December, 2022.

Altomey Requesting Abstract:

BETTY HERRIAGE, District Clerk

MATTHEW L THIGPEN 223 S BONNER AVE TYLER TX 75702 903-705-7211

District Court HENDERSON County, Texas

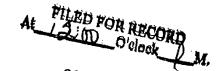
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# THE STATE OF TEXAS

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## CAUSE NO. CV22-0237-392

VILDEWOOD OWNERS ASSOCIATION	IN THE DISTRICT COOR #22
NC.	Hetti Herriaga
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78	173 RUJUDICIAL DISTRICA
	Deputy
DANNY HARRIS	
	HENDERSON COUNTY, TEXAS
NC. 78	By Henderson County Deputy  173 RD JUDICIAL DISTRICT Deputy

# ORDER ON PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT

After considering Plaintiff WILDEWODD OWNER ASSOCIATION, INC.'s ("THE ASSOCIATION") Motion for Default Judgment, the pleading, the affidavits, and arguments of counsel, the Court:

**GRANTS** Plaintiff's motion against Defendants DANNY HARRIS Further this Court:

- a. ORDERS that THE ASSOCIATION is awarded actual damages of \$1,108.00;
- b. ORDERS that THE ASSOCIATION is awarded \$978.00 in attorney fees;
- c. ORDERS that THE ASSOCIATION is awarded a rate of ten (10) percent prejudgment interest.
- d. ORDERS that THE ASSOCIATION is awarded a rate of ten (10) percent postjudgment interest.
- e. ORDERS that all writs necessary for collection and post-judgment enforcement are to be prepared by the Henderson County District Clerk's office.

Signature on Next Page

SIGNED OF CONTROL 1 1202



ACERTIFIED COPY

ACERTIFIED COPY

BETTY HERRIAGE

DISTRICT CLERK

HENDERSON COUNTY TEXAS

DEPUTY

COUNT



#### NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:

6/23/2017

Grantor(s)/Mortgagor(s):

LAWRENCE D. TURNER, JR., SINGLE MAN

Original Beneficiary/Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:

U.S. BANK NATIONAL ASSOCIATION

Recorded in:

Volume: N/A Page: N/A

Instrument No: 2017-00009519

Property County: HENDERSON

Mortgage Servicer:

U.S. Bank National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee

Mortgage Servicer's Address:

2800 Tamarack Road, Owensboro, KY 42301

Current Beneficiary/Mortgagee.

Legal Description: LOTS 1, 2 AND 3, BLOCK 1, WOODLAND HILLS SUBDIVISION, A SUBDIVISION IN HENDERSON COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 2, PAGE 71, NOW IN CABINET B, SLIDE 44, PLAT RECORDS, HENDERSON COUNTY, TEXAS.

Date of Sale: 6/6/2023

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

Place of Sale of Property: 100 E. Tyler, Athens, Henderson, 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 each 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.

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.

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

or Thuy Frazier or Cindy Mendoza

or Catherine Allen-Rea

or Cole Patton, Substitute Trustee

McCarthy & Holthus, LLP

1255 WEST 15TH STREET, SUTTE 1060

PLANO, TX 75075

MH File Number: TX-23-96866-POS

Lean Type: Farm Loan

2023 APR -6 AM IO: 14

Carrington Foreclosure Services, LLC P.O. Box 3309

Anaheim, California 92803

For Sale Information: (888) 313-1969

For Reinstatement Requests: 1-866-874-5860

Pay Off Requests: 1-800-561-4567

TS#: 23-28322

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2023 MAR -9 ANN!: 36

SKONEY BUILD MART BENDETUGNEOUR YN TEXAS

# NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 6/3/2005, Tina D. Nitcholas and Wyman L. Nitcholas, wife and husband, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Anthony Nocella, as Trustee, Mortgage Electronic Registration Systems, Inc., solely as nominee for Franklin Bank, SSB, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$76,401.00, payable to the order of Mortgage Electronic Registration Systems, Inc., solely as nominee for Franklin Bank, SSB, which Deed of Trust is Recorded on 6/7/2005 as Volume 0010066, Book 2542, Page 441, Loan Mod recorded on 03/21/2022 as Instrument No. 2022-00005077 in Henderson County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

See attached exhibit "A" attached hereto and made a part hereof

Commonly known as: 108 CLEAR FORK GUN BARREL CITY, TX 75156

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, Randy Daniel or Cindy Daniel or Jim O'Bryant

, **Dustin George** 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 Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for BankUnited N.A., which is the mortgage of the Note and Deed of Trust or mortgage and 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. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on 6/6/2023 at 10:00 AM, or no later than three (3) hours after such time, in Henderson County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place 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: THE SOUTH ENTRANCE OF THE HENDERSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

**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, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

WITNESS, my hand this 3/8/2023

WITNESS, my hand this March 9, 2023.

By: Hung Pham, Trustee Sale Specialist Carrington Foreclosure Services, LLC as authorized agent for Mortgagee or Mortgage Servicer

1600 South Douglass Road, Suite 140 Anaheim, CA 92806 By: Substitute Trustee(s)

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

C/O Carrington Foreclosure Services, LLC 1600 South Douglass Road, Suite 140 Anaheim, CA 92806

Loan No.: 05-005665

### EXHIBIT "A"

## TRACT 1:

All that certain lot, tract or parcel of land situated in the THOMAS MITCHELL SURVEY, A-488, Henderson County, Texas, and being described as LOT NO. 235, MANTLE MANORS, SECTION NO. 2, according to the plat recorded in Volume 3, Page 58, now known as Cabinet A, Slide 223, Plat Records of Henderson County, Texas.

## TRACT 2:

All that certain lot, tract or parcel of land situated in the THOMAS MITCHELL SURVEY, A-488, Henderson County, Texas, and being described as LOT NO. 234, MANTLE MANORS, SECTION NO. 2, according to the plat recorded in Volume 3, Page 58, now known as Cabinet A, Slide 223, Plat Records of Henderson County, Texas.

(R&A) RA0040940 - exhibitA.ra - 12/30/2004

FILED FOR RECORD

2005 JUN -7 PM 4: 06

GWEN MOSFELT &C

COUNTY CLERK TEXAS