

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

STATE OF TEXAS                   §  
  §  
COUNTY OF HENDERSON       §

KNOW ALL BY THESE PRESENTS:

**DATE:** 12/11/2023

**NOTE:** Promissory Note(s) described as follows:

Date: September 01, 2023  
Maker: Amber Nicole Massey and Kevin Coleman Sanford  
Payee: Mabank 135 Trust dated July 26, 2023, Michael Bruce, Trustee  
Payee assigned to: Apex Mutual LLC-Series 125, a Texas Series Limited Liability Company  
Original Principal Amount: \$182,800.00

FILED FOR RECORD  
2023 DEC 11 PM 2:33  
HENDERSON COUNTY CLERK  
HENDERSON COUNTY, TEXAS

**DEED OF TRUST:** Deed of Trust, Security Agreement- Financing Statement described as follows:

Date: September 01, 2023  
Grantor: Amber Nicole Massey and Kevin Coleman Sanford  
Original Beneficiary: Mabank 135 Trust Dated July 26, 2023, Michael Bruce, Trustee  
Recorded: Deed of Trust recorded under Instrument #2023-00015496 in the Real Property Records of Henderson County, Texas  
Beneficiary assigned to: Apex Mutual LLC-Series 125, a Texas Series Limited Liability Company recorded in the Real Property Records of Henderson County, Texas

**LENDER:** Apex Mutual LLC-Series 125, a Texas Series Limited Liability Company

**BORROWER:** Amber Nicole Massey and Kevin Coleman Sanford

**PROPERTY:** The real property described as follows:

LOT 33 of Block A of Timber Bay, a subdivision in Henderson County, Texas according to the map or plat thereof recorded in Book 6, Page 22, Plat Records of Henderson County, Texas; as well as that one certain doublewide mobile home bearing label # NTA2019976 & NTA2019977; Property more commonly known as 135 Timber Road, Mabank, TX 75156;

Together with all improvements, easements, personal property, intangibles, rents, revenues, contracts and rights appurtenant to the real property, as described in the Deed of Trust.

**SUBSTITUTE TRUSTEE(S):** Malinda Wilson, Sherri Gallant, Jared Wilson, David Wilson, Trevor Strobel, Brittnei Bourbeau, and Jennifer Gibson.

Substitute Trustee's Mailing Address: P.O. Box 2393, Burleson, TX 76097

**DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

January 2, 2024, the first Tuesday of the month, to commence at 1 pm, or within three (3) hours after that time.

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

The courthouse steps of Henderson County, Texas, or any other place designated for real-property foreclosures under Texas Property Code Section 51.002 by the Commissioners Court of Henderson County, Texas, in instrument(s) recorded in the Official Public Records of Henderson County, Texas.

**RECITALS**

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

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

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

EFFECTIVE as of the date first written above, regardless of signature or acknowledgement date.

**SUBSTITUTE TRUSTEE:**

*Malinda Wilson*

MALINDA WILSON

STATE OF TEXAS

§  
§  
§

COUNTY OF TARRANT

This instrument was acknowledged before me on this the 11<sup>th</sup> day of December, 2023, by MALINDA WILSON.

*Jennifer Ellen Gibson*  
Notary Public in and for the State of Texas



23-162398

**Notice of Substitute Trustee's Sale**

Notice Concerning Military Duty: **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> August 12, 2005	<b>Original Mortgagor/Grantor:</b> CARLTON ECHOLS AND MARY JO ECHOLS
<b>Original Beneficiary / Mortgagee:</b> NEW CENTURY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST, SERIES NC 2005-HE8, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES NC 2005-HE8
<b>Recorded in:</b> <b>Volume:</b> 2567 <b>Page:</b> 703 <b>Instrument No:</b> 0015146	<b>Property County:</b> HENDERSON
<b>Mortgage Servicer:</b> SELECT PORTFOLIO SERVICING, INC.	<b>Mortgage Servicer's Address:</b> 3217 S. Decker Lake Dr., Salt Lake City, UT 84119

\* The mortgage servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**Secures:** Note in the original principal amount of \$89,600.00, executed by MARY JO ECHOLS AND CARLTON ECHOLS and payable to the order of Lender.

**Property Address/Mailing Address:** 106 TOWERING OAK DR, TOOL, TX 75143

**Legal Description of Property to be Sold:** ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE THOMAS O. MEUX SURVEY, A-553, HENDERSON COUNTY, TEXAS, AND BEING DESCRIBED AS ALL OF LOT NO. 6 AND THE WEST ONE-HALF (1/2) OF LOT NO. 4, TOWERING OAK SUBDIVISION, ACCORDING TO THE PLAT RECORDED IN CABINET D, SLIDE 103, PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

PARCEL ID NUMBER: 4398-000-0060-540.

<b>Date of Sale:</b> January 02, 2024	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.



FILED FOR RECORD  
2023 DEC -7 AM 8:25  
MANY PLANS ARE IN PROGRESS  
COUNTY CLERK  
HENDERSON COUNTY  
TEXAS

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST, SERIES NC 2005-HE8, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES NC 2005-HE8*, the owner and holder of the Note, has requested Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST, SERIES NC 2005-HE8, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES NC 2005-HE8* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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

**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.**

/s/William Attmore  
William Attmore  
Attorney for Select Portfolio Servicing, Inc.  
State Bar No.:24064844  
wattmore@rascrane.com  
Robertson, Anschutz, Schneid, Crane & Partners,  
PLLC / Attorney for Mortgagee  
5601 Executive Dr, Suite 400  
Irving, TX 75038  
Telephone: 817-873-3080  
Facsimile: (817)796-6079

FILED FOR RECORD  
2023 DEC - 7 AM 8:25  
MANY DASSAULE #18181  
COUNTY CLERK  
HENRIERSON COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on the 12th day of April, 2023, VANESSA SOLIZ and GLEN NICHOLAS, III executed a Deed of Trust conveying to Diane Reed, Trustee, the Real Estate hereinafter described to secure DIANE G. REED, MICHAEL D. GROGAN and GAYLAND RAY GROGAN in the payment of a debt therein described; and

WHEREAS, Default has occurred in the payment of said indebtedness, and the same is now wholly due, and DIANE G. REED, MICHAEL D. GROGAN and GAYLAND RAY GROGAN, the present owner and holder of said debt has requested the undersigned as Substitute Trustee, to sell said property to satisfy said indebtedness.

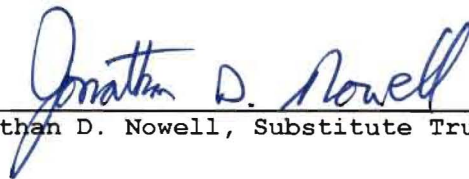
NOW, THEREFORE, NOTICE IS HEREBY GIVEN That on Tuesday, the 2nd day of January, 2024, between ten o'clock A.M. and four o'clock P.M., I will sell the Real Estate at the south door of the County Courthouse in Henderson County, Texas to the highest bidder for cash. Such sale will occur no earlier than 10:00 A.M.

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

All that certain lot, tract or parcel of land situated in the MARTHA J. LOVE SURVEY, A-459, Henderson County, Texas, and being described as LOT NOS. 153 AND 154, HIDDEN HILLS HARBOR SUBDIVISION, SECTION C;

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.

WITNESS MY HAND this 4th day of December, 2023.



Jonathan D. Nowell, Substitute Trustee

FILED FOR RECORD  
2023 DEC -5 AM 8:19  
MARY HANCOCK, CLERK  
HENDERSON COUNTY, TEXAS

## 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 THE J.N. SULLIVAN SURVEY, A-741, HENDERSON COUNTY, TEXAS, AND BEING DESCRIBED AS LOT NO. 3, THE VISTA, PHASE II, ACCORDING TO THE PLAT RECORDED IN CABINET E, SLIDE 82, PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

TOGETHER WITH THE FOLLOWING EASEMENT:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE J.N. SULLIVAN SURVEY, A-741, HENDERSON COUNTY, TEXAS, AND BEING A 50 FOOT PRIVATE ROAD AS SHOWN ON SUBDIVISION PLAT OF THE VISTA RECORDED IN CABINET E, SLIDE 46 OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS, SAID TRACT OR PARCEL OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE NORTHEAST CORNER OF STEEP ROAD OF THE ABOVE MENTIONED SUBDIVISION AND THE SOUTH ROW OF F.M. HIGHWAY NO. 3204, A SET 1/2 INCH IRON ROD FOR CORNER;

THENCE ALONG THE ROW OF STEEP ROAD AND SKYLINE DRIVE AS FOLLOWS: SOUTH 04 DEGREES 42 MINUTES 01 SECONDS WEST 335.73 FEET, NORTH 75 DEGREES 52 MINUTES 56 SECONDS WEST 302.94 FEET, SOUTH 55 DEGREES 03 MINUTES 39 SECONDS WEST 315.53 FEET, SOUTH 46 DEGREES 35 MINUTES 26 SECONDS WEST 42.58 FEET, SOUTH 38 DEGREES 38 MINUTES 54 SECONDS WEST 412.03 FEET, SOUTH 49 DEGREES 05 MINUTES 20 SECONDS WEST 108.60 FEET, SOUTH 32 DEGREES 30 MINUTES 14 SECONDS WEST 78.73 FEET, WEST 250.55 FEET, SOUTH 15 DEGREES 57 MINUTES 04 SECONDS WEST 446.02 FEET, NORTH 78 DEGREES 13 MINUTES 57 SECONDS WEST 50.13 FEET AND NORTH 15 DEGREES 57 MINUTES 04 SECONDS EAST 399.41 FEET TO THE BEGINNING OF A CURVE TO THE LEFT;

THENCE WITH SAID CURVE HAVING A DELTA ANGLE OF 118 DEGREES 37 MINUTES 53 SECONDS A RADIUS OF 15.00 FEET, A CHORD OF NORTH 43 DEGREES 21 MINUTES 52 SECONDS WEST 25.80 FEET FOR A LENGTH OF 31.06 FEET TO THE END OF THIS CURVE;

THENCE SOUTH 77 DEGREES 19 MINUTES 12 SECONDS WEST 91.01 FEET TO THE BEGINNING OF A CUL-DE-SAC CURVE TO THE RIGHT;

THENCE WITH SAID CURVE HAVING A DELTA ANGLE OF 2997 DEGREES 55 MINUTES 16 SECONDS A RADIUS OF 50.00 FEET, A CHORD OF NORTH 26 DEGREES 49 MINUTES 20 SECONDS WEST 51.56 FEET FOR A LENGTH OF 259.99 FEET TO THE END OF THIS CURVE;

THENCE CONTINUING WITH THE SAID ROW NORTH 77 DEGREES 19 MINUTES 12 SECONDS EAST 181.30 FEET, EAST 212.36 FEET, NORTH 47 DEGREES 48 MINUTES 53 SECONDS EAST 190.63 FEET, NORTH 38 DEGREES 33 MINUTES 28 SECONDS EAST 377.20 FEET, NORTH 46 DEGREES 35 MINUTES 26 SECONDS EAST 79.23 FEET, NORTH 55 DEGREES 03 MINUTES 39 SECONDS EAST 353.09 FEET, SOUTH 76 DEGREES 05 MINUTES 00 SECONDS EAST 268.09 FEET AND NORTH 04 DEGREES 44 MINUTES 13 SECONDS EAST 281.66 FEET TO SAID SOUTH ROW OF F.M. HIGHWAY NO. 3204;

THENCE WITH SAID ROW SOUTH 67 DEGREES 40 MINUTES 32 SECONDS EAST 41.81 FEET TO THE PLACE OF BEGINNING, CONTAINING 3.00 ACRES OF LAND.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 11/12/2010 and recorded in Document 2010-00015600 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:

Date: 01/02/2024

Time: 10:00 AM

Place: Henderson County, Texas at the following location: THE SOUTH ENTRANCE PORCH OF THE HENDERSON COUNTY COURT HOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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, 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 MEI SHEN GILL, provides that it secures the payment of the indebtedness in the original principal amount of \$345,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BANK OF AMERICA, N.A. is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is BANK OF AMERICA, N.A. c/o PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

FILED FOR RECORD  
2023 NOV 30 AM 9:00  
HENDERSON COUNTY, TEXAS

6. **Order to Foreclose.** BANK OF AMERICA, N.A. obtained a Order from the 392nd District Court of Henderson County on 09/05/2017 under Cause No. CV17-0313-392. 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.

**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  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

Certificate of Posting

I am Brandon Wolf 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 11-8-2023 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 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: BEING ALL OF THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN THE J.M. MENDOZA SURVEY, ABSTRACT NO. 487, HENDERSON COUNTY, TEXAS AND LOT 12 OF ENCHANTED OAKS NORTH, THE PLAT THEREOF BEING RECORDED IN VOLUME 9, PAGE 110 AND CABINET C. SLIDE 343 OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS. SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND AT THE NORTHWEST CORNER OF LOT 12, THE SOUTHWEST CORNER OF LOT 11 AND IN THE NORTHEAST LINE OF FIRST OAK DRIVE;

THENCE NORTH, 89 DEGREES 58 MINUTES EAST, 166.56 FEET ALONG THE COMMON LINE OF LOTS 11 AND 12 AND BEING APPROXIMATELY 2 FEET SOUTH OF A WOOD FENCE TO A 1/2 INCH IRON ROD SET AT THE PLATTED 325 ELEVATION LINE OF CEDAR CREEK LAKE;

THENCE, SOUTH 26 DEGREES 20 MINUTES 38 SECONDS EAST, 65.97 FEET ALONG THE 325 LINE TO A 1/2 INCH IRON ROD FOUND;

THENCE, SOUTH 70 DEGREES 07 MINUTES 40 SECONDS WEST, 164.19 FEET ALONG ALDNG THE COMMON LINE OF LOTS 12 AND 13 TO A 1/2 INCH IRON ROD FOUND IN THE NORTHEAST LINE OF FIRST OAK DRIVE;

THENCE, NORTH 19 DEGREES 50 MINUTES WEST, 122.08 FEET ALONG THE NORTHEAST LINE OF FIRST OAK DRIVE TO THE POINT OF BEGINNING AND CONTAINING 0.34 ACRES OF LAND MORE OR LESS.

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

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 09/28/2020 and recorded in Document 2020-00015692 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:

Date: 01/02/2024

Time: 10:00 AM

Place: Henderson County, Texas at the following location: THE SOUTH ENTRANCE PORCH OF THE HENDERSON COUNTY COURT HOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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, 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 JEFFREY ALAN JONES AND REBECCA JONES, provides that it secures the payment of the indebtedness in the original principal amount of \$436,020.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Everett Financial, Inc. dba Supreme Lending is the current mortgagee of the note and deed of trust and SUPREME LENDING is mortgage servicer. A servicing agreement between the mortgagee, whose address is Everett Financial, Inc. dba Supreme Lending c/o SUPREME LENDING, 14801 Quorum Drive, Suite 300, Dallas, TX 75254 and the mortgage servicer and Texas Property Code § 51.0075 authorizes the mortgage servicer to collect the debt.

6. *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.

**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  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

Certificate of Posting

I am Randy Danica 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 11-30-23 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.

FILED FOR RECORD  
2023 NOV 30 AM 9:00  
MARILYN B. COOPER, CLERK  
HENDERSON COUNTY, TEXAS

FILED FOR RECORD  
2023 NOV 16 PM 2:48

**APPOINTMENT OF SUBSTITUTE TRUSTEE AND  
NOTICE OF SUBSTITUTE TRUSTEE SALE**

MARY HANCOCK WRIGHT  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

**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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**APPOINTMENT OF**

**SUBSTITUTE**

**TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Sharon St. Pierre, Sheryl LaMont, Harriett Fletcher, Robert LaMont, , Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE**

**TRUSTEE'S**

**ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, TX 75381; Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF**

**SUBSTITUTE**

**TRUSTEE SALE:**

WHEREAS, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on January 02, 2024 between the hours of 10am-1pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF**

**SALE:**

The place of the sale shall be: 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 in **HENDERSON County, Texas** or as designated by the County Commissioners.

**INSTRUMENT TO**

**BE FORECLOSED:**

Deed of Trust or Contract Lien dated 06/15/2020 and recorded under Volume, Page or Clerk's File No. DOC# 2020-00008683 in the real property records of Henderson County Texas, with LOUIE WATSON AND LINDA WATSON, HUSBAND AND WIFE as Grantor(s) and Cardinal Financial Company, Limited Partnership as Original Mortgagee.

**OBLIGATIONS**

**SECURED:**

Deed of Trust or Contract Lien executed by LOUIE WATSON AND LINDA WATSON, HUSBAND AND WIFE securing the payment of the indebtedness in the



original principal amount of \$146,500.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by LOUIE WATSON, LINDA WATSON. FREEDOM MORTGAGE CORPORATION is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE  
SERVICING  
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 property securing the above referenced loan. Freedom Mortgage Corporation is acting as the Mortgage Servicer for FREEDOM MORTGAGE CORPORATION who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Freedom Mortgage Corporation, as Mortgage Servicer, is representing the Mortgagee, whose address is:

FREEDOM MORTGAGE CORPORATION  
c/o Freedom Mortgage Corporation  
PO BOX 489  
MOUNT LAUREL, NJ 08054

**LEGAL  
DESCRIPTION OF  
PROPERTY TO BE  
SOLD:**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE THOMAS PARMER SURVEY, ABSTRACT 782, HENDERSON COUNTY, TEXAS, AND BEING PART OF LOTS 5 AND 6, BLOCK 16 OF PARK HIGHLANDS SUBDIVISION AS DESCRIBED IN CABINET A, SLIDE 78 OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS, AND BEING THE SAME TRACT CALLED 0.276 ACRES DESCRIBED BY DEED RECORDED IN INSTRUMENT 2018-00007024. SAID TRACT OR PARCEL OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:  
BEGINNING AT A FOUND 5/8" IRON ROD FOR THE SOUTHEAST CORNER OF THIS TRACT AND THE SOUTHEAST CORNER OF THE ABOVE MENTIONED 0.276 ACRE TRACT IN THE WEST LINE OF LOT 17;  
THENCE WITH THE LINE OF DIRECTIONAL CONTROL WEST 109.48 FEET TO A FOUND 1/2" IRON ROD FOR THE SOUTHWEST CORNER OF THIS TRACT LOCATED ON THE EAST LINE OF MARYLAND DRIVE;  
THENCE WITH SAID EAST LINE N 00° 44' 51" W 109.73 FEET TO A SET 1/2" IRON ROD FOR THE NORTHWEST CORNER OF THIS TRACT;  
THENCE S89° 52' 07" E 108.60 FEET TO A SET 1/2" IRON ROD FOR THE NORTHEAST CORNER OF THIS TRACT;  
THENCE S 01° 12' 35" E 109.50 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.27 ACRES OF LAND (the "Property")

**REPORTED  
PROPERTY  
ADDRESS:**

907 MARYLAND DR, ATHENS, TX 75751

**TERMS OF SALE:**

The Substitute Trustee will sell the Property by public auction at the place and date specified herein.



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 and the priority of the lien being foreclosed.

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 and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

**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.**

DT: zNOS AND APPT (SVC) 230715

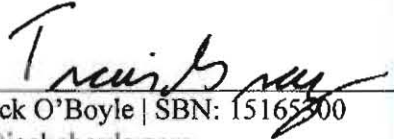
AL: 907 MARYLAND DR



Signed on the 15 day of November, 2023

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



\_\_\_ Jack O'Boyle | SBN: 15165300

[jack@jackoboyle.com](mailto:jack@jackoboyle.com)

Travis H. Gray | SBN: 24044965

[travis@jackoboyle.com](mailto:travis@jackoboyle.com)

\_\_\_ Chris Ferguson | SBN: 24069714

[chris@jackoboyle.com](mailto:chris@jackoboyle.com)

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS  
MORTGAGE SERVICER



**CERTIFICATE OF POSTING**

My name is Robert LaMont, and my address is c/o 12300 Ford Rd, Ste. 212, Dallas, TX 75234.

I declare under the penalty of perjury that on November 16, 2023 I filed at the office of the Henderson County Clerk and caused to be posted at the Henderson County courthouse (or other designated place) this notice of sale.

Signed: \_\_\_\_\_



Declarant's Name: Robert LaMont

Date: November 16, 2023



# 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., 20405 State Highway 249, Suite 170, Houston, TX 77070**

## INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated April 12, 2005 and recorded under Vol. 2533, Page 434, or Clerk's File No. 2005-0008185, in the real property records of HENDERSON County Texas, with John H Manken III & Amanda E Manken, Husband & Wife as Grantor(s) and Jim Walter Home, Inc. as Original Mortgagee.

Deed of Trust executed by John H Manken III & Amanda E Manken, Husband & Wife securing payment of the indebtedness in the original principal amount of \$96,400.00 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 John H Manken III, Amanda E Manken. U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, for Mid-State Capital Corporation 2005-1 Trust 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. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

### Legal Description:

**ALL THAT CERTAIN LOT OR PARCEL OF LAND, A PART OF THE THOMAS CARO LEAGUE A-133, HENDERSON COUNTY, TEXAS AND ALSO BEING PART OF THAT CERTAIN CALLED 67.10 ACRE TRACT OF LAND THAT IS DESCRIBED IN A DEED OF EXCHANGE DATED NOVEMBER 1982 FROM MARIE L. KINCHELOE AND JOHN E. OVERTURF JR., THAT IS RECORDED IN VOLUME 999 PAGE 411, EXHIBIT B, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES**

### SALE INFORMATION

**Date of Sale: 01/02/2024**

**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

FILED FOR RECORD  
2023 NOV 13 PM 3:31  
MARY HARRIS  
CLERK  
HENDERSON COUNTY CLERK  
HENDERSON COUNTY TEXAS

### 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 Mortgagor, the Mortgagee or the Mortgagee's attorney.

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

**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 Sharon St. Pierre, Sheryl LaMont, Harriett Fletcher, Robert LaMont, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Covius Servicing and Capital Markets Solutions, 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.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on 11/09/2023.

/s/ Juanita Deaver SBOT No. 24126385, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Sharon St. Pierre

Printed Name: Sharon St. Pierre 11-13-2023

C&M No. 44-23-2919



# EXHIBIT A

## GENERAL DESCRIPTION

All that certain tract lot or parcel of land, a part of the Thomas Caro Leases A-133, Henderson County, Texas, and also being part of that certain called 67.10 acre tract of land that is described in a Deed of Exchange dated November 1982 from Marie L. Kinoheloe and John E. Overturf Jr., that is recorded in Volume 999 Page 411, Exhibit B, and being more completely described as follows to wit;

## METES AND BOUNDS DESCRIPTION

Beginning at a Railroad Spike set for corner in the E.B.L. of said tract, same being the centerline of County Road # 1411, from which a 1/2 inch Iron Rod found for corner at the North corner of Lot 12, Block C, Coney Creek Addition, First Section ( Vol. 4 Pg. 19 ) Bears South 18 degrees 41 minutes 21 seconds East, 952.43 feet and South 71 degrees 07 minutes 12 seconds West, 25.27 feet;

Thence South 70 degrees 45 minutes 50 seconds West, across said tract, at 30.00 feet pass a 1/2 inch Iron Rod set for reference and continue for a total distance of 245.34 feet to a 1/2 inch Iron Rod set for corner;

Thence North 19 degrees 14 minutes 10 seconds West, for a distance of 208.71 feet to a 1/2 inch Iron Rod set for corner;

Thence North 70 degrees 43 minutes 50 seconds East, at 208.71 feet pass a 1/2 inch Iron Rod set for reference and continue for a total distance of 238.71 feet to a Railroad Spike set for corner in the E.B.L. of said tract, same being the centerline of said County Road, from which a 1/2 inch Iron Rod found for corner at the East corner of a certain called 1.00 acre ( Field Notes dated March 19, 2004 by R.P.L.S. # 4139 ), bears North 24 degrees 21 minutes 34 seconds East, 38.51 feet, North 25 degrees 12 minutes 03 seconds West, 267.39 feet and South 63 degrees 52 minutes 24 seconds West, 23.46 feet;

Thence along the E.B.L. of said tract, same being the centerline of County Road # 1411 and along a Curve to the right, said Curve has a Delta Angle of 4 degrees 19 minutes 56 seconds, a Radius of 2184.29 feet, for a Chord Bearing of South 21 degrees 41 minutes 18 seconds East, 165.11 feet to a Railroad Spike set for corner;

Thence South 18 degrees 40 minutes 10 seconds East, continuing along said lines, for a distance of 43.75 feet to the place of beginning containing 1.1679 acres of which 0.1439 acres lie in the R.O.W. of said road.

22-01601  
1004 WILDWOOD WAY, TOOL, TX 75143

FILED FOR RECORD  
2023 NOV -9 PM 3:38  
MARY J. HARRIS, CLERK  
HENDERSON COUNTY, TEXAS

**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Property: The Property to be sold is described as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE SHARP WHITLEY SURVEY, A-798, HENDERSON COUNTY, TEXAS, AND BEING DESCRIBED AS LOT NO. 1, WILDWOOD ACRES, ACCORDING TO THE PLAT RECORDED IN VOLUME 4, PAGE 6, NOW KNOWN AS CABINET A, SLIDE 266, PLAT RECORDS OF HENDERSON COUNTY, TEXAS

Security Instrument: Deed of Trust dated January 25, 2022 and recorded on January 26, 2022 at Instrument Number 2022-00001426 in the real property records of HENDERSON County, Texas, which contains a power of sale.

Sale Information: January 2, 2024, at 10:00 AM, or not later than three hours thereafter, at the porch to the south entrance of the Henderson County Courthouse, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by STAND STRONG INVESTMENTS LLC AND AREMU MICHAEL AROMAYE AND BRYAN DEANGELO EUGENE AROMAYE secures the repayment of a Note dated January 25, 2022 in the amount of \$227,500.00. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS DELAWARE TRUSTEE FOR B4 RESIDENTIAL MORTGAGE TRUST, whose address is c/o Fay Servicing, LLC, 8001 Woodland Center Blvd, Suite 100, Tampa, FL 33614, is the current mortgagee of the Deed of Trust and Note and Fay Servicing, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED**




4801379

**FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

*Nicki Company*

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



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Substitute Trustee(s): Sharon St. Pierre, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Randy Daniel, Cindy Daniel, Jim O' Bryant, Patrick Zwiers, Jonathan Harrison, Shawn Schiller, Angie Uselton, Ramiro Cuevas, Aurora Campos, Kristopher Holub, Harriett Fletcher, Meryl Olsen, Misty McMillan, Jim O'Bryant and ServiceLink employees included but not limited to those listed herein.

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

Certificate of Posting

I, Sheryl LaMont, declare under penalty of perjury that on the 9th day of November, 2023, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of HENDERSON County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

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Sheryl LaMont, November 9, 2023.

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on August 8, 2019, BOBBI ZEIGER, UNMARRIED WOMAN, executed a Deed of Trust/Security Instrument conveying to THOMAS E. BLACK, JR., as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR PRIMARY RESIDENTIAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2019-00011094 in the DEED OF TRUST OR REAL PROPERTY RECORDS of HENDERSON COUNTY, TEXAS; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JANUARY 2, 2024** 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, I will sell said Real Estate at Henderson County Courthouse, 100 E. Tyler, Athens, TX 75751 in **HENDERSON COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: LOT 114, CEDARCREST SHORES ESTATES, AN ADDITION TO HENDERSON COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET A, SLIDE 203 AND VOLUME 3, PAGE 25 AND CABINET B, SLIDE 62 AND VOLUME 3, PAGE 45, OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS.

Property Address: 416 RIDGEWOOD DR, TOOL, TX 75143  
Mortgage Servicer: NATIONSTAR  
Noteholder: NATIONSTAR MORTGAGE LLC  
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

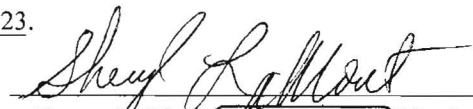
FILED FOR RECORD  
2023 OCT 26 PM 12:26  
MAR 26 2023  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

**ACTIVE MILITARY SERVICE NOTICE**

**Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

WITNESS MY HAND this 26th. day of October, 2023.

  
Sharon St. Pierre, Sheryl LaMont, Harriett Fletcher, Robert LaMont, Meghan Byrne, David Sims, Allan Johnston, Ronnie Hubbard, Marinosci Law Group PC

Substitute Trustee Address:

Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300