

**Notice of Foreclosure Sale**

FILED FOR RECORD  
2024 JAN 18 AM 9:12  
MARY MARGARET WRIGHT  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

FEBRUARY 6, 2024

Deed of Trust ("Deed of Trust"):

Dated: March 31, 2021

Grantor: ELISEO JARAMILLO TORRES

Substitute Trustee: GIL J. ALTOM, JR.

Lender: CASA REAL ESTATE INVESTMENTS, LLC

Recorded in: Document # 2021-00007011 of the real property records of Henderson County, Texas

Legal Description: Lots 69, 70 and 71 in LAKE SHADOWS SUBDIVISION, according to the Plat thereof in Cabinet D, Slide 81, Plat Records, Henderson County, Texas

Secures: Promisory Note ("Note") in the original principal amount of \$46,400.00, executed by ELISEO JARAMILLO TORRES ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, February 6, 2024

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.

Place: the South Entrance Porch of the Henderson County Courthouse Athens, Texas

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 CASA REAL ESTATE INVESTMENTS, LLC's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, CASA REAL ESTATE INVESTMENTS, LLC, the owner and holder of the Note, has requested Substitute Trustee to

sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of CASA REAL ESTATE INVESTMENTS, LLC's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with CASA REAL ESTATE INVESTMENTS, LLC's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If CASA REAL ESTATE INVESTMENTS, LLC passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by CASA REAL ESTATE INVESTMENTS, LLC. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

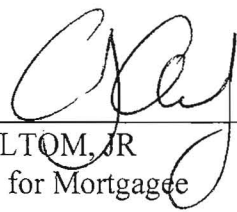
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" **without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an independent investigation of the nature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

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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

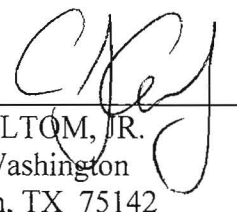
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR**

**MORTGAGE SERVICER.**



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GIL J. ALTOM, JR  
Attorney for Mortgagee



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GIL J. ALTOM, JR.  
706 S. Washington  
Kaufman, TX 75142  
Telephone (972) 962-8300

**Notice of Foreclosure Sale**

FILED FOR RECORD  
2024 JAN 18 AM 9:15  
MARY HANCOCK WRIGHT  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

FEBRUARY 6, 2024

Deed of Trust ("Deed of Trust"):

Dated: January 7, 2022

Grantor: MARIA DE JESUS MOLINA

Trustee: GIL J. ALTOM, JR.

Lender: JORGE GUANDIQUE

Recorded in: Document Number 2022-00001317 of the real property records of Henderson County, Texas

Legal Description: Lot 5 and 6, Block X, Section 4, Siesta Shores Subdivision, an unrecorded subdivision in the B Medro Survey, Abstract 483, Henderson County, Texas, and also known as Lots 5 and 6, Block Z, Section 2 on the Mabank ISD Tax Roll, being described in Volume 1334, Page 503, Deed Records of Henderson County, Texas, SAVE& EXCEPT however, Lot 5, Block Z, Section 4, Siesta Shores subdivision, also known as Lot 5, Block Z, Section 2, Siesta Shores, as described in the Final Judgment dated March 7, 2002, recorded in Volume 2193, Page 573, Official Public Records of Henderson County, Texas. Tax Account Number 140746

Secures: Promissory Note ("Note") in the original principal amount of \$79,900.00, executed by MARIA DE JESUS MOLINA ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, February 6, 2024

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.

Place: the South Entrance Porch of the Henderson County Courthouse Athens, Texas

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

JORGE GUANDIQUE's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, JORGE GUANDIQUE, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If JORGE GUANDIQUE passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

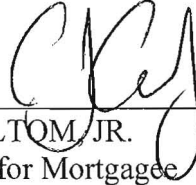
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

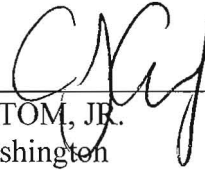
**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the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

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



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GIL J. ALTOM, JR.  
Attorney for Mortgagee



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GIL J. ALTOM, JR.  
706 S. Washington  
Kaufman, TX 75142  
Telephone (972) 962-8300

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS \*  
\*  
COUNTY OF HENDERSON \*      KNOW ALL MEN BY THESE PRESENT

WHEREAS, by Deed of Trust, dated **MARCH 22, 2019**, filed for record with the County Clerk of **HENDERSON** County, Texas, Instrument #**2019-00004052** of the Deed Records of **HENDERSON** County, Texas, executed by **RAD QUARRINGTON**, to **CHARLES C. GUMM, III** or **CARRIE WAIBEL**, as Trustee, Lender for **FIRST FUNDING INVESTMENTS INC**, the property situated in the County of **HENDERSON**, Texas, to wit:

**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE J. MORALES SURVEY, A-484, AND BEING KNOWN S LOTS 11, 12, 50 AND 51, OF THE FORGOTTEN ACRES SUBDIVISION AS SHOWN IN PLAT RECORDED CABINET D, SLIDE 50 OF THE PLAT RECORDS OF HENDERSON COUNTY, TEXAS.**  
aka: 19865 Leisureland Rd., Mabank, TX 75156.

(herein the "Property") to secure the one certain Promissory Note therein described in the original principal amount of **\$168,500.00** executed by **RAD QUARRINGTON**, and made payable to First Funding Investments, Inc.;

WHEREAS, the undersigned has been appointed as Substitute Trustee in the place and stead of **RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, SHARON ST. PIERRE OR DAVID GARVIN**, as Substitute Trustee, in the aforesaid Deed of Trust said appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred under the terms of the Note secured by the Deed of Trust, and the indebtedness evidenced herein is now wholly due, the owner and holder of said indebtedness has requested the undersigned to sell the property to satisfy same.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, 6th day of FEBRUARY, 2024**, being the first Tuesday of such month, at the county courthouse of **HENDERSON** County, Texas, the substitute Trustee will sell the Property at public venue to the highest bidder for cash; provided that the owner of the indebtedness secured by the Deed of Trust may bid a credit against such indebtedness.

19865 Leisureland Rd., Mabank, TX 75156.

Page 1:2

FILED FOR RECORD  
2024 JAN 17 AM 9:30  
Randy Hancock, Clerk  
County Clerk  
HENDERSON COUNTY, TEXAS

The sale will take place at the **Henderson County Courthouse**, or in the area designated by the Commissioners Court of such County, pursuant to 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

NOTICE IS FURTHER GIVEN that the foreclosure sale will occur between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m. I will sell said real estate at the area of the County Courthouse in **HENDERSON** County for such sales, to the highest bidder for cash. Said sale will begin at **10:00 o'clock A.M.**, or not later than three (3) 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."**

WITNESS MY HAND this 12th day of JANUARY, 2024.



Randy Daniel, Cindy Daniel, Jim O'Bryant, Sharon St. Pierre or David Garvin  
as Substitute Trustee

FOR INFORMATION CONTACT: 8101 Boat Club Road, Suite 320,  
Fort Worth, TX 76179



## NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, on **August 18, 2023**, **Epiphany Investments Group Limited Liability Company aka Epiphany Investments Group LLC** ("Mortgagors", whether one or more), executed that certain deed of trust ("Deed of Trust") in favor of **Clifford D. Harmon**, Trustee which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of **\$354,000.00**, payable to the order of **LJC Financial, LLC**, which Deed of Trust is recorded under **Clerk's File No. 2023-00012389** in the **Real Property Records of Henderson County, Texas**, and covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit:

**All that certain lot, tract, or parcel of land situated in the R. A. Clark Survey Abstract 171, Henderson County, Texas, being the East 80 feet of Lot 9 and the West 70 feet of Lot 10, Crestway Addition as shown by plat recorded in Cabinet A, Slide 62 of the Plat Records of Henderson County, Texas, the same tract also known as Lots 9B and 10A, Block 1, Crestway Addition, recorded in Volume 1643, Page 785 of the Real Property Records of Henderson County, Texas. Said tract or parcel of land being more fully described by metes and bounds as follows:**

**BEGINNING on a found 5/8" iron rod for the northwest corner of this tract N88deg 39'53"E 20 feet from the northwest corner of the above mentioned Lot 9;**

**THENCE N88deg 39'53"E 150.01 feet to the northeast corner of this tract; Witness: N88deg 39'53"E 1.25 feet, a found 1-1/2" iron pipe under tree.**

**THENCE S00deg 29'08"E 235.88 feet to a found 1/2" iron rod for the southeast corner of this tract located on the north line of Crestway Drive;**

**THENCE with said north line S89deg 58'49"W 150.05 feet to a found 1/2" iron rod for the southwest corner of this tract;**

**THENCE N00deg 28'13"W 232.44 feet to the place of beginning and containing 0.81 acres of land, more or less, commonly known as 1011 Crestway Drive, Athens, Texas, 75751; and**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal owner of the indebtedness described in the Deed of Trust appointed **Randy Daniel, Cindy Daniel, Jim O'Bryant, Sharon St. Pierre, David Garvin, Clifford D. Harmon, Kelly Goddard and Turrie Silva** or any one 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 **LJC Financial, LLC**, the legal owner of such indebtedness and the liens securing same, has requested any one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust;

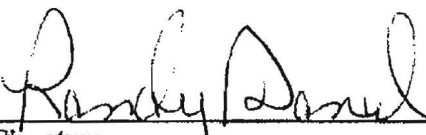
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, February 06, 2024**, being the first Tuesday of such month, at the county courthouse of **Henderson County, Texas**, the Substitute Trustee will sell the Property at public vendue to the highest bidder for cash; provided that the owner of the indebtedness secured by the Deed of Trust may bid a credit against such indebtedness. The sale will take place at the **Henderson County Courthouse**, or at such other location as set by the Commissioners Court of such county from time to time, which is the area designated by such Commissioners' Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien.

NOTICE IS FURTHER GIVEN that the foreclosure sale will occur at **10:00 a.m.**, or not later than three (3) hours after such time; such time being between the hours of 10:00 a.m. and 4:00 p.m. on said **TUESDAY, February 06, 2024**.

FILED FOR RECORD  
2024 JAN 17 AM 9:30  
HAYN PAULY-OLT WRIGHT  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title to 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.

WITNESS my hand as of January 16, 2024.

  
Signature

Randy Daniel, Substitute Trustee  
Printed Name

Matter No. 1876

FOR INFORMATION CONTACT: Clifford D. Harmon, 14860 Montfort, Suite 111, Dallas, Texas 75254. All substitute trustees may be contacted through that address.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on the 20th day of October, 2016, JOHN COLEMAN HOFKER and MONICA MICHELLE HOFKER executed a Deed of Trust conveying to Martin R. Bennett, Trustee, the Real Estate hereinafter described to secure Anthony Thomas in the payment of a debt therein described, said Deed of Trust being recorded in Document No. 2016-00016096, Official 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 of said debt has requested the undersigned as Trustee, to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN That on Tuesday, the 6th day of February, 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 Henderson County, State of Texas, on the WILLIAM WALDRIP SURVEY, A-824, and the J. HETZELBERGER SURVEY, A-1074 and being a part of the THIRD and FOURTH tracts conveyed to O. P. Wilcox by N. R. Collins, Jr. by deed recorded in Volume 610, Page 391 of the Henderson County Deed Records and including approximately 1.1 acre on the North side of said 25 acre tract that by record is a part of the C. C. Huff 101.6 acre tract in the Hetzelberger Survey but has been occupied by the owners of lands South of an adjacent to for some years. Said lot, tract or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at an iron pin for corner at the Southwest corner of the D. Barrow Survey, A-67;

THENCE North 89 deg. 41' West 410.1 feet to an iron pin for corner;

THENCE NORTH 1 deg. 23' West 2630.47 feet to an iron pin for corner in the South fence line of the Huff tract;

THENCE NORTH 83 deg. 04' East 411.94 feet to a 2" pipe at Huff's Southeast corner as occupied; witness: 10" WTR.O. bears North 23.6 feet, 30" R.O. bears South 50 deg. West 50.3 feet;

THENCE SOUTH 1 deg. 24' East at 143.6 feet pass the Northeast corner of the Waldrip Survey and in all 2682.48 feet to the Place of BEGINNING and containing 25.00 acres of land.

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

FILED FOR RECORD  
2024 JAN 17 AM 8:38  
HENDERSON COUNTY CLERK  
NANCY M. ANDERSON, CLERK

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 12th day of January, 2024.

  
\_\_\_\_\_  
DAVID J. NOWELL, Substitute Trustee

**NOTICE OF FORECLOSURE SALE**

FILED FOR RECORD  
2024 JAN -8 AM 11:48  
MARY HANCOCK WRIGHT  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date: June 6, 2019  
Grantor(s): Cody Winchester and wife, Jessica Winchester  
Beneficiary: J.C. Compton  
Substitute Trustee: Drew Gillen  
Recording Information: Deed of Trust recorded in Instrument Number 201900007900, of the Official Public Records of Henderson County, Texas

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

Lots 486, 487 and 488, M. Cortinas Survey, Parkside Shores Section II, according to the plat thereof recorded in Henderson County, Texas, in Plat Cabinet C, Slide 303, and further identified with Henderson County Appraisal District Property ID R000067779.

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

Date: February 6, 2024  
Time: The sale shall begin no earlier than 1:00 p .m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m.  
Place: Henderson County Courthouse in Athens, Texas, at the following location: In the area of the Henderson County Courthouse designated by the Henderson County Commissioner's Court as the area where foreclosure sales take place.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at

the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reporting or refiling may be after the date originally scheduled for this sale.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay 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 other 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.

A purchaser at the sale of the Property “acquires the Property “AS IS” without any expressed or implied warranties” (except as to the warranties of title from the grantor identified in the deed of trust described below). Any purchaser acquires the Property “at the purchaser’s own risk.” Texas Property Code §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed Cody Winchester and wife, Jessica Winchester. The deed of trust is dated June 6, 2019, and is recorded in the office of the County Clerk of Henderson County, Texas, in Instrument Number 201900007900, of the Official Public Records of Henderson County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the June 6, 2019 promissory note in the original principal amount of \$15,000.00, executed by Cody Winchester and wife, Jessica Winchester, and payable to the order of J.C. Compton; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). J.C. Compton 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 903-581-8600.

7. Default and Request to Act. Default has occurred under the deed of trust, 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: January 2, 2024.



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Drew Gillen, Trustee  
2381 Oak Alley  
Tyler, Texas 75703  
Tel: (903) 581-8600  
Fax: (903) 581-8790



**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

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

**DEED OF TRUST INFORMATION:**

**Date:** 09/30/2019  
**Grantor(s):** JODY SAYLORS, A SINGLE WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$168,884.00  
**Recording Information:** Instrument 2019-00013795  
**Property County:** Henderson  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 10321 FM 314 N, BROWNSBORO, TX 75756

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of February, 2024  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** AT THE SOUTH ENTRANCE PORCH OF THE COURTHOUSE in Henderson County, Texas. Or, if the preceding area(s) is/are no longer the area(s) designated by the Henderson County Commissioner's Court, at the area most recently designated by the Henderson County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Randy Daniel, Cindy Daniel, Jim O'Bryant, Patrick Zwiers, Jonathan Harrison, Angie Uselton, Ramiro Cuevas, Aurora Campos, Dana Kamin, Meryl Olsen, Misty McMillan, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Randy Daniel, Cindy Daniel, Jim O'Bryant, Patrick Zwiers, Jonathan Harrison, Angie Uselton, Ramiro Cuevas, Aurora Campos, Dana Kamin, Meryl Olsen, Misty McMillan, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

HENDERSON COUNTY, TEXAS  
COURT CLERK  
HARRY T. WRIGHT  
2024 JAN -4 AM 8:12  
FILED FOR RECORD

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Randy Daniel, Cindy Daniel, Jim O' Bryant, Patrick Zwiers, Jonathan Harrison, Angie Usetlon, Ramiro Cuevas, Aurora Campos, Dana Kamin, Meryl Olson, Misty McMillan, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 1/4/24 I filed and / or recorded 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.

By: Randy Daniel

**Exhibit "A"**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE JOSEPH LEWIS SURVEY, ABSTRACT 437, (AKA JOSEPH LEVENS SURVEY ABSTRACT 437) HENDERSON COUNTY, TEXAS, BEING A PORTION OF A CALL 5.0 ACRE TRACT AS DESCRIBED IN DEED FROM ROYCE WELLS TO CHARLIE D. WELLS RECORDED IN VOLUME 855 PAGE 479 OF THE DEED RECORDS OF HENDERSON COUNTY, ALSO BEING CALL 2.0 ACRE TRACT AS DESCRIBED IN DEED FROM MARVIS FUDGE TO CHARLIE D. WELLS RECORDED IN VOLUME 1393 PAGE 07 OF THE REAL PROPERTY RECORDS OF HENDERSON COUNTY, SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A POINT IN THE CENTER LINE OF F.M. HIGHWAY 314 BEING THE SOUTHEAST CORNER OF SAID WELLS 2.0 ACRE TRACT AND THE SOUTHEAST CORNER OF THIS TRACT ALSO BEING THE NORTHEAST CORNER OF J.D. FULTON 28.65 ACRE TRACT RECORDED IN VOLUME 890 PAGE 83 OF THE DEED RECORDS OF HENDERSON COUNTY, WITNESS: A FOUND 3/4" PIPE BEARS S 86 DEGREES 31' 51" W 39.92 FEET.

THENCE: S 86 DEGREES 31' 51" W 562.63 FEET ALONG THE SOUTH LINE OF SAID 2.00 ACRE TRACT AND THE NORTH LINE OF SAID FULTON TRACT TO A FOUND 3/4" PIPE FOR THE SOUTHWEST CORNER OF THIS TRACT AND THE SOUTHWEST OF SAID WELLS 2.0 ACRE TRACT ALSO BEING THE CALL MOST NORHTERN NORTHWEST CORNER OF SAID FULTON 28.65 ACRE TRACT. WITNESS: A 12" HICKORY ( DEAD) BEARS S 10 DEGREES W 1.7 FEET.

THENCE: N 09 DEGREES 30' 21" W 310.00 FEET TO A FOUND 1/2" IRON ROD FOR THE NORTHWEST CORNER OF THIS TRACT SAME BEING THE SOUTHWEST CORNER OF CINDY BARNETT 1.87 ARE TRACT RECORDED IN VOLUME 1498 PAGE 327:

THENCE: S 71 DEGREES 17' 36" E 288.88 FEET TO A FOUND 1/2" IRON ROD FOR AN ANGLE CORNER OF THIS TRACT SAME BEING THE SOUTHEAST CORNER OF SAID BARNETT TRACT AND THE SOUTHWEST CORNER OF PAM RIDGLE 0.80 ACRE TRACT RECORDED IN VOLUME 2087 PAGE 785;

THENCE: S 86 DEGREES 54' 36" E 339.67 FEET TO A POINT IN THE CENTER LINE OF F.M. HIGHWAY 314 FOR THE NORHEAST CORNER OF THIS TRACT AND THE SOUTHEAST CORNER OF SAID RIDGLE 0.80 ACRE TRACT. WITNESS: A FOUND 1/2" IRON ROD BEARS N 86 DEGREES 54' 36" W 40.06 FEET.

THENCE: SOUTH (BASIS OF BEARING) 160.74 FEET ALONG THE CENTER LINE OF F.M. HIGHWAY 314 TO THE PLACE OF BEGINNING AND CONTAINING 2.82 ACRES OF LAND OF WHICH 0.15 OF ONE ACRE LIES IN HIGHWAY 314 LEAVING A NET AREA OF 2.67 ACRES.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Randy Daniel or Cindy Daniel or Jim O`Bryant  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000401-23-1

APN 3287.0000.0500.50

TO No 230578664-TX-RW/

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on October 20, 2016, JUDY L CAIN, A SINGLE PERSON as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ROBERT K. FOWLER as Trustee, WELLS FARGO BANK, N.A. as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$52,015.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on October 21, 2016 as Document No. 2016-00015915 in Henderson County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following,described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 3287.0000.0500.50

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 **Randy Daniel or Cindy Daniel or Jim O`Bryant** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

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

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: 02/06/2024
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 DEC 28 AM 9:28
MARY M. PUGH, COUNTY CLERK
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 \_\_\_\_\_ 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 ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

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

**DEED OF TRUST INFORMATION:**

**Date:** 03/10/2022  
**Grantor(s):** CASEY A RODGERS, AN UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$156,565.00  
**Recording Information:** Instrument 2022-00004609  
**Property County:** Henderson  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 13102 FM 59, ATHENS, TX 75751

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of February, 2024  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** AT THE SOUTH ENTRANCE PORCH OF THE COURTHOUSE in Henderson County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Henderson County Commissioner's Court, at the area most recently designated by the Henderson County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED FOR RECORD  
2023 DEC 21 AM 8:51  
MARY ANNE JOEL WRIGHT  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustees:** Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 10-21-23 I filed and/or recorded 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.

By: Randy Daniel

**Exhibit "A"**

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE W.R. RUSHING SURVEY ABSTRACT 673, HENDERSON COUNTY, TEXAS, AND BEING ALL OF A CALLED 0.60 ACRE TRACT OF LAND DESCRIBED BY DEED RECORDED IN INSTRUMENT 2017-00005371 OF THE DEED RECORDS OF HENDERSON COUNTY, TEXAS. SAID TRACT OR PARCEL OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING ON A FOUND 5/8" IRON ROD FOR THE NORTHWEST CORNER OF THIS TRACT AND THE ABOVE MENTIONED 0.60 ACRE TRACT, SAID POINT BEING THE NORTHEAST CORNER OF A 5.003 ACRE TRACT RECORDED IN VOLUME 2017-00011065;

THENCE N87 DEGREES 44' 25" E 212.88 FEET TO A FOUND 1/2" IRON ROD FOR THE NORTHEAST CORNER OF THIS TRACT LOCATED IN THE NORTHWEST R.O.W. OF F.M. HIGHWAY 59;

THENCE WITH SAID R.O.W. S41 DEGREES 59' 34" W 317.94 FEET TO A FOUND 5/8" IRON ROD FOR THE SOUTH CORNER OF THIS TRACT AND THE SOUTHEAST CORNER OF SAID 5.003 ACRE TRACT;

THENCE WITH THE EAST LINE OF SAID 5.003 ACRE TRACT AND THE LINE OF DIRECTIONAL CONTROL NORTH 227.91 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.56 ACRES OF LAND.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

23-162398

Notice of Substitute Trustee's Sale

FILED FOR RECORD  
2023 DEC 21 AM 8:51

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> February 06, 2024	<b>Earliest time Sale will begin:</b> 10:00 AM
--	--

**Place of sale of Property:** THE SOUTH ENTRANCE PORCH OF THE HENDERSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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





**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *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

Our Case No. 21-03712-FC-3

## APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS  
COUNTY OF HENDERSON

**Deed of Trust Date:**  
July 12, 2013

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

FILED FOR RECORD  
2023 DEC 21 PM 1:04  
HARRY M. HIGHT  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

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

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

BEGINNING at a 60d nail found in a fence corner in the west line of Natchez Trail at the northeast corner of Lot 608, being the southeast corner of Lot 607;  
THENCE, S 76° 26' 41" W (Reference Bearing), 215.56 feet along the common line of Lot 608 and Lot 607 to a 1/2" iron rod found in the platted 325' Elevation Line of Cedar Creek Lake, being the southwest corner of Lot 607;  
THENCE, along the platted 325' Elevation Line of Cedar Creek Lake, being the West line of Lot 607 as follows:  
N 29° 09' 21" W, 41.54 feet to a 1/2" iron rod found;  
N 45° 04' 43" E, 70.15 feet to a 5/8" iron rod found at the northwest corner of this tract;  
THENCE, through Lot 607 being in the north line of this tract as follows:  
S 81° 35' 24" E, 66.29 feet to a 1/2" iron rod set;  
S 82° 05' 16" E, 12.31 feet to a 1/2" iron rod set;  
N 88° 26' 08" E, 103.03 feet to a 1/2" iron rod found in the west line Natchez Trail at the southeast corner of Lot 606, the northeast corner of Lot 607 at the beginning of a curve to the left having a central angle of 29° 08' 53", a radius of 53.10 feet and a chord that bears S 01° 21' 26" W, 26.72 feet;  
THENCE along said curve to the left with the west line of the Natchez Trail an arc distance of 27.01 feet to the POINT OF BEGINNING and containing 0.26 acres of land, more or less.

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

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

**Current Mortgagee:**  
PENNYMAC LOAN SERVICES, LLC

**Date of Sale:** FEBRUARY 6, 2024

**Property County:** HENDERSON

**Original Trustee:** RUTH W. GARNER

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

**Substitute Trustee:**  
Meghan Byrne, Robert La Mont, Sheryl La Mont, David  
Sims, Sharon St. Pierre, Allan Johnston, Ronnie Hubbard,  
Marinosci Law Group PC

**Substitute Trustee Address:**  
c/o Marinosci Law Group, PC  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

  
Posted by Sheryl LaMont, December 21, 2023.

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

The current Mortgagee 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 La Mont, David Sims, Sharon St. Pierre, Allan Johnston, Ronnie Hubbard, Marinosci Law Group PC, 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, FEBRUARY 6, 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. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Henderson County Courthouse, 100 E. Tyler, Athens, TX 75751 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee 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 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, 12/20/23

MARINOSCI LAW GROUP, PC

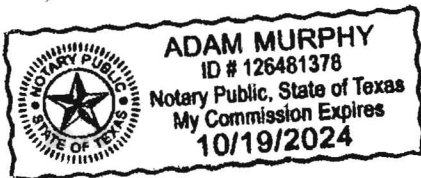
By:   
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 20 day of DEC 2023, personally appeared SAMMY HOODA,  known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described ~~and~~ in the capacity stated.

Witness my hand and official seal

(SEAL)



Notary Public for the State of TEXAS

My Commission Expires: 10-19-24  
ADAM MURPHY  
Printed Name and Notary Public

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

Return to: MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**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.**

Matter No.: 117554-TX

Date: December 19, 2023

County where Real Property is Located: Henderson

ORIGINAL MORTGAGOR: WILLIAM D. ROBINSON, A SINGLE PERSON

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NTFN, INC. DBA PREMIER NATIONWIDE LENDING, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST M

MORTGAGE SERVICER: Carrington Mortgage Services, LLC

DEED OF TRUST DATED 9/12/2012, RECORDING INFORMATION: Recorded on 9/13/2012, as Instrument No. 2012-00012117 and later modified by a loan modification agreement recorded as Instrument 2019-00010038 on 07/24/2019

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND WITHIN THE E. MORA SURVEY, ABSTRACT NO. 539, HENDERSON COUNTY, TEXAS, AND BEING ALL OF TRACT ONE CALLED 2.635 ACRE TRACT, TRACT TWO CALLED 0.835 ACRE TRACT AND TRACT THREE CALLED 0.557 ACRE TRACT ALL DESCRIBED IN DEED FROM RONNIE COOK AND WIFE, BLANCA COOK TO KEVIN E. COOK AND WIFE, ANGELA COOK, DATED NOVEMBER 22, 2002 AND RECORDED IN VOLUME 2246 ON PAGE 578 OF THE DEED RECORDS OF HENDERSON COUNTY, TEXAS, AND THIS 4.234 ACRE TRACT MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 2/6/2024, the foreclosure sale will be conducted in **Henderson** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the 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 Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **10:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

Carrington Mortgage Services, LLC is acting as the Mortgage Servicer for WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST M who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Carrington Mortgage Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:



Matter No.: 117554-TX


WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST  
M  
c/o Carrington Mortgage Services, LLC  
1600 South Douglass Road, Suite 200-A  
Anaheim, California 92806

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.

**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 RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, ROBERT LAMONT, SHERYL LAMONT, HARRIETT FLETCHER, SHARON ST. PIERRE, PAUL A. HOEFKER** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-0935, Phone: (866) 931-0036.

**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.**

By: \_\_\_\_\_

  
Paul A. Hoefker, Attorney  
Aldridge Pite, LLP  
8880 Rio San Diego Drive, Suite 725  
San Diego, California 92108

**Return to:**  
ALDRIDGE PITE, LLP  
8880 RIO SAN DIEGO DRIVE, SUITE 725  
P.O. BOX 17935  
SAN DIEGO, CA 92108-0935  
FAX #: 619-590-1385  
Phone: (866) 931-0036

  
Posted by Sheryl LaMont, December 21, 2023.

**EXHIBIT "A"** TS# 117554-TX

All that certain lot, tract or parcel of land within the E. Mora Survey, Abstract No. 539, Henderson County, Texas, and being all of Tract One called 2.635 acre tract, Tract two called 0.835 acre tract and Tract three called 0.557 acre tract all described in Deed from Ronnie Cook and wife, Blanca Cook to Kevin E. Cook and wife, Angela Cook, dated November 22, 2002 and recorded in Volume 2246 on Page 578 of the Deed Records of Henderson County, Texas, and this 4.234 acre tract being more completely described as follows:

**BEGINNING** at an Iron Spike set for corner at the Southeast corner of the above mentioned called 2.635 acre tract, in the South line of the E. Mora Survey, Abstract No. 539 and the North line of the Charles B. Jennings Survey, Abstract No. 412, Henderson County, Texas, from which a 1/2" Iron Rod set for reference bears North 89 deg. 51 min. 13 sec. West - 37.00 feet, a 1/2" Iron Pipe found bears North 02 deg. 21 min. 40 sec. West - 12.61 feet, a 1/2" Iron Rod bears North 09 deg. 58 min. 22 sec. West - 13.79 feet, and a 22" Sweet gum bears North 52 deg. 26 min. West-45.8 feet.;

**THENCE** North 89 deg. 51 min. 13 sec. West, with the South line of said E. Mora Survey, Abstract No. 539, a distance of 398.37 feet to a Point for the Southwest corner of said called 2.535 acre tract, in the centerline of a small creek, also being an inner ell corner of a called 13.383 acre tract described in Deed to Charles E. Stringer and wife Melissa R. Stringer, recorded in Volume 1913 on Page 855 of the Deed Records of Henderson County, Texas, from which a 1/2" Iron Rod found for reference and the Northwest corner (:) of a called 37.175 acre tract described in Deed to James W. Walker and wife, Violet L. Walker, recorded in Volume 1999 on Page 330 of the Deed Records of Henderson County, Texas, bears South 89 deg. 51 min. 13 sec. East - 30.66 feet;

**THENCE** with the meanders of a small creek, and along the West line of said called 2.635 acre tract and the West line of said called 0.557 acre tract and the West line of said called 0.835 acre tract, and the East line of said called 13.383 acre tract, and the East line of a called 2.597 acre tract described in Deed to James P. Preston, recorded in Volume 1775 on Page 122 of the Deed Records of Henderson County, Texas, as follows:

North 17 deg. 10 min. 19 sec. West a distance of 91.30 feet,  
North 28 deg. 19 min. 44 sec. East a distance of 105.16 feet,  
North 01 deg. 58 min. 12 sec. East a distance of 79.14 feet,  
North 42 deg. 37 min. 27 sec. East a distance of 23.80 feet,  
North 21 deg. 55 min. 12 sec. East a distance of 44.52 feet,  
North 63 deg. 51 min. 52 sec. East a distance of 74.14 feet,  
North 34 deg. 50 min. 10 sec. East a distance of 60.28 feet,  
North 40 deg. 45 min. 33 sec. East a distance of 45.48 feet,  
North 04 deg. 55 min. 56 sec. East a distance of 108.85 feet,  
North 09 deg. 11 min. 12 sec. West a distance of 76.10 feet to a Point for corner in the centerline of said small creek, at the Northwest corner of said Tract two called 0.835 acre tract, from which a 1/2" Iron Rod set for reference bears North 88 deg. 53 min. 15 sec. East - 25.00 feet and a 5/8" Iron Rod found for reference bears South 88 deg. 53 min. 15 sec.

West - 25:84 feet;

TS# 117554-TX

**THENCE North 88 deg. 53 min. 15 sec. East a distance of 189.47 feet to an Iron Spike set for corner in the East edge of the pavement of Stuart Street, at the Northeast corner of said Tract two called 0.835 acre tract, from which a 1/2" Iron Rod set for reference bears S 88 deg. 53 min. 15 sec. West - 28.00 feet;**

**THENCE South 01.deg. 38 min. 00 sec. East a distance of 238.74 feet to a P.K. Nail found for corner at the Northwest corner of a called 3.729 acre tract described in Deed to John Darren Parker, recorded in Volume 1975 on Page 231 of the Deed Records of Henderson County, Texas, and the Southwest corner of a called 2.00 acre tract described in Deed to Regina Holcomb, recorded in Volume 1939 on Page 885 of the Deed Records of Henderson County, Texas, from which a Cross tie fence corner post found for reference bears South 80 deg. 27 min. East - 21.7 feet;**

**THENCE South 02 deg. 21 min. 40 sec. East a distance of 384.25 feet to the PLACE OF BEGINNING AND CONTAINING 4.234 ACRE OF LAND of which 0.447 acres lies within the right-of-way of Stuart Street.**

FILED FOR RECORD  
2023 DEC 21 PM 1:03  
MARY J. WRIGHT  
COUNTY CLERK  
HENDERSON COUNTY, TEXAS

**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:** February 06, 2024

**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 24, 2019 and recorded in Document CLERK'S FILE NO. 2019-00005504; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2022-00006104 real property records of HENDERSON County, Texas, with KRISTA WIGFALL, A SINGLE PERSON AND OSIOUS ALPHONSO HAMBRICK, A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by KRISTA WIGFALL, A SINGLE PERSON AND OSIOUS ALPHONSO HAMBRICK, A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$117,826.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK 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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077

FILED FOR RECORD  
2023 NOV 30 AM 9:01  
HENDERSON 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 OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RANDY DANIEL, 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.



Israel Saucedo

Certificate of Posting

My name is Randy Daniel, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 11-20-09 I filed at the office of the HENDERSON County Clerk and caused to be posted at the HENDERSON County courthouse this notice of sale.

Declarants Name: Randy Daniel

Date: 11-20-09

707 N HAMLETT STREET  
ATHENS, TX 75751

0000009961541

0000009961541

HENDERSON

**EXHIBIT "A"**

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN HENDERSON COUNTY, TEXAS, ON THE THOMAS PARMER SURVEY, A-782, AND BEING LOT 23, AND 25, BLOCK 113 ACCORDING TO THE ATHENS BLOCK MAPS AND BEING THE NORTH HALF OF AN ABANDONED ALLEY, CONVEYED TO ERIC AND BRANDI RAY IN VOLUME 2909, PAGE 706, [TRACTS ONE AND TWO] AND IN VOLUME 2909, PAGE 693 OF THE REAL PROPERTY RECORDS OF HENDERSON COUNTY, TEXAS, 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 AT THE NORTHEAST CORNER OF THE TRACT RECORDED IN VOLUME 2909, PAGE 706 [TRACT ONE] , SAME BEING THE SOUTHEAST CORNER OF THE YOLANDA SALAS TRACT RECORDED IN VOLUME 2182, PAGE 200, AND IN THE WEST RIGHT OF WAY OF NORTH HAMLETT STREET;

THENCE SOUTH 02 DEGREES 54 MINUTES 07 SECONDS EAST, 46.95 FEET TO A 1/2 INCH IRON ROD FOUND AT THE NORTHEAST CORNER OF THE TRACT RECORDED IN VOLUME 2909, PAGE 693;

THENCE SOUTH 02 DEGREES 42 MINUTES 08 SECONDS EAST, 72.99 FEET TO A FOUND 1/2 INCH IRON ROD IN THE CENTER OF AN ABANDONED ALLEY;

THENCE SOUTH 82 DEGREES 37 MINUTES 56 SECONDS WEST, 219.56 FEET TO A FOUND 1/2 INCH IRON ROD;

THENCE NORTH 01 DEGREES 25 MINUTES 46 SECONDS WEST, 73.14 FEET TO A 1/2 INCH IRON ROD FOUND;

THENCE NORTH 82 DEGREES 41 MINUTES 16 SECONDS EAST, 77.43 FEET TO AT POST FOUND AT THE SOUTHEAST CORNER OF THE LOUIE CRINER TRACT RECORDED IN #2015-00015327;

THENCE NORTH 04 DEGREES 02 MINUTES 13 SECONDS EAST, 49.05 FEET TO A FOUND 1/2 INCH IRON ROD;

THENCE NORTH 83 DEGREES 08 MINUTES 31 SECONDS EAST, 134.46 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.515 ACRES OF LAND.

**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:** February 06, 2024

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

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

**2. Terms of Sale.** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated March 22, 2019 and recorded in Document CLERK'S FILE NO. 2019-00004289; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2022-00020238 real property records of HENDERSON County, Texas, with JOHNTAE D WALKER A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JOHNTAE D WALKER A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$125,661.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK 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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077

FILED FOR RECORD  
2023 NOV 30 AM 9:01  
HARRY HANCOCK  
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 OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RANDY DANIEL, 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.



Israel Saucedo

Certificate of Posting

My name is Randy Daniel, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 11-30-03 I filed at the office of the HENDERSON County Clerk and caused to be posted at the HENDERSON County courthouse this notice of sale.

Declarants Name: Randy Daniel  
Date: 11-30-03

**EXHIBIT "A"**

ALL THAT CERTAIN TRACT LOT OR PARCEL OF LAND, A PART OF THE THOMAS CHAFFIN SURVEY A-4, HENDERSON COUNTY, TEXAS, AND ALSO BEING ALL OF THAT CERTAIN CALLED 3.34 ACRE TRACT OF LAND THAT IS DESCRIBED IN A DEED DATED OCTOBER 2, 2006 FROM JOHN COFER, AND JAMES COFER, TO JOHN LEMONS, ET UX, DOROTHY THAT IS RECORDED IN VOLUME 2697 PAGE 205, AND ALSO BEING ALL OF THAT CERTAIN CALLED 2.0013 ACRES THAT IS DESCRIBED IN A DEED DATED DECEMBER 20, 2004 TO LEMONS THAT IS RECORDED IN VOLUME 2705 PAGE 249 OF THE DEED RECORDS OF HENDERSON COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWING TO WIT;

BEGINNING AT A RAILROAD SPIKE FOUND FOR CORNER AT THE N.W.C. OF SAID CALLED 2.0013 ACRES IN THE PAVING OF C.R. #4322;

THENCE SOUTH 89° 24' 52" EAST, ALONG THE N.B.L. OF SAID CALLED 2.0013 ACRES AND THE PAVING OF SAID C.R. #4322 FOR A DISTANCE OF 410.10 FEET TO A POINT FOR CORNER AT THE N.E.C. OF SAID TRACT;

THENCE SOUTH 00° 09' 49" WEST, ALONG THE E.B.L. OF SAID CALLED 2.0013 ACRES AND THE W.B.L. OF A CALLED 12.715 ACRES TO STREET (VOL. 2575 PG. 829) AT 23.73 FEET PASS A 1/2 INCH IRON ROD FOUND FOR REFERENCE AND CONTINUE FOR A TOTAL DISTANCE OF 212.72 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER AT THE S.E.C. OF SAID CALLED 2.0013 ACRES;

THENCE SOUTH 00° 02' 53" WEST, ALONG THE E.B.L. OF SAID TRACT AND THE W.B.L. OF SAID CALLED 12.715 ACRES AND A LINE OF THAT CERTAIN CALLED 6.721 ACRES TO COFER (VOL. 1231 PG. 75) AT 260.60 FEET PASS A 1/2 INCH IRON ROD FOUND AND CONTINUE FOR A TOTAL DISTANCE OF 354.42 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER AT THE S.E.C. OF SAID CALLED 3.34 ACRES

THENCE NORTH 89° 28' 54" WEST, ALONG THE S.B.L. OF SAID CALLED 3.34 ACRES AND CONTINUING ALONG SAID CALLED 6.721 ACRES FOR A DISTANCE OF 410.46 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER AT THE S.W.C. OF SAID CALLED 3.34 ACRES;

THENCE NORTH 00° 10' 15" EAST, ALONG THE W.B.L. OF SAID CALLED 3.34 ACRES AND THE E.B.L. OF A CALLED 17.515 ACRES (VOL. 1948 PG. 281) FOR A DISTANCE OF 354.93 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER AT THE N.W.C. OF SAID CALLED 3.34 ACRES;

THENCE NORTH 00° 03' 29" EAST, ALONG THE W.B.L. OF SAID CALLED 2.0013 ACRES AND CONTINUING ALONG THE E.B.L. OF SAID CALLED 17.515 ACRES, AT 187.67 FEET PASS A 1/2 INCH IRON ROD FOUND FOR REFERENCE AND CONTINUE FOR A TOTAL DISTANCE OF 212.69 FEET TO THE PLACE OF BEGINNING CONTAINING 5.3404 ACRES OF WHICH 0.2803 ACRES LIES IN THE R.O.W. OF SAID ROAD.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on the 19th day of July, 2022, TOWERS HOLDINGS, LLC executed a Deed of Trust conveying to Steven E. Moore, Trustee, the Real Estate hereinafter described to secure FIRST STATE BANK, ATHENS, TEXAS in the payment of a debt therein described, said Deed of Trust being recorded in Instrument No. 2021-00003008, Official Records of Henderson County, Texas; and

WHEREAS, Default has occurred in the payment of said indebtedness and the same is now wholly due, and FIRST STATE BANK, ATHENS, TEXAS, 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 6th day of February, 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 Thomas Parmer Survey Abstract 782, Henderson County, Texas, and being the residue of a called 16 acre tract of land described and recorded in Volume 726, Page 571 of the Deed Records of Henderson County. Said lot or parcel of land being more fully described by metes and bounds as follows:

BEGINNING on a found 1/2" iron rod for the southeast corner of this tract and the southwest corner of a called 3.321 acre tract recorded in Volume 2886, Page 433 of the Deed records of Henderson County, Texas;

THENCE N 89° 47' 08" W 508.05 feet to a set 1/2" iron rod for the southwest corner of this tract located in the east margin of Mill Run Road;

THENCE with said margin N 07° 26' 50" W 676.02 feet to a set 1/2" iron rod for the northwest corner of this tract;

THENCE S 89° 45' 52" E 492.68 feet to a found 2" iron pipe for the northeast corner of this tract and the Northwest corner of a called 6.97 acre tract recorded in Volume 2638, Page 167 of the Deed Records of Henderson County, Texas;

THENCE with the west line of said 6.97 acre tract and 3.321 acre tract S 08° 44' 12" E 678.10 feet to the place of beginning and containing 7.69 acres of land.

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.

(Signature on following page)

FILED FOR RECORD  
2023 FEB 06 PM 3:29  
HENDERSON COUNTY, TEXAS

WITNESS MY HAND this 19th day of December, 2023.

A handwritten signature in blue ink, appearing to read "David J. Nowell", written in a cursive style. The signature is positioned above a horizontal line.

DAVID J. NOWELL, Substitute Trustee