

April 1, 2025

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

RECORDED IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

Deed of Trust

2025 MAR 11 PM 2:01

Date: 03/15/2024

Grantor(s): James Jeffrey Gosselin Jr.

Mortgagee: 239 Emerson, LLC, a Delaware Limited Liability Company

Recorded in: Clerk's File No. 2024-00005618

Property County: Bowie County

Legal Description: All that certain tract or parcel of land (together with all improvements thereon, if any) situated in **Bowie County, Texas**, being more particularly described as, **Lot 5 and the East 15 Feet of Lot 6, Greenwoods Sunny Slope Addition to the City of Texarkana, Bowie County, Texas (Volume 1454, Page 300, Deed Records, Bowie County, Texas)**. (more particularly described in the Loan Documents).

~~Date of Sale: 4/1/2025~~

~~Earliest Time Sale Will Begin: 11:00-AM~~

Place of Sale of Property: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

The Trustee or 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.

THIS INSTRUMENT APPOINTS THE TRUSTEE OR 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

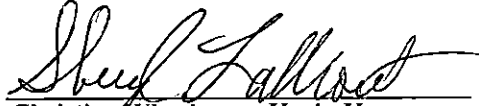
ACTIVE MILITARY SERVICE NOTICE

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 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.

The Mortgagee, whose address is:

239 Emerson, LLC, a Delaware Limited Liability Company
6101 Southwest Fwy., Suite 400
Houston, TX 77057

Dated this 3/11/2025



**Christine Wheelless or Kevin Key or
Jay Jacobs or Phillip Hawkins or
Harriett Fletcher or Sheryl LaMont
or Maribel Manrique or Lucia
Cortinas or Michelle Figueroa or
Enrique Loera or Susana Garcia or
Donna Brammer or Katrina
Rodriguez or Cesar Acosta or Rinki
Shah or Theresa Phillips or David
Cerdeja or Jose Martinez or Mark
Laffaye or Alexander Lawson or
Maria Dabrowska or Lesbia
Longoria or Emilio Martinez or
Miguel Alberto Molina Álvarez or
Sarah Friedman or Viridiana Silva
or Tamirramunashe Cathy Lee
Machoka or William Koeing or
Eduardo Silva or Peggy Munoz or
Kenneth David Fisher or John
Hodges or Michele Laffite or
Rodolfo Pineda or Karina Galvan
or Ramon Guajardo or Nailah
Hicks or Alex Collazo,
Trustee or Substitute Trustee
6101 Southwest Fwy, Suite 400, Houston, TX 77057**

April 1, 2025

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

Deed of Trust

2025 MAR 11 PM 2:01

Date: 09/13/2024
Grantor(s): Michael Earl Jolly and Michael Andrew Jolly
Mortgagee: Laurel Oak Investments, LLC, a Texas Limited Liability Company
Recorded in: Clerk's File No. 2024-00010030
Property County: Bowie County

Legal Description: All that certain tract or parcel of land (together with all improvements thereon, if any) situated in **Bowie County, Texas**, being more particularly described as **See Exhibit "A" attached hereto and made a part hereof.** (more particularly described in the Loan Documents).

~~Date of Sale: 4/1/2025~~

~~Earliest Time Sale Will Begin: 11:00 AM~~

Place of Sale of Property: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

The Trustee or 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.

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ACTIVE MILITARY SERVICE NOTICE

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The Mortgagee, whose address is:

Laurel Oak Investments, LLC, a Texas Limited Liability Company
6101 Southwest Fwy., Suite 400
Houston, TX 77057

Dated this 3/11/2025



Christine Wheelless or Kevin Key or
Jay Jacobs or Phillip Hawkins or
Harriett Fletcher or Sheryl LaMont
or Maribel Manrique or Lucia
Cortinas or Michelle Figueroa or
Enrique Loera or Susana Garcia or
Donna Brammer or Katrina
Rodriguez or Cesar Acosta or Rinki
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or Tamiriramushe Cathy Lee
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Eduardo Silva or Peggy Munoz or
Kenneth David Fisher or John
Hodges or Michele Laffite or
Rodolfo Pineda or Karina Galvan
or Ramon Guajardo or Nailah
Hicks or Alex Collazo,
Trustee or Substitute Trustee
6101 Southwest Fwy, Suite 400, Houston, TX 77057

EXHIBIT "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE M. E. P. AND P. RY. CO. SURVEY, ABSTRACT NO. 420 (SECTION 33), BOWIE COUNTY, TEXAS, AND BEING A PORTION OF THAT CERTAIN 127.7 ACRE TRACT CONVEYED FROM J. HAROLD FAGAN TO LARKIN G. BREED AS RECORDED IN VOLUME 388, PAGES 121-125 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, AND THE HEREIN DESCRIBED TRACT BEING THE SAME 1.47 ACRE TRACT OF LAND CONVEYED TO FRANCIS AND TOMMY HARDIN BY DEED DATED JANUARY 29, 1993, AND RECORDED IN VOLUME 1897, PAGE 297 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, AND ALSO BEING THE SAME 1.47 ACRE TRACT OF LAND DESCRIBED IN THAT THIRD PARTY DEED TO KEITH DUANE ROBERTSON AND RECORDED IN VOLUME 2950, PAGE 108 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, AND THE SUBJECT TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: BEGINNING AT A PIPE FOR CORNER IN THE SOUTH RIGHT-OF-WAY LINE OF U.S. HIGHWAY NO. 67, SAID POINT OF BEGINNING BEING THE NORTHEAST CORNER OF THE ABOVE MENTIONED 127.7 ACRE TRACT AND ALSO BEING THE NORTHEAST CORNER OF SAID 1.47 ACRE TRACT; THENCE: SOUTH 00 DEGREES 48 MINUTES 51 SECONDS WEST, 297.33 FEET WITH THE EAST BOUNDARY LINE OF SAID 1.47 ACRE TRACT AND THE WEST BOUNDARY LINE OF A CERTAIN TRACT CONVEYED TO JAMES BUSH BY DEED DATED OCTOBER 17, 1985, AND RECORDED IN VOLUME 790, PAGE 419 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, TO A 1/2 INCH IRON PIN FOUND FOR CORNER AT THE SOUTHEAST CORNER OF SAID 1.47 ACRE TRACT; THENCE: SOUTH 90 DEGREES 00 MINUTES 00 SECONDS WEST, 256.89 FEET WITH THE SOUTH LINE OF SAID 1.47 ACRE TRACT AND A NORTH BOUNDARY LINE OF A CERTAIN TRACT CONVEYED TO HAROLD WEST SPENCER BY DEED DATED JANUARY 31, 1979, AND RECORDED IN VOLUME 654, PAGE 228 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, TO A 1 INCH IRON PIPE FOUND FOR CORNER IN A FENCE CORNER AT THE SOUTHWEST CORNER OF SAID 1.47 ACRE TRACT; THENCE: NORTH 00 DEGREES 03 MINUTES 10 SECONDS EAST, 201.10 FEET ALONG A FENCE LINE, BEING THE WEST BOUNDARY LINE OF SAID 1.47 ACRE TRACT AND AN EAST BOUNDARY LINE OF SAID HAROLD WEST SPENCER TRACT, TO A 1/2 INCH IRON PIN FOUND FOR CORNER IN THE SOUTH RIGHT-OF-WAY LINE OF OLD U.S. HIGHWAY NO. 67, BEING THE NORTHWEST CORNER OF SAID 1.47 ACRE TRACT; THENCE: NORTH 69 DEGREES 45 MINUTES 39 SECONDS EAST, 278.10 FEET ALONG THE SOUTH RIGHT-OF-WAY LINE OF OLD U.S. HIGHWAY NO. 67 TO THE POINT OF BEGINNING AND CONTAINING 1.47 ACRES OF LAND, MORE OR LESS.

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2025 MAR 10 PM 2:33

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.

STATE OF TEXAS §
 §
COUNTY OF BOWIE §

WHEREAS, on January 14, 2019 executed a Homestead Lien Contract and Deed of Trust (the "Deed of Trust") conveying to Kirk L. Lee, Trustee, certain real property more particularly described in Exhibit A, which is attached hereto and incorporated herein by reference, together with all improvements, fixtures and personal property located thereon or used in connection therewith and certain other personal property as more fully described in the Homestead Lien Contract and Deed of Trust (all of the real and personal property covered by the Deed of Trust is hereinafter referred to as the "Property"), which Homestead Lien Contract and Deed of Trust is recorded in Document Number 2019-00000629 of the Real Property Records of Bowie County, Texas; and Texas Home Equity Affidavit and Agreement of even date filed in Document Number 2019-00000630 of the Real Property Records of Bowie County, Texas; and

WHEREAS, the Homestead Lien Contract and Deed of Trust secures, among other things, that certain indebtedness evidenced by that certain Promissory Note (as amended, the "Note") dated January 14, 2019 executed by Charles Randall Gortney, Jamie Sue Gortney and Elton Randall Gortney payable to Guaranty Bank & Trust, N.A. in the original principal amount of \$55,000.00 (the Note and all other obligations owing to Holder under the Homestead Lien Contract and Deed of Trust are hereinafter called the "Indebtedness"); and

WHEREAS, Guaranty Bank & Trust, N.A. ("Holder") has all interest in, to and under the Note and Homestead Lien Contract and Deed of Trust and in and to all other indebtedness secured by the Homestead Lien Contract and Deed of Trust; and

WHEREAS, the undersigned Donna Hughes, whose address is 100 West Arkansas, Mt. Pleasant, Texas 75455, has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Homestead Lien Contract and Deed of Trust; and

WHEREAS, default has occurred pursuant to the provisions of the Homestead Lien Contract and Deed of Trust, the Indebtedness is now wholly due, and Holder, being the owner and holder of said Indebtedness has requested the undersigned to sell the Property to satisfy the Indebtedness;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, April 1, 2025**, at **1:00 p.m.**, or within three hours after that time, the undersigned will sell the Property at the Bowie County Courthouse, New Boston, Texas, at the place designated by the Bowie County Commissioner's Court in Bowie County, Texas, to the highest bidder for cash, subject to the provisions of the Homestead Lien Contract and 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 Homestead Lien Contract and Deed of Trust at the time of sale.

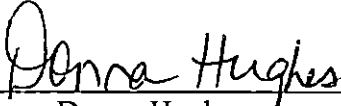
Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is, where is" condition, without any implied warranties, except as to the warranties of title (if any) provided for under the Homestead Lien Contract and Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

The real property and personal property encumbered by the Homestead Lien Contract and Deed of Trust will be sold at the sale in accordance with the provisions of the Homestead Lien Contract and Deed of Trust and as permitted by Section 9.604(a) of the Texas Business and Commerce Code.

In the event that the sale of the Property is set aside for any reason, the purchaser shall be entitled only to a refund of sums paid. The purchaser shall have no other recourse against Grantor, Holder, any Trustee or substitute Trustee, or Holder's attorney.

WITNESS my and this 10 day of March, 2025


Name: Donna Hughes
Substitute Trustee
Address: 100 West Arkansas Street
Mt. Pleasant, Texas 75455
Phone: 903-572-9881

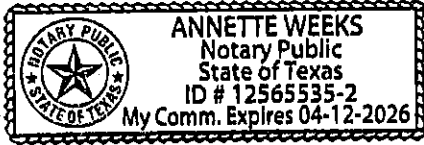
THE STATE OF TEXAS

COUNTY OF TITUS

This instrument was acknowledged before me on the 10 day of March, 2025, by Donna Hughes, Substitute Trustee, in the capacity therein stated.

Annette Weeks

Notary Public in and for the State of Texas



CAUSE NO.

In re: Order for Foreclosure
Concerning:

IN THE DISTRICT COURT OF

Charles Randall Gortney,
Jamie Sue Gortney and
Elton Randall Gortney

BOWIE COUNTY, TEXAS

and

502 Ratcliff Drive
New Boston, Texas 75570

JUDICIAL DISTRICT

DEFAULT ORDER

On _____, 2025, the Court considered Petitioner's motion for a default order granting its application for an expedited foreclosure order. Petitioner's application complies with the requirements of Texas Rule of Civil Procedure 736.1.

The name and last known address of each Respondent subject to this order is **CHARLES RANDALL GORTNEY, JAMIE SUE GORTNEY, ELTON RANDALL GORTNEY, 502 Ratcliff Drive, New Boston, Texas 75570**. Each Respondent was properly served with the citation, but none filed a response within the time required by law.

The return of service for each Respondent has been on file with the court for at least ten days.

The property that is the subject of this foreclosure proceeding is commonly known as 502 Ratcliff Drive, New Boston, Texas 75570 with a legal description of the property as follows:

All that certain lot, tract or parcel of land covering all of Lot Numbered FIVE (5) and a part of Lot Numbered Six (6) in Block Numbered Three (3) of LANGFORD FIRST ADDITION, a part of the W. F. Thompson Headright Survey, Abstract No. 565, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 608, Page 23 of the Plat Records of Bowie County, Texas, and that part of Lot No. 6 being more particularly described by metes and bounds as follows:

BEGINNING at the Northeast corner of Lot No. 5 in Block No. 3 of Langford First Addition and the Point of Beginning also being in the West line of said Lot No. 6;
THENCE: N 89 deg. 53' 49" E, 55.00 feet across said Lot No. 6, to a 1/2 inch reinforcing steel rod found for corner;
THENCE: S 00 deg. 00' 00" W, 77.58 feet across said Lot No. 6, to a 1/2 inch reinforcing steel rod set for corner in the South line of said Lot No. 6, said point also being on the North right-of-way line of a street designated as Cannon Street;
THENCE: S 77 deg. 26' 27" W, 56.45 feet along the North right-of-way line of Cannon Street and with the South line of said Lot No. 6, to a point for corner at the Southwest corner of said Lot No. 6 and being the Southeast corner of said Lot No. 5;
THENCE: N 00 deg. 00' 00" E, 89.75 feet with the East line of said Lot No. 5 and with the West line of Lot No. 6 to the **POINT OF BEGINNING** and containing 0.106 acres of land, more or less.

The lien to be foreclosed is indexed or recorded in Document Number 2019-00000629 and Document 2019-0000630, and recorded in the real property records of Bowie County, Texas.

The material facts establishing the basis of the foreclosure are as follows:

(a) There has been a default or breach of Obligor's obligation under the loan agreement or contract supporting the lien sought to be foreclosed; (b) the default or breach has not been cured; (c) the Petitioner has the authority to administer the enforcement of Obligor's account obligations; (d) the number of monthly scheduled payments of Obligor's account that have not been paid are in excess of five (5) payments; (f) the payoff amount, if applicable is at least \$26,736.18 (g) as indicated by the documents attached to the application, each person named as a Respondent was given the requisite notice or notices required by applicable foreclosure law and the loan agreement or contract sought to be enforced; (h) the status of Obligor's account as stated is just, true, due and owing; and (i) all just and lawful offsets, payments and credits have been applied.


Based on the affidavit of Petitioner, no Respondent subject to this order is protected from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App § 501 *et seq.*

Therefore, the Court grants Petitioner's motion for a default order under Texas Rules of

Civil Procedure 736.7 and 736.8. Petitioner may foreclose on the lien described above in accordance with applicable law and the Note and Deed of Trust sought to be foreclosed.

This order is not subject to a motion for rehearing, new trial, bill of review, or appeal. Any challenge to this order must be made in a separate, original proceeding filed in accordance with Texas Rule of Civil Procedure 736.11.

SIGNED on _____, 2025.


Signed: 01/21/2025 17:59:06
Judge Bill Miller, 5th Judicial District

JUDGE PRESIDING

EXHIBIT A

All that certain lot, tract or parcel of land covering all of Lot Numbered FIVE (5) and a part of Lot Numbered Six (6) in Block Numbered Three (3) of LANGFORD FIRST ADDITION, a part of the W. F. Thompson Headright Survey, Abstract No. 565, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 608, Page 23 of the Plat Records of Bowie County, Texas, and that part of Lot No. 6 being more particularly described by metes and bounds as follows:

BEGINNING at the Northeast corner of Lot No. 5 in Block No. 3 of Langford First Addition and the Point of Beginning also being in the West line of said Lot No. 6;
THENCE: N 89 deg. 53' 49" E, 55.00 feet across said Lot No. 6, to a 1/2 inch reinforcing steel rod found for corner;
THENCE: S 00 deg. 00' 00" W, 77.58 feet across said Lot No. 6, to a 1/2 inch reinforcing steel rod set for corner in the South line of said Lot No. 6, said point also being on the North right-of-way line of a street designated as Cannon Street;
THENCE: S 77 deg. 26' 27" W, 56.45 feet along the North right-of-way line of Cannon Street and with the South line of said Lot No. 6, to a point for corner at the Southwest corner of said Lot No. 6 and being the Southeast corner of said Lot No. 5;
THENCE: N 00 deg. 00' 00" E, 89.75 feet with the East line of said Lot No. 5 and with the West line of Lot No. 6 to the POINT OF BEGINNING and containing 0.106 acres of land, more or less.

April 1, 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 1st day of April, 2025

Time: 11:00 am or not later than three hours after that time

Place: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

2025 MAR 10 PM 1:16

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: March 27, 2024
Grantor(s): Triple 7's Unlimited Enterprises, LLC
Original Mortgagee: Crosswinds Funding, LLC
Original Principal: \$77,000.00
Recording Information: Deed Inst. # 2024-00003007
Current Mortgagee/Beneficiary: U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-3
Secures: Term Note (the "Note") in the original principal amount of \$77,000.00 and all obligations contained therein. All sums secured by the Deed of Trust, (the "Deed of Trust") have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, amended, corrected and/or extended.

PROPERTY TO BE SOLD:

Property County: Bowie
Property Description: (See Attached Exhibit "A")
Property Address: 2010 West 18th Street, Texarkana, Texas 75501-4249
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Master Mortgage Servicer:
Mortgage Servicer Address:

SUBSTITUTE TRUSTEE(S): Virgil Jordan, Christine Wheelless, Kevin Key, Jay Jacobs, Philip Hawkins, Harriett Fletcher, or Sheryl LaMont, or any.


SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Dr., Ste. 780, Irving, TX 75038

DOCUMENT PREPARED BY:
McCalla Raymer Leibert Pierce, LLC
1320 Greenway Drive, Ste. 780, Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Sheryl LaMont whose address is 1604 N. 10th. St, Longview, TX 75601. I declare under penalty perjury that I filed and/or recorded this Notice of Foreclosure Sale at the office of the Bowie County Clerk and caused it to be posted at the location directed by the Bowie County Commissioners.

Return to: Jay.Jordan@mccalla.com or 1320 Greenway Drive, Ste. 780, Irving, TX 75038



Sheryl LaMont, March 10, 2025

EXHIBIT "A"

Lot 8, Block 2, WESTMORELAND PLACE, an addition to the City of Texarkana, Bowie County, Texas, as per plat recorded in Volume 40, Page 56 of the Plat Records of Bowie County, Texas.

April 1, 2025
NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

DATE, TIME, PLACE OF SALE:

2025 MAR 10 PM 1:15

Date: Tuesday, the 1st day of April, 2025
Time: 11:00 am or not later than three hours after that time
Place: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: February 12, 2024
Grantor(s): Triple 7's Unlimited Enterprises, LLC
Original Mortgagee: Crosswinds Funding, LLC
Original Principal: \$82,500.00
Recording Information: Deed Inst. # 2024-00001685
Current Mortgagee/Beneficiary: U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-2
Secures: Term Note (the "Note") in the original principal amount of \$82,500.00 and all obligations contained therein. All sums secured by the Deed of Trust, (the "Deed of Trust") have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, amended, corrected and/or extended.

PROPERTY TO BE SOLD:

Property County: Bowie
Property Description: (See Attached Exhibit "A")
Property Address: 2806 Lester Street, Texarkana, Texas 75501-4118
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Master Mortgage Servicer:
Mortgage Servicer Address:

SUBSTITUTE TRUSTEE(S): Virgil Jordan, Christine Wheelless, Kevin Key, Jay Jacobs, Philip Hawkins, Harriett Fletcher, or Sheryl LaMont, or any.

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Dr., Ste. 780, Irving, TX 75038

DOCUMENT PREPARED BY:
McCalla Raymer Leibert Pierce, LLC
1320 Greenway Drive, Ste. 780, Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Sheryl LaMont whose address is 1604 N. 10th. St, Longview, TX 75601. I declare under penalty perjury that I filed and/or recorded this Notice of Foreclosure Sale at the office of the Bowie County Clerk and caused it to be posted at the location directed by the Bowie County Commissioners.

Return to: Jay.Jordan@mccalla.com or 1320 Greenway Drive, Ste. 780, Irving, TX 75038

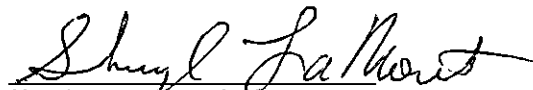

Sheryl LaMont, March 10, 2025

EXHIBIT "A"

All that certain lot, tract or parcel of land lying and situated in the E. Moore Headright Survey, Abstract 401, Bowie County, Texas, being a part of Lots No. 9 and 10 of the E.W. Johnson Addition, according to the plat recorded in Volume 204, Page 368 of the Plat Records of Bowie County, Texas, same being all of that certain tract of land described as Tract 2 in the deed from Rocky B. Murrury to CMST Properties, LLC, dated December 30, 2021, recorded in Documents No. 2022-00000081 of the Real Property Records of Bowie County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 14 inch steel rod, capped MTG ENG, set for a corner, lying in the East right-of-way line of Lester Street, the Northwest corner of Lot 9, and the Southwest corner of Lot 8;

THENCE North 67 degrees 05 minutes 26 seconds East a distance of 141.57 feet along the North line of Lot 9 and the South line of Lot 8 to a 14 inch steel rod, capped MTG ENG, set of a corner, the Northeast corner of the said Tract 2, the Southeast corner of that certain tract of land described in the deed from Donald Forte, et ux to Lynwood Hughey, et ux, dated March 6, 1986, recorded in Volume 812, Page 249 of the Real Property Records of Bowie County, Texas, the Southwest corner of that certain tract of land described as 0.071 acres in the deed from Keith W. Atchinson, et ux to City of Texarkana, Texas, dated November 10, 1975, recorded in Volume 594, Page 885 of the Deed Records of Bowie County, Texas, and the Northwest corner of that certain tract of land described as 0.117 acres in the deed from W.A. Fowler, Sr., et ux to the City of Texarkana, Texas, dated November 20, 1975, recorded in Volume 593, Page 92 of the Deed Records of Bowie County, Texas;

THENCE South 14 degrees 25 minutes 01 seconds East a distance of 91.71 feet along the West line of the said 0.117 acre tract to a 14 inch steel rod, capped MTG ENG, set of a corner, the Southeast corner of the said Tract 2, the Southwest corner of the said 0.117 acre tract, the Northwest corner of that certain tract of land described as 0.101 acres in the deed from J.B. Keahey, et ux to City of Texarkana, Texas, dated November 7, 1975, recorded in Volume 593, Page 137 of the Deed Records of Bowie County, Texas, and the Northeast corner of that certain tract of land described in the deed from J.B. Keahey, et al to Jackie Jackson, et ux, dated September 29, 1978, recorded in Volume 640, Page 343 of the Deed Records of Bowie County, Texas;

THENCE South 73 degrees 54 minutes 12 seconds West a distance of 138.45 feet along the South line of the said Tract 2 and the North line of the said Jackson tract to a 5/8 inch steel rod (control monument), found for a corner, lying in the East right-of-way line of Lester Street and the West line of Lot 10, same being the Southwest corner of the said Tract 2, and the Northwest corner of the said Jackson Tract;

THENCE North 11 degrees 00 minutes 00 seconds West a distance of 25.00 feet along the East right-of-way line of Lester Street and the West line of Lot 10, same being the West line of the said Tract 2 to a 14 inch steel rod, capped MTG ENG, set of a corner, the Northwest corner of Lot 10, and the Southwest corner of Lot 9, at an angle point;

THENCE North 18 degrees 00 minutes 00 seconds West a distance of 50.00 feet along the East right-of-way line of Lester Street and the West line of Lot 9, same being the West line of the said Tract 2 to the Point of Beginning and containing 0.265 acres of land, more or less.

April 1, 2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

2025 MAR -7 PM 1:02

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2024-11696-TX

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

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

~~Date: 4/1/2025~~

~~Time: 11:00 AM~~ The earliest time the sale will begin is 11:00 AM, or within three (3) hours after that time.

Place: Bowie County Courthouse, Texas, at the following location: 710 James Bowie Drive, New Boston, TX 75570 THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

All of Lots No. 7 and 8, Block No. 2 of ROCHELLE'S SECOND ADDITION to the City of Texarkana, Bowie County, Texas, according to the plat recorded in Volume 40, Page 134 of the Plat Records of Bowie County, Texas.

Commonly known as: 3404 OLIVE ST TEXARKANA, TX 75503

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 3/3/2022 and recorded in the office of the County Clerk of Bowie County, Texas, recorded on 3/7/2022 under County Clerk's File No 2022-00002630, in Book and Page of the Real Property Records of Bowie County, Texas.

Grantor(s): Bethany Gaddy and Kevin Gaddy, a married couple

Original Trustee: Brett M. Shanks

Substitute Trustee: Nestor Solutions, LLC, Auction.com, Meghan Byrne, Robert LaMont, Sheryl LaMont, David Sims, Harriett Fletcher, Allan Johnston, Ronnie Hubbard, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Christy Smith, Renee Mccoart, Ken Autrey, Ed Henderson, Jeff Benton, Sharon St. Pierre, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Financial Services, LLC, its successors and assigns

Current Mortgagee: Freedom Mortgage Corporation

Mortgage Servicer: Freedom Mortgage Corporation

T.S. #: 2024-11696-TX

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

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 mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

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

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$257,941.00, executed by Bethany Gaddy and Kevin Gaddy, a married couple, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Financial Services, LLC, its successors and assigns ; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

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

T.S. #: 2024-11696-TX

Dated: March 7, 2025

Nestor Solutions, LLC, Auction.com, Meghan Byrne, Robert LaMont, Sheryl LaMont, David Sims, Harriett Fletcher, Allan Johnston, Ronnie Hubbard, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Christy Smith, Renee McCoart, Ken Autrey, Ed Henderson, Jeff Benton, Sharon St. Pierre, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins



c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

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

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

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

April 1, 2025

BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 MAR -7 AM 9:48

2503 E AVENUE B
HOOKS, TX 75561

00000010381465

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: April 01, 2025

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: THE FRONT (NORTH) ENTRANCE OF THE BOWIE 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 August 25, 2020 and recorded in Document INSTRUMENT NO. 2020-00009037 real property records of BOWIE County, Texas, with COREY BROWN AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by COREY BROWN AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$95,959.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD
SUITE 200
WESTLAKE VILLAGE, CA 91361



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 RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, JAMI HUTTON, TONYA WASHINGTON, MISTY MCMILLAN, AUCTION.COM, TERRY WATERS, ASHLEE LUNA, ROBERT LAMONT, HARRIETT FLETCHER, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, KEVIN MCCARTHY, BEATRICE CARRILLO, SHANNAH WALKER, MURPHY HOWLE OR JOHN MCCARTHY 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 _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the BOWIE County Clerk and caused to be posted at the BOWIE County courthouse this notice of sale.

Declarants Name: _____

Date: _____

2503 E AVENUE B
HOOKS, TX 75561

00000010381465

00000010381465

BOWIE

EXHIBIT "A"

THE EAST FIFTY FEET (E. 50.00') OF LOT NUMBERED TWO (2) AND ALL OF LOT NUMBERED THREE (3) IN BLOCK NUMBERED THREE (3) OF WINNWOOD ADDITION TO THE CITY OF HOOKS, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION RECORDED IN VOLUME 329, PAGE 63 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

April 1, 2025

CENLAR FSB (CEN)
LOCKETT, ESTATE OF TYRONE R AND BRENDA
212 CITATION, TEXARKANA, TX 75501

VA 50-50-6-0155512
Firm File Number: 20-035679

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 JAN 23 AM 8:02

NOTICE OF TRUSTEE'S SALE

WHEREAS, on July 26, 1995, TYRONE R. LOCKETT AND WIFE, BRENDA LOCKETT, as Grantor(s), executed a Deed of Trust conveying to DONALD W. CAPSHAW, as Trustee, the Real Estate hereinafter described, to TEXARKANA NATIONAL MORTGAGE COMPANY, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of BOWIE COUNTY, TX and is recorded under Clerk's File/Instrument Number 8023 Volume 2343, Page 336, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, April 1, 2025 between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in BOWIE COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: ~~In the County of Bowie; State of Texas;~~

ALL THAT CERTAIN TRACT OR PARCEL OF LAND, BEING A PART OF THE THOMAS PRICE HEADRIGHT SURVEY, ABSTRACT NO. 466, BOWIE COUNTY, TEXAS, AND BEING A PART OF THAT CERTAIN 6.00 ACRE TRACT CONVEYED FROM DANIEL HARRISON BABB, JR., TO DAVID M. WATTS BY DEED DATED MARCH 6, 1950, RECORDED IN VOLUME 264, PAGE 181 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, AND THE HEREIN DESCRIBED TRACT BEING THAT SAME TRACT OF LAND CONVEYED TO SANDRA K. WILBORN BY DEED RECORDED IN VOLUME 715, PAGE 347 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS AND THE SUBJECT TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON PIN SET FOR CORNER IN THE SOUTH BOUNDARY LINE OF THAT CERTAIN 10.00 ACRE TRACT CONVEYED BY DANIEL HARRISON BABB, JR., TO DAVID M. WATTS BY DEED DATED OCTOBER 1, 1949, RECORDED IN VOLUME 260, PAGE 232 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, SAID POINT OF BEGINNING BEING N 88 DEG. 45' W, 186 FEET FROM THE SOUTHEAST CORNER OF SAID 10.00 ACRE TRACT;
THENCE NORTH 88 DEG. 45 MIN. W, 166.00 FEET ALONG THE SOUTH BOUNDARY LINE OF SAID 10.00 ACRE TRACT TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER;
THENCE SOUTH, 85.00 FEET ALONG THE EAST RIGHT-OF-WAY LINE OF CITATION STREET TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER;
THENCE SOUTH 88 DEG. 45 MIN. EAST, 166.30 FEET WITH THE NORTH BOUNDARY LINE OF A CERTAIN TRACT CONVEYED FROM DAVID M. WATTS, ET UX, TO CLIFFORD L. COLLINS, ET UX, BY DEED DATED OCTOBER 30, 1951 AND RECORDED IN VOLUME 280, PAGE 432, DEED RECORDS OF BOWIE COUNTY, TEXAS, TO A 1/2 INCH IRON PIN SET FOR CORNER IN AN EXISTING FENCE CORNER;
THENCE NORTH 00 DEG. 12 MIN. WEST, 85.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.324 ACRES OF LAND, MORE OR LESS.

Property Address: 212 CITATION
TEXARKANA, TX 75501
Mortgage Servicer: CENLAR FSB
Mortgagee: CITIMORTGAGE, INC.
425 PHILLIPS BOULEVARD
EWING, NJ 08618

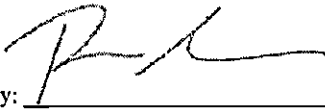
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property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

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

SUBSTITUTE TRUSTEE

Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Misty McMillan, , Terry Waters, Ashlee Luna
I Mauchly
Irvine, CA 92618

WITNESS MY HAND this day January 22, 2025.


By: _____
Ronny George
Texas Bar # 24123104
rgeorge@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for CitiMortgage, Inc.

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

4-1-2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

2025 FEB -3 PM 3: 12

Prepared by:
Jonathan W. Beck
Morgan, Cook & Beck, LLP
3512 Texas Blvd
Texarkana, Texas 75503
Telephone: (903) 793-5651
Direct Email: jwbeck@mcbclawfirm.com

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM AN INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF TRUSTEE'S SALE

STATE OF TEXAS §
 §
COUNTY OF BOWIE §

Whereas, on June 15, 2022, GARRY JOHNSON, did execute, make and deliver a Contract for Deed, concerning the real property which is described below, being due and payable as set forth therein. Said Contract for Deed has been filed for record in the Real Property Records of Bowie County, Texas; and,

Whereas, the above-identified GARRY JOHNSON, has defaulted in that they have failed and/or refused to make the payment due on the debt above described as and when due; such defaults have remained unsatisfied and AMERICAN HERITAGE APARTMENTS, INC., the legal and equitable owner and holder of said indebtedness has, pursuant to the terms and provisions contained in the aforementioned Contract for Deed, made legal and timely demand upon the Trustee herein named to sell said real property and apply the proceeds of such sale upon consummation as provide hereunder in the Contract for Deed; and,

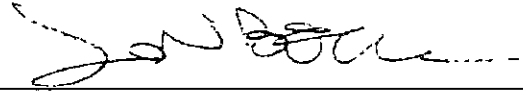
Now, therefore, pursuant to the authority conferred upon me by AMERICAN HERITAGE APARTMENTS, INC., notice is hereby given that on Tuesday, April 1, 2025, the same being the first Tuesday in said month, and between the hours of 10:00 p.m. and 12:00 p.m. I, JONATHAN BECK, in my capacity as Trustee, will sell at public auction at the courthouse door of Bowie County, Texas, to the highest bidder for cash, all that portion of the real property described in said Contract for Deed, which is further identified and described as follows:

Lots Numbered Eleven (11) and Twelve (12) in Block Numbered Eleven (11) of ROCHELLE ADDITION, an Addition to the City of Texarkana, Bowie County,

Texas, according to the map or plat of said Addition recorded in Volume 40, Page 23 of the Plat Records of Bowie County, Texas

Upon receipt of the amount of such highest bid in cash, I, in my capacity as Trustee, will make due conveyance of the above-described property to the purchaser or purchasers.

Signed and executed on this 29th day of January 2025.



JONATHAN BECK, 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.

Tex. Prop. Code § 51.002

Prepared by:
Jonathan W. Beck
Morgan, Cook & Beck, LLP
3512 Texas Blvd
Texarkana, Texas 75503
Telephone: (903) 793-5651
E-mail: jwbeck@mcb.com

**NOTICE OF CONFIDENTIALITY RIGHTS:
IF YOU ARE A NATURAL PERSON, YOU
MAY REMOVE OR STRIKE ANY OF THE
FOLLOWING INFORMATION FROM AN
INSTRUMENT BEFORE IT IS FILED FOR
RECORD IN THE PUBLIC RECORDS:
YOUR SOCIAL SECURITY NUMBER OR
YOUR DRIVER'S LICENSE NUMBER.**

AFFIDAVIT OF POSTING

STATE OF TEXAS §
 §
COUNTY OF BOWIE §

KNOW ALL MEN BY THESE PRESENTS:

That I, **TINA PETTY**, after being duly sworn by the undersigned Notary Public hereby state on oath as follows, to-wit:

"I am the duly elected County Clerk in and for **BOWIE** County, Texas. On this date came to hand the Notice of Trustee's Sale executed by **JONATHAN BECK** in behalf of **AMERICAN HERITAGE APARTMENTS, INC.**, covering the following described lands located in **Bowie** County, Texas, to-wit:

Lots Numbered Eleven (11) and Twelve (12) in Block Numbered Eleven (11) of **ROCHELLE ADDITION**, an Addition to the City of **Texarkana**, **Bowie** County, Texas, according to the map or plat of said Addition recorded in Volume 40, Page 23 of the Plat Records of **Bowie** County, Texas

I have this date posted a true and correct copy of said Notice at the **Bowie** County Courthouse in **New Boston**, Texas, in the area set aside for such postings, a copy of said Notice having been previously filed in the Records of this County."

FURTHER Affiant sayeth not.

Signed this 3 day of February, 2025.



Tina Petty, COUNTY CLERK

By: Mary Crawford
DEPUTY CLERK

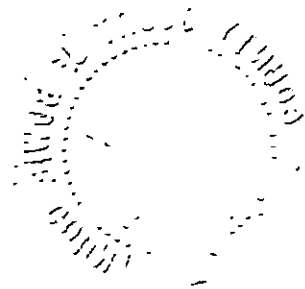
SUBSCRIBED AND SWORN to before me, a Notary Public, on this _____ day of _____, 2025.

Notary Public

Notary's Printed Name

My Commission Expires:

100



April 1, 2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 JAN 24 AM 9:39

00000010353787

209 WEST PIONEER
WAKE VILLAGE, TX 75501

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: ~~April 01, 2025~~ April 01, 2025

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: THE FRONT (NORTH) ENTRANCE OF THE BOWIE 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 January 15, 2003 and recorded in Document VOLUME 3888 PAGE 133; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS INSTRUMENT NO(S) 2015-1376 AND 2019-00007898 real property records of ~~BOWIE~~ County, ~~Texas~~, with PATRICIA I HUMPHREY A SINGLE PERSON, grantor(s) and CENTURY BANK, N.A., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by PATRICIA I HUMPHREY A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$71,350.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD.
FORT MILL, SC 29715

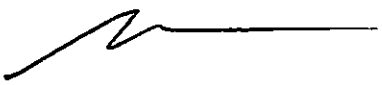


THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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 RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, JAMI HUTTON, TONYA WASHINGTON, MISTY MCMILLAN, AUCTION.COM, TERRY WATERS, ASHLEE LUNA, ROBERT LAMONT, HARRIETT FLETCHER, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, KEVIN MCCARTHY, BEATRICE CARRILLO, SHANNAH WALKER, MURPHY HOWLE OR JOHN MCCARTHY 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 _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the BOWIE County Clerk and caused to be posted at the BOWIE County courthouse this notice of sale.

Declarants Name: _____

Date: _____

209 WEST PIONEER
WAKE VILLAGE, TX 75501

00000010353787

00000010353787

BOWIE



LOT NUMBERED FIVE (5) IN BLOCK NUMBERED TWO (2) OF GREENFIELD ADDITION, TO THE CITY OF WAKE VILLAGE, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION RECORDED IN VOLUME 415, PAGE 324 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS.

April 1, 2025

2025 FEB 10 PM 3:21

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 October 07, 2019 and recorded under Clerk's File No. 2019-00010714 re-recorded as document 2019-00012017, in the real property records of BOWIE County Texas, with David W. Jones and Casey Jones, husband and wife as Grantor(s) and Arvest Bank as Original Mortgagee.

Deed of Trust executed by David W. Jones and Casey Jones, husband and wife securing payment of the indebtedness in the original principal amount of \$63,822.00 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 David W. Jones, by Casey Jones as Attorney In Fact. Arvest Bank 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. Arvest Bank F/K/A Arvest Central Mortgage Company is acting as the Mortgage Servicer for the Mortgagee. Arvest Bank F/K/A Arvest Central Mortgage Company, is representing the Mortgagee, whose address is: 801 John Barrow Road, Suite 1, Little Rock, AR 72205.

Legal Description:

LOT NUMBERED SIXTEEN (16) AND THE SOUTH ONE-HALF (S-1/2) OF LOT NUMBERED SEVENTEEN (17) IN BLOCK NUMBERED TWO (2), OF FROST AND MAHONE SUBDIVISION IN NEW BOSTON, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT SAID SUBDIVISION RECORDED IN VOLUME 204, PAGE 113, OF THE PLAT RECORDS, BOWIE COUNTY, TEXAS.

SALE INFORMATION

~~Date of Sale: 04/01/2025~~

~~Earliest Time Sale Will Begin: 11:00 AM~~

~~Location of Sale:~~

~~The place of the sale shall be:~~ BOWIE County Courthouse, Texas at the following location: At the front (north) entrance of the Bowie County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.



The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the 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 Robert LaMont, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Christine Wheeless, Kevin Key, Jay Jacobs, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ASAP, 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 February 7, 2025.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by:



Printed Name: Sheryl LaMont, Feb. 10, 2025

C&M No. 44-25-00146

April 1, 2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 FEB -6 PM 2:45

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Robert LaMont, Harriett Fletcher, Ronnie Hubbard,
Sheryl LaMont, Allan Johnston, Kevin Key, Jay Jacobs,
Christine Wheelless
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX06000154-23-1

APN 04220045300 FKA 10653

TO No 250016127-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on July 7, 2021, ADDIE MATNEY, AN UNMARRIED WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of CYNTHIA PORTERFIELD as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for FAIRWAY INDEPENDENT MORTGAGE CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$243,460.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on July 9, 2021 as Document No. 2021-00008165 in Bowie 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 04220045300 FKA 10653

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 Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Kevin Key, Jay Jacobs, Christine Wheelless or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

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

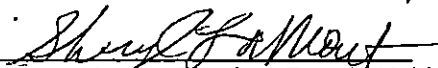
~~NOW THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, April 1, 2025 at 11:00 AM, no later~~
 than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Bowie County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: ~~710 James Bowie Drive, New Boston TX 75570;~~ At the front (north) entrance of the Bowie County Courthouse or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner Court.

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

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 6th day of February, 2025.


 By: Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Kevin Key, Jay Jacobs, Christine Wheelless
 Substitute Trustee(s)

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.insourcelogic.com
 FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

EXHIBIT "A"

All that certain tract or parcel of land being a part of the C.M. COLLUM HEADRIGHT SURVEY, Abstract No. 103, Bowie County, Texas, and being the same called 3.138 acre tract of land as conveyed to Herman K. Threlkeld and wife, Mary F. Threlkeld by Warranty Deed with Vendor's Lien recorded in Volume 690, Page 678 of the Deed Records of Bowie County, Texas, and the subject tract of land being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" iron pin found for corner at the Northwest corner of said Threlkeld tract, the Point of Beginning being the Southwest corner of a certain 10.524 acre tract of land as conveyed to Jeremiah S. Putnam by General Warranty Deed with Vendor's Lien in favor of Third Party recorded as Instrument No. 2021-00000029 of the Real Property Records of Bowie County, Texas, and also located on the East line of a certain tract of land as conveyed to Mary Talbot by deed recorded in Volume 311, Page 19 of the Deed Records of Bowie County, Texas;

THENCE: S 89° 31' 03" E, 652.82 feet with the North line of said Threlkeld tract and the South line of said Putnam tract, to a 1/2" iron pin found for corner on the West line of County Road No. 4005; said corner being the Northeast corner of said Threlkeld tract and the Southeast corner of said Putnam tract;

THENCE: S 00° 01' 55" W, 210.00 feet with the East line of said Threlkeld tract and partially along the West line of said county road, to a mag nail set for corner in said county road; said corner being the Southeast corner of said Threlkeld tract;

THENCE: N 89° 31' 01" W, 651.65 feet, with the South line of said Threlkeld tract and partially along the North line of said county road, to a 1/2" iron pin set for corner at the Southwest corner of said Threlkeld tract and on the East line of said Talbot tract;

THENCE: N 00° 17' 21" W, 210.01 feet with the West line of said Threlkeld tract and the East line of said Talbot tract to the POINT OF BEGINNING and containing 3.144 acres of land, more or less.

April 1, 2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

C&M No. 44-25-00407/ FILE NOS

2025 FEB 13 PM 2:32

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 June 13, 2007 and recorded under Vol. 5169, Page 246, or Clerk's File No. 9126, in the real property records of BOWIE County Texas, with Jason P Cherry, a single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Capital One, National Association, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jason P Cherry, a single man securing payment of the indebtedness in the original principal amount of \$27,100.00 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 Jason P Cherry. Nationstar Mortgage LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Mr. Cooper is acting as the Mortgage Servicer for the Mortgagee. Mr. Cooper, is representing the Mortgagee, whose address is: 8950 Cypress Waters Boulevard, Coppell, TX 75019.

Legal Description:

LOT NUMBERED EIGHT (8) IN BLOCK NUMBERED TWO (2) OF WESTLAWN ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 40, PAGE 310 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/01/2025 **Earliest Time Sale Will Begin: 11:00 AM**

Location of Sale: **The place of the sale shall be: BOWIE County Courthouse, Texas at the following location: At the front (north) entrance of the Bowie County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court**

TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.



The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the 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** Robert LaMont, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, 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 02/11/2025.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by:



Printed Name: Sheryl LaMont, February 13, 2025

C&M No. 44-25-00407

April 1, 2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

Our Case No. 24-06289-FC

2025 FEB 13 PM 2:30

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS
COUNTY OF BOWIE

Deed of Trust Date:
June 24, 2022

Property address:
2505 E AVE B
HOOKS, TX 75561

Grantor(s)/Mortgagor(s):
RICHARD LEE CURTIS WARREN AND TAMEKA R
WARREN, HUSBAND AND WIFE

LEGAL DESCRIPTION: All of Lot Numbered FOUR (4) in Block Numbered THREE (3) of WINNWOOD ADDITION to the City of Hooks, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 329, Page 63 of the Plat Records of Bowie County, Texas.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., ("MERS") AS BENEFICIARY, AS NOMINEE FOR
EVERETT FINANCIAL, INC. DBA SUPREME LENDING,
A TEXAS CORPORATION, ITS SUCCESSORS AND
ASSIGNS

Earliest Time Sale Will Begin: 11:00 AM

Current Mortgagee:
PENNYMAC LOAN SERVICES, LLC

Date of Sale: APRIL 1, 2025

Property County: BOWIE

Original Trustee: SCOTT EVERETT

Recorded on: June 28, 2022
As Clerk's File No.: 2022-00007810
Mortgage Servicer:
PENNYMAC LOAN SERVICES, LLC

Substitute Trustee:
Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick
Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie
Uselton, Conrad Wallace, Jami Grady, Tonya Washington,
Misty McMillan, Auction.com, Terry Waters, Ashlee Luna,
Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl
LaMont, Allan Johnston, Sharon St. Pierre, Marinosci Law
Group PC

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

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

The current 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 Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami



4835001

ServiceLink

Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, 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, APRIL 1, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 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 Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 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 Unites States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

WITNESS MY HAND, 2/11/25

MARINOSCI LAW GROUP, P.C.

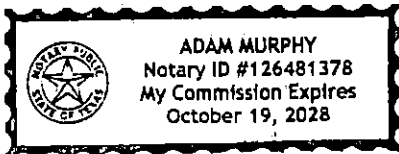
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 11 day of FEB 2025, 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)



[Signature]
Notary Public for the State of TEXAS
My Commission Expires: 10-19-28
Adam Murphy
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD, #200
WESTLAKE VILLAGE, CA 91361
Our File No. 24-06289

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

[Signature]
Posted by Sheryl LaMont, February 13, 2025.

Our Case Number: 25-00032-FC

April 1, 2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

NOTICE OF TRUSTEE'S SALE

2025 FEB 20 AM 10:11

WHEREAS, on August 4, 2023, DEVON BROOKS HENSLEY, A SINGLE WOMAN, executed a Deed of Trust/Security Instrument conveying to BLACK, MANN & GRAHAM, LLP, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS

BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2023-00007499 in the DEED OF TRUST OR REAL PROPERTY RECORDS OF BOWIE 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, APRIL 1, 2025~~ between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, I will sell said Real Estate at Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 in BOWIE 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: ALL OF LOT NUMBERED TEN (10) IN BLOCK NUMBERED THREE (3) OF NORTHVIEW ESTATES, AN ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORDED IN VOLUME 608, PAGE 369, DEED RECORDS OF BOWIE COUNTY, TEXAS.


Property Address: 3108 CRESTRIDGE DR, TEXARKANA, TX 75503
Mortgage Servicer: NATIONSTAR
Noteholder: LAKEVIEW LOAN SERVICING, LLC
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

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 20th. day of February, 2025.


Robert LaMont, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Marinosci Law Group PC; Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Ronnie Hubbard, Allan Johnston

Substitute Trustee Address:

Marinosci Law Group, P.C.
16415 Addison Road, Suite 725



4835319

ServiceLink

April 1, 2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 FEB 20 AM 10:12

Prepared by:
Jaci Roberts Berry, Attorney at Law
NORTON + WOOD
315 Main Street, Texarkana, Texas 75501-5604

After recording, return to:
Jaci Roberts Berry, Attorney at Law
NORTON + WOOD
315 Main Street, Texarkana, Texas 75501-5604

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

Date: February 18, 2025

Deed of Trust ("Deed of Trust")

Date: July 10, 2015

Grantor: Jeri Brown, a single person

Trustee: Kelly D. Mitchell

Lender: TEXAR Federal Credit Union

Recording in: Instrument No. 2015-00007617 of the Real Property Records of
Bowie County, Texas

Legal Description: See Legal Description attached hereto as Exhibit "A".

Secures: Multistate Fixed Rate Note ("Note") in the original principal amount of
\$46,265.00, executed by Jeri Brown ("Borrower") and payable to the order
of Lender and all other indebtedness of Borrower to Lender

Property: The real property, improvements, and personal property described in and
mortgaged in the Deed of Trust, including the real property described in the
attached Exhibit "A", and all rights and appurtenances thereto

Foreclosure Sale:

Date: ~~April 1, 2025~~

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 10:00 A.M. and not later than three (3) hours thereafter.**

Place: North Entrance of the Bowie County Courthouse, 710 James Bowie Drive, New Boston, Texas 75570

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 Lender'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, Lender, 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 Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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 Lender 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 Lender. 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

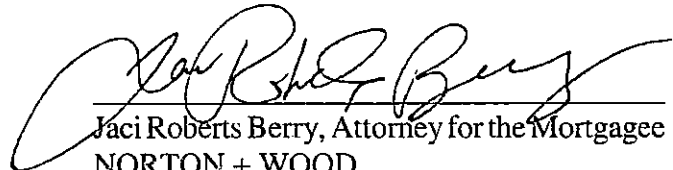
of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Kelly D. Mitchell is Trustee under the Deed of Trust. Lender has appointed Jaci Roberts Berry, Richard J. Kroll, Marshall C. Wood, and/or Fred R. Norton, Jr. as Substitute Trustees under the Deed of Trust. Lender has instructed the Substitute Trustees to offer the Property for sale toward the satisfaction of the Note.

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

Date: February 18, 2025.

Submitted by:



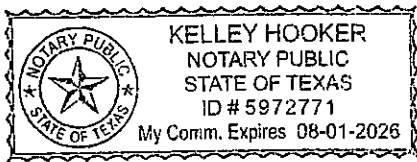
Jaci Roberts Berry, Attorney for the Mortgagee
NORTON + WOOD
315 Main Street
Texarkana, TX 75501-5604
State Bar No.: 24134655
Email: jaci@nortonandwood.com
Telephone: (903) 823-1321
Facsimile: (903) 823-1325

[Space Below This Line For Acknowledgment]

STATE OF TEXAS §
 §
COUNTY OF BOWIE §

BEFORE ME, the undersigned Notary Public, on this day came Jaci Roberts Berry, known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that she has the authority to execute this instrument and that she executed this instrument for the purposes and consideration stated herein.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 18th day of February, 2025.





NOTARY PUBLIC - STATE OF TEXAS

EXHIBIT "A"

All that certain tract or parcel of land being a part of the NANCY MCCARTER HEADRIGHT SURVEY, Abstract No. 385, Bowie County, Texas and being a part of a 288.766 acre tract of land as described in a Warranty Deed from Jimmie O. Clements and Shack Rochelle to Dirk Parish and wife, Donna K. Parish, as recorded in Volume 3391, Page 299 of the Real Property Records of Bowie County, Texas and the subject tract of land being the same tract as conveyed to James T. Cooper by Special Warranty Deed recorded in Volume 6558, Page 271 of the Real Property Records of Bowie County, Texas and subject tract of land being more particularly described by metes and bounds as follows:

Commencing at the Southwest corner of Lot Numbered Fifteen (15) in Block Numbered Two (2) of Town and Country Estates Phase II, according to the map or plat recorded in Volume 3798, Page 235 of the Real Property Records of Bowie County, Texas, said Point of Commencing lying on the East side of Springridge Drive;

THENCE: S 09° 26' 59" W, 174.56 feet along the East side of Springridge Drive to an angle point;

THENCE: S 00° 48' 25" W, 157.24 feet along the East side of Springridge Drive to a 1/2" iron pin found for corner at the Northwest corner of said Cooper tract and being the Point of Beginning for the herein described tract of land;

THENCE: S 89° 57' 21" E, 180.33 feet with the North line of said Cooper tract to a 1/2" iron pin found for corner at the Northeast corner of same;

THENCE: S 04° 12' 42" W, 160.00 feet with the East line of said Cooper tract to a 1/2" iron pin found for corner at the Southeast corner of same;

THENCE: N 89° 57' 21" W, 170.83 feet with the South line of said Cooper tract to a 1/2" iron pin found for corner at the Southwest corner of same, said corner being located on the East side of Springridge Drive;

THENCE: N 00° 48' 25" E, 159.50 feet with the West line of said Cooper tract to the Point of Beginning and containing 0.643 acres of land, more or less.

TOGETHER WITH the following described ACCESS EASEMENT:

All that certain tract or parcel of land being a part of the NANCY MCCARTER HEADRIGHT SURVEY, Abstract No. 385, Bowie County, Texas and being a part of a 288.766 acre tract of land as described in a Warranty Deed from Jimmie O. Clements and Shack Rochelle to Dirk Parish and wife, Donna K. Parish, as recorded in Volume 3391, Page 299 of the Real Property Records of Bowie County, Texas and subject tract of land being more particularly described by metes and bounds as follows:

Beginning at the Southwest corner of Lot Numbered Fifteen (15) in Block Numbered Two (2) of Town and Country Estates Phase II, according to the map or plat recorded in Volume 3798, Page 235 of the Real Property Records of Bowie County, Texas, said Point of Beginning lying on the East side of Springridge Drive;

THENCE: S 09° 26' 59" W, 174.56 feet along the East side of Springridge Drive to an angle point;

THENCE: S 00° 48' 25" W, 157.24 feet along the East side of Springridge Drive to a 1/2" iron pin found for corner;

THENCE: S 00° 48' 25" W, 159.60 feet along the East side of Springridge Drive to a 1/2" iron pin found for corner;

THENCE: N 89° 57' 21" W, 60.01 feet to a point for corner on the West side of Springridge Drive;

THENCE: N 00° 48' 25" E, 159.44 feet along the West side of Springridge Drive to an angle point;

THENCE: N 00° 48' 14" E, 157.69 feet along the West side of Springridge Drive to an angle point;

THENCE: N 09° 28' 46" E, 173.96 feet to a point for corner at the Southeast corner of Lot No. 39 in Block No. 1 of said Town and Country Estates Phase II;

THENCE: N 89° 44' 29" E, 60.02 feet to the Point of Beginning and containing 0.673 acres of land, more or less.

TOGETHER WITH the following described collateral:

One (1) Model SP6009 Mobile Home being 15.5-foot by 76-foot in size, bearing Label Number NTA1479284 and Serial Number SSETX11529.

Lender elects to treat the above-described mobile home as residential real property pursuant to Vernon's Texas Civil Statutes §5069-6A.11 and, thus deems said mobile home to be a fixture to the real property described above. Borrower shall not be entitled to remove said mobile home without the written consent of Lender.

April 1, 2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2025 FEB 27 AM 11:18

**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.: 113805-TX

Date: February 3, 2025

County where Real Property is Located: Bowie

ORIGINAL MORTGAGOR: EDGAR JOHNSON JR AND VERONICA JOHNSON, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CROSSCOUNTRY MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: NewRez LLC D/B/A Shellpoint Mortgage Servicing

MORTGAGE SERVICER: NewRez LLC D/B/A Shellpoint Mortgage Servicing

DEED OF TRUST DATED 2/11/2022, RECORDING INFORMATION: Recorded on 2/15/2022, as Instrument No. 2022-00001807

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT NUMBERED SEVEN (7) IN BLOCK NUMBERED ONE (1) OF AMENDED COOPER LANE ESTATES II, A SUBDIVISION OF A PART OF THE GEORGE BRINLEE HEADRIGHT SURVEY, ABSTRACT NO. 18, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 4446, PAGES 88-95, OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 4/1/2025, the foreclosure sale will be conducted in Bowie 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 11:00 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.

NewRez LLC D/B/A Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for NewRez LLC D/B/A Shellpoint Mortgage Servicing who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. NewRez LLC D/B/A Shellpoint Mortgage Servicing, as Mortgage Servicer, is representing the Mortgagee, whose address is:

NewRez LLC D/B/A Shellpoint Mortgage Servicing
55 Beattie Place, Suite 100
Greenville, South Carolina 29601-2743



Matter No.: 113805-TX

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 RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, CONRAD WALLACE, JAMI GRADY, TONYA WASHINGTON, MISTY MCMILLAN, AUCTION.COM, TERRY WATERS, ASHLEE LUNA, ROBERT LAMONT, HARRIETT FLETCHER, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, CASPER RANKIN, LAUREL HANDLEY, HOLLIS HAMILTON** 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 Auction.com, 1 Mauchly, Irvine, CA 92618.

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: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036


Posted by Sheryl LaMont, February 27, 2025.

April 8, 2025

OFFICE OF THE COUNTY CLERK
BOWIE COUNTY, TEXAS
FINA PERRY, COUNTY CLERK

NOTICE OF NON-JUDICIAL FORECLOSURE SALE ~~2025 FEB~~ 25 AM 11:08

WHEREAS, That certain Deed of Trust (the "Deed of Trust") dated June 11th, 2024, from Benkerby Orelus ("Borrower"), as Grantor Carmen Majia, Trustee, filed for record on June 27th, 2024 in Real Property Records of Bowie County, Texas, more particularly described therein, which serves as security for a \$67,500 promissory note described therein (the "Note") executed by Borrower.

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

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, Centex Casas, LLC, the Owner and Holder of the Promissory Note has requested the undersigned to sell the real property described in the Deed of Trust to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on ~~Tuesday, April 8th, 2025~~ beginning at 12 o'clock pm, or not later than 3:00 o'clock pm, the Substitute Trustee, will sell the following described real property, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, if any, at the Courthouse of Bowie County, Texas, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where nonjudicial foreclosure sales of real property are customarily and regularly held in Bowie County, Texas, which real property is described as follows:

Legal Description: All of Lot No. 5 of NEIGHBORS SUBDIVISION, a subdivision of a part of the MEP & P Headright Survey, Abstract 433, Bowie County, Texas, according to the plat recorded in Volume 204, Page 257 of the Plat Records of Bowie County, Texas.

Commonly known as ~~102 Mahafey St, Texarkana, Tx, Bowie County, 75501~~

Together with all improvements on the property; all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property, if any described in and secured by the Deed of Trust.

The property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH THE RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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.

IN WITNESS HEREOF, this instrument has been executed to be effective February 21, 2025.

Property Address: 102 Mahafey St, Texarkana Tx, Bowie County, 75501

Justin Milam
Centex Casas, LLC

~~Acknowledgement~~

STATE OF TEXAS)
COUNTY OF Lampasas)

This instrument was acknowledged before me on February 21, 2025 by Justin Milam
for Centex Casas, LLC.

NOTARY SEAL:



L. Carmen Mejia
Notary Public, the State of TEXAS

After Recording please send to:
Centex Casas, LLC
P.O. Box 1606
Lampasas, TX 76550

April 1, 2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

NOTICE OF FORECLOSURE SALE 2025 FEB -6 PM 2:50

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: LOT NUMBERED SEVEN (7) IN BLOCK NUMBERED THREE (3) OF URBAN HEIGHTS, AN ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION RECORDED IN VOLUME 204, PAGE 43 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS SAVE AND EXCEPT THE NORTH 121 FEET OF THE ABOVE DESCRIBED LOT TOGETHER WITH ANY AND ALL ENCROACHMENTS ON THE EAST 15 FOOT GRAVEL STREET

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 04/26/2007 and recorded in Book 5142 Page 109 Document 6948 real property records of Bowie County, Texas.

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

Date: 04/01/2025

Time: 11:00 AM

Place: Bowie County, Texas at the following location: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

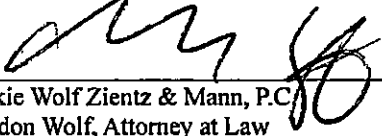
4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of 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 MONTE L BLUNDELL AND SANDRA K BLUNDELL, provides that it secures the payment of the indebtedness in the original principal amount of \$26,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. UMB Bank, National Association, not in its individual capacity, but solely as Legal Title Trustee of LVS Title Trust XIII is the current mortgagee of the note and deed of trust and NATIONSTAR MORTGAGE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is UMB Bank, National Association, not in its individual capacity, but solely as Legal Title Trustee of LVS Title Trust XIII c/o NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Order to Foreclose. UMB Bank, National Association, not in its individual capacity, but solely as Legal Title Trustee of LVS Title Trust XIII obtained a Order from the 102nd District Court of Bowie County on 01/27/2025 under Cause No. 24CI024-102. 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

Certificate of Posting

I am Sheryl LaMont 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 February 6, 2025 I filed this Notice of Foreclosure Sale at the office of the Bowie County Clerk and caused it to be posted at the location directed by the Bowie County Commissioners Court.


Sheryl LaMont, February 6, 2025



April 1, 2025

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 JAN 30 AM 11:49

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 5/31/2022	Grantor(s)/Mortgagor(s): DANA LOHSE , AN UNMARRIED WOMAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: GUILD MORTGAGE COMPANY LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2022-00006863	Property County: BOWIE
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 4/1/2025	Earliest Time Sale Will Begin: 11am
Place of Sale of Property: At the front (north) entrance of the Bowie County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT NUMBERED ONE (1) IN BLOCK NUMBERED TWO (2) OF WESTERN HILLS ADDITION, TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 329, PAGE 47 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Christine Wheelless, Kevin Key or Jay Jacobs, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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

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

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

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

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 1/24/2025

Dated: January 30, 2025

Sheryl LaMont
Printed Name:

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075

MH File Number: TX-24-106299-POS
Loan Type: Conventional Residential

Tejas Trustee Services