

May 6, 2025

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE, TIME, PLACE OF SALE:**

**Date:** Tuesday, the 6<sup>th</sup> day of May, 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 \_\_\_\_\_ whose address is \_\_\_\_\_. 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.

*Sheryl LaMont*

Return to: [Jay.Jordan@mccalla.com](mailto:Jay.Jordan@mccalla.com) or 1320 Greenway Drive, Ste. 780, Irving, TX 75038

#### 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. Murrariy 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.

May 16, 2025

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE, TIME, PLACE OF SALE:**

**Date:** Tuesday, the 6<sup>th</sup> day of May, 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:** 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.

2025 APR 15 AM 11:53  
BOWIE COUNTY, TEXAS  
CLERK

**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 18<sup>th</sup> 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:**

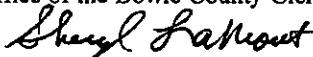
SUBSTITUTE TRUSTEE(S): Virgil Jordan, Christine Wheelless, Kevin Key, Jay Jacobs, Philip Hawkins, Harriett Fletcher, or Sheryl LaMont, or any.

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. 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

**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.

May 6, 2025

BOWIE COUNTY, TEXAS  
LIMA PETTY, COUNTY CLERK

3103 Pine St, Texarkana, TX 75503

2025 APR 15 AM 11:33

25-005110

**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:** 06/03/2025

**Time:** Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

**Place:** The area designated by the Commissioners Court of Bowie County, pursuant to §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.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 6, 2019 and recorded in the real property records of Bowie County, TX and is recorded under Clerk's Instrument No. 2019-00009853 with Lillie Faye Phillips (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans. mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Lillie Faye Phillips, securing the payment of the indebtedness in the original amount of \$225,000.00, 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.** LOTS NUMBERED FOUR (4), FIVE (5), AND SIX (6) IN BLOCK NUMBERED EIGHTEEN (18) OF ROCHELLE SECOND ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 40, PAGE 134 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.



4840470

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 §51.002, 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 Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.  
11625 N Community House Rd  
Charlotte, NC 28277

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq. OR Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl whose address is 1 Mauchly, Irvine, CA 92618 OR AUCTION.COM, 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.**

4/10/2025

Executed on

/s/ Carson T. H. Emmons

James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

April 15, 2025  
Executed on

Sharon Sharp  
SUBSTITUTE TRUSTEE  
Agency Sales & Posting  
Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont,  
Sharon St. Pierre, Margaret Rosanne Kayl OR  
AUCTION.COM  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is Sharon Sharp, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on April 15, 2025 I filed at the office of the Bowie County Clerk and caused to be posted at the Bowie County courthouse this notice of sale.

Sharon Sharp  
Declarants Name: Sharon Sharp  
Date: 4-15-25



6-3-2025

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

2025 APR 14 AM 11:49

## Notice of Substitute Trustee Sale

T.S. #: 24-10895

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

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

Date: 6/3/2025  
Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 2:00 PM  
Place: Bowie County Courthouse in BOSTON, Texas, at the following location: Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570  
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

### Legal Description:

All that certain tract or parcel of land being a part of the ASHLEY MCKINNEY HEADRIGHT SURVEY, Abstract No. 368, Bowie County, Texas, and being a part of a certain 55 acre tract conveyed to J.D. Stafford by Deed of record in Volume 344, Page 155 of the Deed Records of Bowie County, Texas, and being the same 2.00 acre tract of land conveyed to Kathryn Schelkopf by Special Warranty Deed recorded in Volume 5323, Page 281 of the Real Property Records of Bowie County, Texas, and the subject tract of land being more particularly described by notes and bounds as follows: COMMENCING at an iron pin for corner in the North line of said 55 acre tract, being North 2654.00 feet and West 2998.00 feet from the Southeast corner of the said Ashley McKinney Headright Survey; THENCE S 01 deg. 18' 17" E., 693.30 feet with an existing fence line to a point for corner; THENCE West, 516.50 feet to an iron pin for corner in the West line of said 55 acre tract and being located in a County Road known as Lewis Akin Road; THENCE N 01 deg. 03' 02" E., 174.50 feet with said Road and the West line of said 55 acre tract to a point for corner at the Southwest corner of said 2.00 acre tract and being the Point of Beginning for the herein described tract of land; THENCE N 01 deg. 03' 02" E.,

217.54 feet with said road, the West line of said 55 acre tract and the West line of said 2.00 acre tract to a point for corner; THENCE S 85 deg. 13' 47" E., 14.10 feet to a fence corner found on line and continuing for a total distance of 427.22 feet with the North line of said 2.00 acre tract to a 1/2" iron pin found for corner at the Northeast corner of same; THENCE South, 189.64 feet with the East line of said 2.00 acre tract to a 1/2" iron pin found for corner at the Southeast corner of same; THENCE N 80 deg. 50' 43" W., 409.80 feet with the South line of said 2.00 acre tract to a 1/2" iron pin found for reference and continuing for a total distance of 429.80 feet to the Point of Beginning and containing 2.00 acres of land, more or less. NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes and does not override Item 2 of Schedule B hereof.

T.S. #: 24-10895

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 3/7/2019 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 2019-00002399, recorded on 3/12/2019, of the Real Property Records of Bowie County, Texas.  
Property Address: 306 LEWIS AKIN RD TEXARKANA TEXAS 75503

Trustor(s):	<b>MITCHEL KEITH HICKS</b>	Original Beneficiary:	<b>Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for HIGHLANDS RESIDENTIAL MORTGAGE, LTD, its successors and assigns</b>
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Current Beneficiary:	<b>SERVBANK, SB</b>	Loan Servicer:	<b>Servbank</b>
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Current Substituted Trustees:	<b>Auction.com, Robert LaMont, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Rick Snoke, Prestige Default Services, LLC</b>
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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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. 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 beneficiary 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.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by MITCHEL KEITH HICKS JOINED HEREIN PRO FORMA BY MY SOUSE, SARA MARIE HICKS. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**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 \$166,920.00, executed by MITCHEL KEITH HICKS JOINED HEREIN PRO FORMA BY MY SOUSE, SARA MARIE HICKS, and payable to the order of Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for HIGHLANDS RESIDENTIAL MORTGAGE, LTD, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of MITCHEL KEITH HICKS JOINED HEREIN PRO FORMA BY MY SOUSE, SARA MARIE HICKS to MITCHEL KEITH HICKS. SERVBANK, SB is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

T.S. #: 24-10895

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 and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

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

**SERVBANK, SB**  
**3138 E Elwood St**  
**Phoenix, AZ 85034**  
**(800) 272-3286**

Dated: April 14, 2025

Auction.com, Robert LaMont, Meghan Byrne, David Sims, Harriett Fletcher,  
Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Rick Snoke, Prestige Default  
Services, LLC



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Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732  
Sale Line Information: (800) 793-6107  
Website: [www.auction.com](http://www.auction.com)

**AFTER RECORDING, PLEASE RETURN TO:**

**Prestige Default Services, LLC**  
**16801 Addison Road, Suite 350**  
**Addison, Texas 75001**  
**Attn: Trustee Department**

May 6, 2025

BOWIE COUNTY, TEXAS  
JANIA FLITY, COUNTY CLERK

**Notice of Foreclosure Sale**

2025 APR 14 PM 4: 01

April 14, 2025

Deed of Trust ("Deed of Trust"):

Dated: July 19, 2012

Grantor: JOHN P. SPAULDING, JR. and wife, LINDA S. SPAULDING

Trustee: KYLE B. DAVIS

Lender: DAVID A. DODSON

Recorded in: Volume 6279, Page 160 of the real property records of Bowie County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$82,800.00 executed by JOHN P. SPAULDING, JR. and wife, LINDA S. SPAULDING ("Borrower") and payable to the order of Lender.

**Foreclosure Sale:**

Date: Tuesday, May 6, 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 hours thereafter.

Place: Bowie County Courthouse

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 DAVID DODSON'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, DAVID DODSON, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of DAVID DODSON's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with DAVID DODSON'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

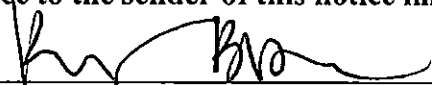
If DAVID DODSON passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 DAVID DODSON. 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, 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 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.**



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KYLE B. DAVIS  
LANGDON★DAVIS  
625 Sam Houston St  
New Boston, TX 75570  
Telephone (903)628-5571  
Telecopier (903)628-5868

492066  
2423 Olive Street  
Texarkana, Texas 75503

May 6, 2025

FILED RECORD NO.  
BOWIE COUNTY, TEXAS  
JIMMY PETTY, COUNTY CLERK

## NOTICE OF TRUSTEE'S SALE

2025 APR 14 AM 9:24

and

## APPOINTMENT OF SUBSTITUTE TRUSTEE

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

WHEREAS, on effective August 1, 2017, Jeffrey Doyle Rager and Robert Allen Love executed a Deed of Trust conveying to Matthew Golden, Trustee, the real property hereinafter described, to secure Charles E. Mills, Jr. and wife, Shirley A. Mills, in the payment of a debt therein described, said Deed of Trust being recorded in Document No. 2017-10036, Official Public Records of Bowie County, Texas.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the 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.

WHEREAS, in my capacity as the attorney for the present owner and holder of the note, and pursuant to Section 51.0076(3) Texas Property Code, I hereby name, appoint and designate Cade Mayo or Harriet Fletcher or Sheryl LaMont or David Garvin or Kelly Goddard, the Substitute Trustee(s) in the above described Deed of Trust and/or to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of said note.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, May 6, 2025, at 11:00 o'clock a.m. or within three (3) hours thereafter, the Substitute Trustee will sell said real property at the place hereinafter set out, to the highest bidder for cash. The place of sale shall be in the area designated by the Commissioners Court of such County, pursuant to §51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if such place is not so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted), in the City of Boston, Bowie County, Texas.

Said real property is described as follows:

All of Lot numbered Three (3) and the South One-half (S-1/2) of Lot Numbered TWO (2), in Block Numbered TWO (2) of STANFIELD'S ADDITION to the City of

Texarkana, Bowie County, Texas, also known as 2423 Olive Street, Texarkana, Texas.

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

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

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

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

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

Default has occurred under the Deed of Trust, and the beneficiary has requested the above named Trustee or Substitute Trustee(s), to conduct this public sale. Notice is given that before the sale the beneficiary or the Beneficiary's attorney, agent or servicer may appoint another person substitute trustee to conduct the 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.

The Substitute Trustee's address is c/o West & West, Greer & Estorga, 2929 Mossrock, Suite 204, San Antonio, Texas 78230.

WITNESS MY HAND on 14 day of April 2025.



DAVID GARVIN  
Substitute Trustee



MATTHEW D. JOHNSON  
State Bar No. 24098890  
DEAN W. GREER  
State Bar No. 08414100  
Attorney or Authorized Agent for the  
Mortgagee or Mortgagee's Servicer  
West & West, Greer & Estorga  
2929 Mossrock, Suite 204  
San Antonio, Texas 78230



5-6-2025

FOR RECORD  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

TS No.: 2025-00442-TX-CAR  
24-000553-673

2025 APR 10 PM 1:05

## Notice of [Substitute] Trustee Sale

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

### 1. Date, Time and Place of Sale.

**Date:** 05/06/2025

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

**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 PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 16 WHITNEY CIR, TEXARKANA, TX 75503

**2. Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 08/16/2010 and recorded 08/23/2010 in Book 5891 Page 198 Document 11160, real property records of Bowie County, Texas, with **BESS GAMBLE-WILLIAMS A SINGLE WOMAN** grantor(s) and RED RIVER EMPLOYEES FEDERAL CREDIT UNION, A TEXAS CREDIT UNION, as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **BESS GAMBLE-WILLIAMS A SINGLE WOMAN**, securing the payment of the indebtedness in the original principal amount of \$187,475.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **Wilmington Savings Fund Society, FSB**, as trustee of **Stanwich Mortgage Loan Trust F** is the current mortgagee of the note and deed of trust or contract lien.



TS No.: 2025-00442-TX-CAR  
24-000553-673

## **Notice of [Substitute] Trustee Sale**

**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

**7. Property to be sold:** The property to be sold is described as follows:

**LOT NUMBERED FOUR (4) IN BLOCK NUMBERED SEVEN (7) OF THE 2ND AMENDMENT REPLAT #2 OF A PORTION OF BLOCK NO. 5, THE COLONY II, A PART OF SECTION 11 OF THE M.E.P. & P. RAILWAY COMPANY SURVEY, A-428, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 3109, PAGE 132 AND AS AMENDED IN VOLUME 3158, PAGE 285, AND AS AMENDED IN VOLUME 3276, PAGE 100 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.**

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

**C/O Carrington Mortgage Services LLC**

**1600 South Douglass Road, Suite 200-A  
Anaheim, CA 92806**

**Phone: 1-800-561-4567 / 1-800-833-6388**

TS No.: 2025-00442-TX-CAR  
24-000553-673

## Notice of [Substitute] Trustee Sale

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

**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.**

Date: 04/03/2025



Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.  
7730 Market Center Ave, Suite 100  
El Paso, TX 79912  
Telephone: 877-695-0910  
Fax: 877-671-5959

For additional sale information visit: [www.xome.com](http://www.xome.com) or (844) 400-9663

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

I am Margaret R. Kay 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 4-10-25 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.

Certificate of Posting

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

/s/ Craig C. Lesok

Craig C. Lesok  
Attorney for Seller  
SBOT No. 24027446

---

Craig C. Lesok  
226 Bailey Ave, Ste 101  
Fort Worth, TX 76107  
Telephone (817) 882-9991  
Telecopier (817) 882-9993  
E-mail: [craig@lesoklaw.com](mailto:craig@lesoklaw.com)



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

may 6, 2025

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

2025 APR -9 AM 8:15

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

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

---

**Date:** April 9, 2025

**Deed of Trust ("Deed of Trust")**

**Date:** September 3, 2021

**Grantor:** Archie B. Evans and Wife, Patricia Evans

**Trustee:** Kelly D. Mitchell

**Lender:** TEXAR Federal Credit Union

**Recording in:** Instrument No. 2021-00010706 of the Real Property Records of  
Bowie County, Texas

**Legal Description:** Lot Numbered Two (2) in Block Numbered Forty-Six (46) of  
GLENWOOD TENTH ADDITION to the City of Texarkana,  
Bowie County, Texas, according to the map or plat of said  
Addition recorded in Volume 329, Page 299 of the Plat Records  
of Bowie County, Texas.

**Secures:** Multistate Fixed Rate Note ("Note") in the original principal amount of  
\$213,750.00, executed by Archie B. Evans and Patricia Evans ("Borrowers")  
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 legal description above, and all rights and appurtenances thereto

**Foreclosure Sale:**

**Date:** May 6, 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.

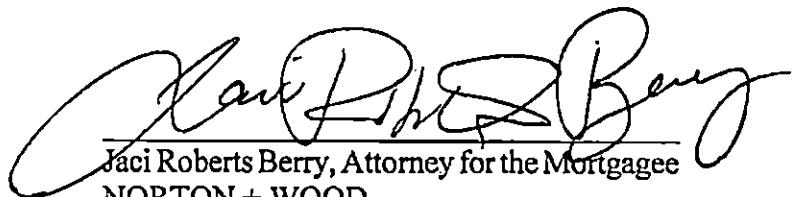
**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the 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: April 9, 2025.

Submitted by:

A handwritten signature in black ink, appearing to read 'Jaci Roberts Berry', is written over a horizontal line.

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

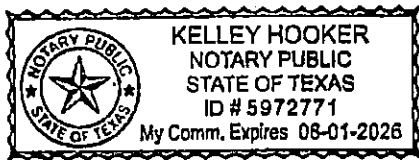


[Space Below This Line For Acknowledgment]

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 9<sup>th</sup> day of April, 2025.



  
 NOTARY PUBLIC - STATE OF TEXAS

THE STATE OF TEXAS  
 COUNTY OF BOWIE

I hereby certify that this instrument was FILED on the date and the time stamped hereon by me and was duly RECORDED in the Records of Bowie County, Texas.

2025-00003355     NOTC  
 04/09/2025 08:10:42 AM     Total Fees: \$41.00

Tina Petty, County Clerk  
 Bowie County, Texas



May 6, 2025

2025-00002981

APPT

Total Pages: 6



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

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

---

**Date:** March 21, 2025

**Deed of Trust ("Deed of Trust")**

**Date:** March 19, 2020

**Grantor:** Michael Green

**Trustee:** Kelly D. Mitchell

**Lender:** TEXAR Federal Credit Union

**Recording in:** Instrument No. 2020-00002863 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  
\$45,125.00, executed by Michael Green ("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

2025 MAR 31 PM 2:46  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

**Foreclosure Sale:**

**Date:** May 6, 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**

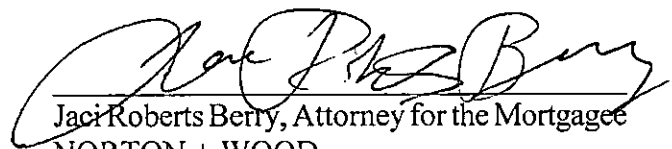
of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

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: March 21, 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](mailto:jaci@nortonandwood.com)

Telephone: (903) 823-1321

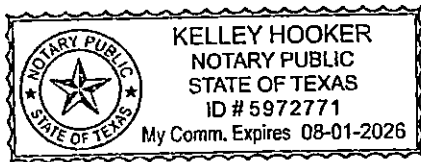
Facsimile: (903) 823-1325

[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 21<sup>st</sup> day of March, 2025.



A handwritten signature in black ink, appearing to read "Kelley Hooker", written over a horizontal line.

NOTARY PUBLIC - STATE OF TEXAS

## EXHIBIT "A"

All that certain tract or parcel of land being all of Lots Numbered FIVE (5) and SIX (6) and part of Lots Numbered FOUR (4) and SEVEN (7) in Block Numbered TWO (2) of the HIGHLAND PARK ADDITION to the City of New Boston, Bowie County, Texas, according to the map or plat recorded in Volume 204, Page 143 of the Plat Records of Bowie County, Texas, and being more particularly described as follows:

COMMENCING at the Northwest corner of Lot No. 4 in Block No. 2 of said Highland Park Addition, same being the South right-of-way line of Cannon Street;

THENCE Northeasterly, with the North boundary line of Lot No. 4 in Block No. 2 of said Highland Park Addition, same being the South right-of-way line of Cannon Street, same being a curve to the left having radius of 530.00 feet, a central angle of  $02^{\circ} 16' 13''$ , a tangent length of 10.50 feet and an arc length of 21.00 feet to a set chiseled "X" for corner and being the POINT OF BEGINNING for the herein described tract of land;

THENCE Northeasterly with the North boundary line of Lots No. 4, 5, 6 and 7 in Block No. 2 of said Highland Park Addition, same being the South right-of-way line of Cannon Street, same being a curve to the left having a radius of 530.00 feet, a central angle of  $17^{\circ} 41' 16''$ , a tangent length of 82.46 feet and an arc length of 163.62 feet to a set 5/8" rebar for corner;

THENCE S  $18^{\circ} 42' 09''$  E, 105.02 feet to a set 5/8" rebar for corner on the South boundary line of Lot No. 7 in Block No. 2 of said Highland Park Addition;

THENCE Southwesterly with the South boundary line of Lots No. 4, 5, 6 and 7 in Block No. 2 of said Highland Park Addition, same being the North right-of-way line of an alley, same being a curve to the right having a radius of 635.00 feet, a central angle of  $17^{\circ} 02' 36''$ , a tangent length of 95.15 feet and an arc length of 188.89 feet to set 5/8" rebar for corner;

THENCE N  $04^{\circ} 54' 37''$  W, 105.09 feet to the POINT OF BEGINNING, containing 0.4248 of an acre of land, more or less.

THE STATE OF TEXAS

COUNTY OF BOWIE

I hereby certify that this instrument was FILED on the date and the time stamped hereon by me and was duly RECORDED in the Records of Bowie County, Texas.

2025-00002981 APPT  
03/31/2025 01:54:02 PM Total Fees: \$45.00

Tina Petty, County Clerk  
Bowie County, Texas



May 6, 2025

2025-00002980

APPT

Total Pages: 8



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:** March 21, 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

2025 MAR 31 PM 2:46  
BOWIE COUNTY, TEXAS  
CLERK OF COUNTY COURT



**Foreclosure Sale:**

~~Date:~~ May 6, 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**

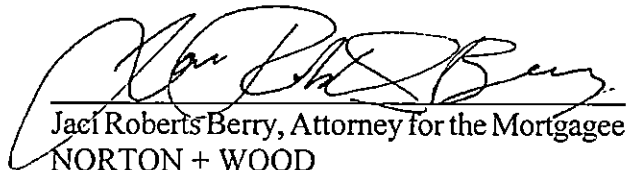
of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

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: March 21, 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](mailto:jaci@nortonandwood.com)

Telephone: (903) 823-1321

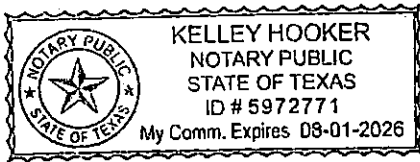
Facsimile: (903) 823-1325

[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 21<sup>st</sup> day of March, 2025.



A handwritten signature in black ink, appearing to read "Kelley Hooker", written over a horizontal line.

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.

May 6, 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

2025 MAR 27 PM 1:47

T.S. #: 2024-11930-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:** ~~5/6/2025~~

**Time:** ~~The earliest time the sale will begin is 11:00 AM~~ On 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:

Lot Numbered TWO (2) in Block Numbered EIGHT (8), of WAKE VILLAGE, a subdivision out of the Nancy Dycus Headright Survey, Bowie County, Texas, as shown by map or plat recorded in Volume 40, Page 344, Plat Records, Bowie County, Texas.

Commonly known as: 859 SINGAPORE DRIVE WAKE VILLAGE, TX 75501

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 4/4/2024 and recorded in the office of the County Clerk of Bowie County, Texas, recorded on 4/5/2024 under County Clerk's File No 2024-00003134, in Book -- and Page -- of the Real Property Records of Bowie County, Texas.

**Grantor(s):** Cameron Hooper, a single man

**Original Trustee:** Megan K. Trott

**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, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Community Mortgage, Inc., its successors and assigns

**Current Mortgagee:** Freedom Mortgage Corporation

**Mortgage Servicer:** Freedom Mortgage Corporation

T.S. #: 2024-11930-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 but not limited to (1) the promissory note in the original principal amount of \$136,363.00, executed by Cameron Hooper, a single man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Community Mortgage, Inc., 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**

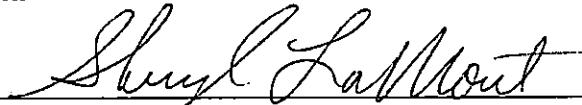


T.S. #: 2024-11930-TX

**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.

Dated: March 27, 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, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson



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

**COPY**

May 6, 2025

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 OF SALE**

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated April 10, 2018, executed by **PEGGY MARTIN COCKREHAM AND KENNETH RAY COCKREHAM, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21<sup>ST</sup> MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 2018-00004284, Official Public Records of Bowie County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany or Norma Jean Hesseltine, whose address is listed below, or Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on Tuesday, May 6, 2025, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Bowie County Courthouse at the place designated by the Commissioner's Court for such sales in Bowie County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2018 Fleetwood Manufactured Home, Serial No. FLE240TX1740730AB.

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.

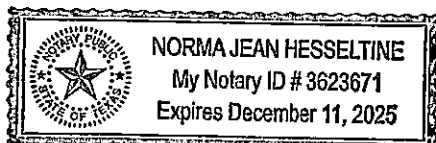
EXECUTED this 21 day of March, 2025.

*K. C. Littlefield*  
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney  
UPTON, MICKITS & HEYMANN, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401  
Telephone: (361) 884-0612  
Facsimile: (361) 884-5291  
Email: clittlefield@umhlaw.com

THE STATE OF TEXAS §  
COUNTY OF NUECES §

FILED FOR RECORD IN  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK  
2025 MAR 24 PM 1:28

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by K. CLIFFORD LITTLEFIELD, this 21 day of March, 2025, to certify which witness my hand and official seal.



*[Signature]*  
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

All that certain tract or parcel of land situated, lying and being located in Bowie County, Texas, about 8 miles North of the town of DeKalb and being a part of the J.H. DYER HEADRIGHT SURVEY, A-144, and a part of Lot Numbered Fourteen (14) of a subdivision of the Eastern portion of said Headright survey made by E.M. Crump and being a part of a 15 acre tract described in a deed from Thurman A. May, et ux, to J.R. Webster, Jr., et ux, by deed dated January 8, 1938, and recorded in Volume 489, Pages 348-9 of the Deed Records of Bowie County, Texas, and with the tract here conveyed being more fully described as follows:

BEGINNING at the Northeast corner of the above mentioned 15-acre tract;

THENCE in a Westerly direction with the North boundary line of same, 432 feet to a stake for corner,

THENCE in a Southerly direction, parallel with the East boundary line of said 15 acre tract, 216 feet to a stake for corner;

THENCE in an Easterly direction, parallel with the North boundary line of said 15 acre tract, 432 feet to a stake in the East boundary line of said 15 acre tract;

THENCE in a Northerly direction with the East boundary line of said 15 acre tract, 216 feet to the PLACE OF BEGINNING and containing 2 acres, more or less, out of the Northeast corner of said 15 acre tract.

May 6, 2025

FILED FOR RECORDING  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

2025 MAR 21 AM 10:17

334 COUNTY ROAD 4241  
DE KALB, TX 75559

00000010394880

### 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: May 06, 2025

Time: The sale will begin at 10:00 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 27, 2021 and recorded in Document INSTRUMENT NO. 2021-00010878 real property records of BOWIE County, Texas, with LARRY W PRUITT AND PAMELA G PRUITT HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by LARRY W PRUITT AND PAMELA G PRUITT HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$97,284.00, 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 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: \_\_\_\_\_

**EXHIBIT "A"**

LAND SITUATED IN THE CITY OF DE KALB IN THE COUNTY OF BOWIE IN THE STATE OF TX

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF SECTION NO. 57 OF THE TEXAS & PACIFIC RAILWAY COMPANY SURVEY, ABSTRACT NO. 583, BOWIE COUNTY, TEXAS, AND BEING A PART OF THE PROPERTY DESCRIBED BY THE DEED OF LUCILLE FIATT, ET VIR, TO WARNER B. BROOKS, ET UX, AS RECORDED IN VOLUME 353, PAGE 403 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, AND THE SUBJECT TRACT BEING THE SAME TRACT OF LAND AS CONVEYED TO BRIAN S. PROCTOR BY SPECIAL WARRANTY DEED RECORDED AS INSTRUMENT NO. 2015-4636 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 1/2" IRON PIN SET FOR CORNER AT A FENCE CORNER LOCATED ON THE WEST LINE OF COUNTY ROAD NO. 4241, THE POINT OF BEGINNING BEING THE SOUTHEAST CORNER OF SAID PROCTOR TRACT AND THE NORTHEAST CORNER OF A CERTAIN 60.640 ACRE TRACT OF LAND AS CONVEYED TO CURTIS R. TUCKER AND WIFE, KAMI P. TUCKER, BY WARRANTY DEED RECORDED IN VOLUME 4529, PAGE 53 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: S 89DEG 47' 20" W, 295.00 FEET WITH THE SOUTH LINE OF SAID PROCTOR TRACT AND THE NORTH LINE OF SAID 60.640 ACRE TRACT TO A 1/2" IRON PIN SET FOR CORNER AT THE SOUTHWEST CORNER OF SAID PROCTOR TRACT, SAID CORNER ALSO BEING THE SOUTHEAST CORNER OF A CERTAIN TRACT OF LAND AS CONVEYED TO JANET C. EASON BY CORRECTION DEED RECORDED IN VOLUME 5850, PAGE 124 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: N 00DEG00'00" W (BASIS OF BEARING), 163.00 FEET WITH THE WEST LINE OF SAID PROCTOR TRACT, BEING A LINE PARALLEL TO THE WEST LINE OF SAID COUNTY ROAD AND THE EAST LINE OF SAID PROCTOR TRACT, TO A 1/2" IRON PIN SET FOR CORNER AT THE NORTHWEST CORNER OF SAID PROCTOR TRACT;

THENCE: N 89DEG47'20" E, 295.00 FEET WITH THE NORTH LINE OF SAID PROCTOR TRACT, BEING A LINE PARALLEL TO THE SOUTH LINE OF SAME, TO A 1/2" IRON PIN SET FOR CORNER ON THE WEST LINE OF SAID COUNTY ROAD, SAME BEING THE NORTHEAST CORNER OF SAID PROCTOR TRACT;

THENCE: S 00DEG00'00" E, 163.00 FEET WITH THE EAST LINE OF SAID PROCTOR TRACT AND THE WEST LINE OF SAID COUNTY ROAD TO THE POINT OF BEGINNING AND CONTAINING 1.104 ACRES OF LAND, MORE OR LESS.

COMMONLY KNOWN AS: 334 COUNTY ROAD 4241, DE KALB, TX 75559

**COPY**

May 6, 2025

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 OF SALE**

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated June 26, 2023, executed by **THOMAS FREDERICK SELLERS AND WACONDA LEE SELLERS, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21<sup>ST</sup> MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 2023-00006155, Official Public Records of Bowie County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany or Norma Jean Hesselstine, whose address is listed below, or Christine Wheeless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on Tuesday, May 6, 2025, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Bowie County Courthouse at the place designated by the Commissioner's Court for such sales in Bowie County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2023 Champion Manufactured Home, Serial No. 025000HA002624AB.

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.

EXECUTED this 18 day of March, 2025.

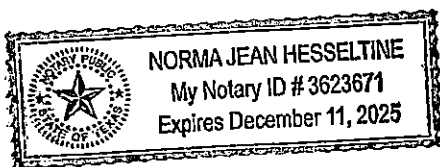
FILED  
BOWIE COUNTY, TEXAS  
JANA PETTY, COUNTY CLERK

2025 MAR 20 PM 2:23

THE STATE OF TEXAS     §  
COUNTY OF NUECES     §

K. CLIFFORD LITTLEFIELD  
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney  
UPTON, MICKITS & HEYMANN, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401  
Telephone: (361) 884-0612  
Facsimile: (361) 884-5291  
Email: clittlefield@umhlaw.com

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 18 day of March, 2025, to certify which witness my hand and official seal.



Norma Jean Hesselstine  
NOTARY PUBLIC, STATE OF TEXAS

## EXHIBIT "A"

Being a tract of land located in the John J. Eitel Survey, Abstract No. 194, Bowie County, Texas, and being part of a called 10.55 acre tract conveyed to Roy Sellers in a Deed found in Volume 6629, Page 86 of the Real Property Records of Bowie County, Texas; and being more particularly described as follows:

Beginning at a 1/2" iron rod found at the northeast corner of said 10.55 acre tract and the northwest corner of a called 10.5476 acre tract conveyed to John Pruett and wife, Amanda Pruett in a Deed known as Instrument No. 2020-00013066 of the Real Property Records of Bowie County, Texas, the same lying in the north line of said Eitel Survey, the south line of the James Giles Survey, Abstract No. 232, Bowie County, Texas, and the south line of a called 43.524 acre tract conveyed to Thomas W. May in a Deed found in Volume 4665, Page 255 of the Real Property Records of Bowie County, Texas;

Thence South 01°54'24" East along the east line of said 10.55 acre tract and the west line of said 10.5476 acre tract, and at a distance of approximately 14 feet passing the centerline of County Road No. 4210 (running generally east/west), then continuing on and at a distance of 33.43 feet passing a 2" iron pipe found, then continuing on, generally along a fence, for a total distance of 796.00 feet to a 1/2" iron rod with a cap marked "Denney" set, from which a 1 1/2" iron pipe found at the southeast corner of said 10.55 acre tract and the southwest corner of said 10.5476 acre tract bears South 01°54'24" East 362.45 feet;

Thence across said 10.55 acre tract the following courses (a 1/2" iron rod with a cap marked "Denney" is set at the end of each course unless otherwise noted): South 87°46'53" West 194.14 feet; North 01°54'24" West 618.61 feet; North 87°35'06" West 114.82 feet; North 01°37'33" West, and at a distance of 153.24 feet passing a bridge nail set in the centerline of CR 4210, then continuing on for a total distance of 168.12 feet to a point in the north line of said 10.55 acre tract and said Eitel Survey, the south line of said Giles Survey, and a south line of the remainder of a tract conveyed to Debra L. Riner in a Deed found in Volume 2871, Page 130 of the Real Property Records of Bowie County, Texas, from which a railroad spike found at the northeast corner of a called 10.000 acre tract conveyed to Jamie L. Plunk and wife, Stephanie B. Plunk in a Deed found in Volume 2806, Page 297 of the Real Property Records of Bowie County, Texas, the same lying in the west line of said 10.55 acre tract, the west line of said Eitel Survey, and the east line of the John Proctor Survey, Abstract No. 477, Bowie County, Texas bears South 87°46'53" West 85.40 feet and South 01°37'33" East 14.43 feet, a 2" iron pipe found in the west line of said 10.55 acre tract and said Eitel Survey and the east line of said 10.000 acre tract and said Proctor Survey bears South 87°46'53" West 85.40 feet and South 01°37'33" East 34.86 feet, and a 2" iron pipe found at the southwest corner of said 10.55 acre tract, the same lying in the west line of said Eitel Survey and the east line of said 10.000 acre tract and said Proctor Survey bears South 87°46'53" West 85.40 feet and South 01°37'33" East 1160.42 feet;

Thence North 87°46'53" East along the north line of said 10.55 acre tract and said Eitel Survey, the south line of said Giles Survey, a south line of the remainder of said Riner tract, then a south line of said 43.524 acre tract, generally parallel to and between 14 feet and 15 feet northerly of the centerline of CR 4210, for a distance of 307.81 feet to the place of beginning, and containing a total of 4.000 acres of land, with approximately 0.318 acres lying in said road, leaving a net acreage of 3.682 acres.



May 6, 2025

## Notice of Substitute Trustee's Sale

FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
A PETTY, COUNTY CLERK

march 20, 2025 10:54 Am

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

<b>Deed of Trust Date:</b> August 28, 2006	<b>Original Mortgagor/Grantor:</b> EDWARD LEMONT LEWIS AND CONQUESLANE LEWIS
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR CONCORDE ACCEPTANCE CORPORATION., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2021-RPL9 TRUST
<b>Recorded in:</b> <b>Volume:</b> 4974 <b>Page:</b> 255 <b>Instrument No:</b> 13186	<b>Property County:</b> BOWIE
<b>Mortgage Servicer:</b> SELECT PORTFOLIO SERVICING	<b>Mortgage Servicer's Address:</b> 3217 S. DECKER LAKE DR. SALT LAKE CITY, UTAH 84119-3284

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

**Secures:** Note in the original principal amount of \$73,000.00, executed by EDWARD LEMONT LEWIS and payable to the order of Lender.

**Property Address/Mailing Address:** 414 CRESTVIEW ST, TEXARKANA, TX 75501

**Legal Description of Property to be Sold:** LOTS NUMBERED NINETEEN (19) AND TWENTY (20) IN BLOCK NUMBERED THREE (3) OF CRESTVIEW ESTATES TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 40, PAGES 264-265 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

<b>Date of Sale:</b> MAY 06, 2025	<b>Earliest time Sale will begin:</b> 11:00 AM
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**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 AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2021-RPL9 TRUST*, the owner and holder of the Note, has requested Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl whose address is 1320 GREENWAY DRIVE SUITE 300 IRVING, TX 75038 OR Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2021-RPL9 TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl whose address is 1320 GREENWAY DRIVE SUITE 300 IRVING, TX 75038 OR Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254 , Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl whose address is 1320 GREENWAY DRIVE SUITE 300 IRVING, TX 75038 OR Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254 , Trustee.

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

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

/s/William Attmore

William Attmore

Attorney for Select Portfolio Servicing, Inc.

State Bar No.:24064844

wattmore@rascrane.com

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

  
Posted by Sheryl LaMont, March 20, 2025.

[REDACTED]

[REDACTED]

May 6, 2025

FILED FOR RECORDING  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

2025 MAR 14 AM 10:04

2 WOODCLIFF DR  
TEXARKANA, TX 75503

00000010365534

**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:~~ May 06, 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 June 29, 2022 and recorded in Document INSTRUMENT NO. 2022-00007943; AS AFFECTED BY INSTRUMENT NO. 2025-00001367 real property records of BOWIE County, Texas, with BRITTANY D DAVIS AND DAMIEN D DAVIS SR, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by BRITTANY D DAVIS AND DAMIEN D DAVIS SR, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$266,680.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452



**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: \_\_\_\_\_

2 WOODCLIFF DR  
TEXARKANA, TX 75503

00000010365534

00000010365534

BOWIE

**EXHIBIT "A"**

LOT NUMBERED FIVE (5) IN BLOCK NUMBERED SIX (6) OF PARK VILLA ESTATES (FORMERLY FARR OAKS ADDITION),  
AN ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD  
IN VOLUME 329, PAGE 11, PLAT RECORDS OF BOWIE COUNTY, TEXAS

May 6, 2025

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

**NOTICE OF FORECLOSURE SALE** 2025 MAR 11 PM 2:02

**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 TWO (2) IN BLOCK NUMBERED ONE (1) OF THE GROVE AT UNIVERSITY AMENDED PLAT, A SUBDIVISION OF A PART OF THE GEORGE BRINLEE HEADRIGHT SURVEY, ABSTRACT NO. 18, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 6094, PAGE 283 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/16/2021 and recorded in Document 2021-00004733 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:** 05/06/2025

**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 STEPHEN O'CONNOR AND KATHLEEN CHAN, provides that it secures the payment of the indebtedness in the original principal amount of \$172,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MSR Asset Vehicle LLC is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is MSR Asset Vehicle LLC c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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

Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.auction.com](http://www.auction.com) or (800) 280-2832

**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 March 11, 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



May 6, 2025

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 10/21/2022  
**Grantor(s):** CORLA CARPENTER, UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, A TEXAS CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$230,743.00  
**Recording Information:** Instrument 2022-00012689  
**Property County:** Bowie  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 10 IRONWOOD DR, TEXARKANA, TX 75503

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** ~~Tuesday, the 6th day of May, 2025~~

**Time of Sale:** ~~11:00 AM or within three hours thereafter~~

**Place of Sale:** AT THE FRONT (NORTH) ENTRANCE OF THE COURTHOUSE in Bowie County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Bowie County Commissioner's Court, at the area most recently designated by the Bowie County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uelton, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uelton, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
JINA PETTY, COUNTY CLERK  
2025 MAR - 7 PM 1:03

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

**Substitute Trustee(s):** Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

#### Certificate of Posting

I am Sheryl LaMont whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on March 7, 2025 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 Court.

By:   
Sheryl LaMont

Exhibit "A"

LOT NUMBERED ONE (1) AND THE NORTH ELEVEN AND ONE-HALF FEET (N 11.5') OF LOT NUMBERED TWO (2), IN BLOCK NUMBERED ONE (1), OF ROLLINGWOOD, AN ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 329, PAGE 205, PLAT RECORDS OF BOWIE COUNTY, TEXAS.

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



May 6, 2025

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

FILED FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK  
2025 FEB 27 AM 11:22

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

**DEED OF TRUST INFORMATION:**

Date: June 14, 2024

Grantor(s): Michael Ray Adkins, an unmarried man, joined by co-owner Cheyenne Tenney, an unmarried woman

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Equity Prime Mortgage LLC

Original Principal: \$599,000.00

Recording Information: 2024-00005616

Property County: Bowie

Property: LOT 3, BLOCK 2, OF THE AKIN OAK ESTATES PHASE THREE, A SUBDIVISION OF A PART OF THE ASHLEY MCKINNEY HEADRIGHT SURVEY, ABSTRACT NO. 366, OF THE PLAT RECORDS RECORDED IN INSTRUMENT NO. 2022-00010244, BOWIE COUNTY, TEXAS.

Property Address: 1477 Akin Road  
Texarkana, TX 75503

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: EQUITY PRIME MORTGAGE LLC

Mortgage Servicer: Servbank, SB

Mortgage Servicer Address: 3138 E. Elwood Street  
Phoenix, AZ 85034

**SALE INFORMATION:**

Date of Sale: May 6, 2025

Time of Sale: 11:00 AM or within three hours thereafter.

Place of Sale: Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

Substitute Trustee: 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, Padgett Law Group, Michael J. Burns, Jonathan Smith, Gabrielle A. Davis, or Paige Jones, any to act

Substitute           **546 Silicon Dr., Suite 103**  
Trustee Address: **Southlake, TX 76092**  
                          **TXAttorney@PadgettLawGroup.com**

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

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

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

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

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

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

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

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

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

*Plgms*

Michael J. Burns / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

**CERTIFICATE OF POSTING**

My name is Sheryl LaMont, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on February 27, 2025, I filed at the office of the Bowie County Clerk to be posted at the Bowie County courthouse this notice of sale.

Declarant's Name: Sheryl LaMont

Date: February 27, 2025

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

WITNESS MY HAND this 27th. day of February, 2025.

*Sheryl LaMont*

Sheryl LaMont, February 27, 2025

May 6, 2025

REGIONS MORTGAGE (UPN)  
JONES, MICHAEL  
77 VALLEY ROAD, TEXARKANA, TX 75503

CONVENTIONAL  
Firm File Number: 25-042262

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

**NOTICE OF TRUSTEE'S SALE**

2025 FEB 27 AM 11:20

WHEREAS, on April 24, 2020, MICHAEL L. JONES AND MEREDITH JONES, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to RYAN COLBURN, as Trustee, the Real Estate hereinafter described, to REGIONS BANK D/B/A REGIONS MORTGAGE 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 2020-00003910, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, May 6, 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:

LOT NUMBERED TEN (10) IN BLOCK NUMBERED TWO (2) OF PARK VILLA ESTATES (FORMERLY FARR OAKS ADDITION) TO THE CITY OF TEXARKANA BOWIE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 329, PAGE 11 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.


Property Address: 77 VALLEY ROAD  
TEXARKANA, TX 75503  
Mortgage Servicer: REGIONS MORTGAGE  
Mortgagee: REGIONS  
6200 POPLAR AVENUE  
MEMPHIS, TN 38119

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**

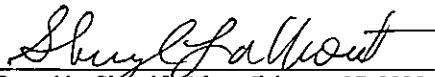
SUBSTITUTE TRUSTEE  
Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont  
14800 Landmark Blvd, Suite 850  
Dallas, TX 75254

WITNESS MY HAND this day February 26, 2025.

By:   
Ronny George  
Texas Bar # 24123104  
Grant Tabor  
Texas Bar # 24027905  
rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565

Facsimile No: (847) 879-4823  
Attorneys for REGIONS

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.



Posted by Sheryl LaMont, February 27, 2025.