

June 3, 2025

**NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE**

**Deed of Trust**

RECORDED IN  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

**Date:** 04/13/2024  
**Grantor(s):** Dillon C. Cowart  
**Mortgagee:** 417 W. Main Houston, LLC, a Delaware Limited Liability Company  
**Recorded in:** Clerk's File No. 2024-00005868  
**Property County:** ~~Bowie County~~

2025 MAY 13 PM 1:45

**Legal Description:** All that certain tract or parcel of land (together with all improvements thereon, if any) situated in **Bowie County, Texas**, being more particularly described as, **East Part of Lot 1, Block 6, Winnwood Addition to the City of Hooks, Bowie County, Texas (Volume 5482, Page 20 of the Deed Records, Bowie County, Texas)**. (more particularly described in the Loan Documents).

~~**Date of Sale:** 6/3/2025~~

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

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

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

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

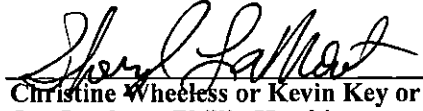
**ACTIVE MILITARY SERVICE NOTICE**

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

The Mortgagee, whose address is:

417 W. Main Houston, LLC, a Delaware Limited Liability Company  
6101 Southwest Fwy., Suite 400  
Houston, TX 77057

Dated this 5/13/2025



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

June 3, 2025

CLERK OF RECORD IN  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

## NOTICE OF FORECLOSURE SALE

2025 MAY 13 AM 9:21

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

1. *Property to Be Sold.* The property to be sold is described as follows: ALL OF LOTS 5, 6, AND 7 IN BLOCK 3 OF BROWNWOOD SECOND ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 329, PAGE 27 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

SAVE AND EXCEPT THAT CERTAIN TRACT OF LAND AS CONVEYED TO WILLIAM H. WALKER AND WIFE, IRENE Y. WALKER BY WARRANTY DEED RECORDED IN VOLUME 425, PAGE 128 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS.

SAVE AND EXCEPT THAT CERTAIN TRACT OF LAND AS CONVEYED TO THE CITY OF TEXARKANA, BY DEED RECORDED IN VOLUME 601, PAGE 566 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 06/13/2023 and recorded in Document 2023-00005591 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: 06/03/2025

Time: 11:00 AM

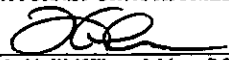
Place: Bowie County, Texas at the following location: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 PAUL SURBER, provides that it secures the payment of the indebtedness in the original principal amount of \$191,468.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NEW AMERICAN FUNDING, LLC is the current mortgagee of the note and deed of trust and NEW AMERICAN FUNDING, LLC FKA BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NEW AMERICAN FUNDING, LLC c/o NEW AMERICAN FUNDING, LLC FKA BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING, 8201 North FM 620, Suite 120, Austin, TX 78726 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.realtybid.com/texas](http://www.realtybid.com/texas) or (877) 518-5700

### Certificate of Posting

I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the Bowie County Clerk and caused it to be posted at the location directed by the Bowie County Commissioners Court.



2025 MAY -9 PM 2:04

9 PALOMINO PL  
NASH, TX 75569

00000010447332

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

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

Date: June 03, 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 May 26, 2015 and recorded in Document INSTRUMENT NO. 2015-6150 real property records of BOWIE County, Texas, with JAMES SHIELDS, AN UNMARRIED MAN, ALSO KNOWN AS JAMES E. SHIELDS, SR., grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JAMES SHIELDS, AN UNMARRIED MAN, ALSO KNOWN AS JAMES E. SHIELDS, SR., securing the payment of the indebtednesses in the original principal amount of \$98,800.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



9 PALOMINO PL  
NASH, TX 75569

00000010447332

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

9 PALOMINO PL  
NASH, TX 75569

00000010447332

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BOWIE

**EXHIBIT "A"**

TAX ID NUMBER(S): 17993000900

LAND SITUATED IN THE COUNTY OF BOWIE IN THE STATE OF TX

LOT NUMBERED NINE (9) OF THE REPLAT OF LOTS NO. 8 AND 9 OF THE REPLAT OF PECAN PLACE SUBDIVISION, A SUBDIVISION OF A PART OF THE THOMAS PRICE HEADRIGHT SURVEY, ABSTRACT NO. 466, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 5563, PAGE 160 OF THE REAL PROPERTY OF BOWIE COUNTY, TEXAS.

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES, WITHOUT WARRANTY AS TO ACCURACY OR COMPLETENESS AND ARE NOT HEREBY INSURED.

COMMONLY KNOWN AS: 9 PALOMINO PLACE, NASH, TX 75569

June 3, 2025

FOR RECORD  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

PREPARED AND SENT BY: Robert S. McGinnis, Jr.  
4102 Summerhill Road  
Texarkana, Texas 75503  
903/798-1717

2025 APR 11 AM 10:52

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS      H

COUNTY OF BOWIE      H

On September 24, 2021, Toby Keith Chambers, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded in at Document 2021-00011660, Real Property Records of Bowie County, Texas.

On September 24, 2021, Toby Keith Chambers, as Grantor (whether one or more), executed a Second Lien Deed of Trust ("Deed of Trust"), conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded in at Document 2021-00011661, Real Property Records of Bowie County, Texas.

By instrument dated April 8, 2025, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deeds of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

NOTICE IS HEREBY GIVEN that on Tuesday, June 3, 2025, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

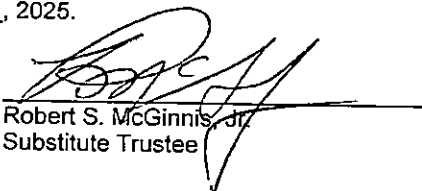
NOTICE IS FURTHER GIVEN that the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

All that certain tract or parcel of land being a part of the G. C. RICE HEADRIGHT SURVEY, Abstract No. 503, Bowie County, Texas, and being all of Tract No. 4 as conveyed to Hartline and Hartline Partnership by General Warranty Deed recorded in Volume 6489, Page 93 of the Real Property Records of Bowie County, Texas, and also all of that certain called 1.0646 acre tract of land as conveyed to Hartline and Hartline Partnership by General Warranty Deed recorded in Volume 6489, Page 90 of the Real Property Records of Bowie County, Texas, and the subject tract of land being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference as though set forth at length.

### ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND this April 10, 2025.

  
Robert S. McGinnis, Jr.  
Substitute Trustee

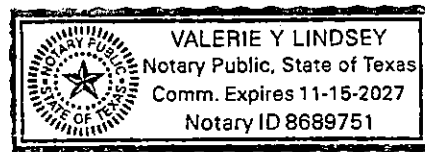
STATE OF TEXAS        )(

COUNTY OF BOWIE        )(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this April 10, 2025.

*Valerie Y. Lindsey*  
\_\_\_\_\_  
Notary Public, State of Texas  
My Commission Expires:



25002



## EXHIBIT

A

### LEGAL DESCRIPTION:

All that certain tract or parcel of land being a part of the G. C. RICE HEADRIGHT SURVEY, Abstract No. 503, Bowie County, Texas, and being all of Tract No. 4 as conveyed to Hartline and Hartline Partnership by General Warranty Deed recorded in Volume 6489, Page 93 of the Real Property Records of Bowie County, Texas, and also all of that certain called 1.0646 acre tract of land as conveyed to Hartline and Hartline Partnership by General Warranty Deed recorded in Volume 6489, Page 90 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 5/8" iron pin found for corner at the Southwest corner of said 1.0646 acre tract, the Point of Beginning being located on the North line of a certain 0.997 acre tract of land as conveyed to Jimmy Parker by General Warranty Deed recorded as Instrument No.

2021-00007320 of the Real Property Records of Bowie County, Texas, and located at the Southwest corner of that certain tract of land as conveyed to Donald Birdsong by Assumption Deed recorded in Volume 942, Page 5 of the Real Property Records of Bowie County, Texas; THENCE: N 00°17'58" W, 140.58 feet with the West line of said 1.0646 acre tract, same being the East line of said Birdsong tract and on with the East line of a certain tract of land as conveyed to S. E. McMichael by Warranty Deed recorded in Volume 148, Page 629 of the Deed Records of Bowie County, Texas, to a 5/8" iron pin found for corner at the Westerly Northwest corner of said 1.0646 acre tract;

THENCE: N 89°57'43" E, 109.36 feet with the Westerly North line of said 1.0646 acre tract to a 1/2" iron pin set for corner at an inside corner;

THENCE: N 00°02'17" W, 13.02 feet with the Northerly West line of said 1.0646 acre tract to a 5/8" iron pin found for corner at the Northerly Northwest corner of same;

THENCE: N 01°53'55" E, 80.44 feet with the West line of said Tract No. 4 to a 1" iron pipe found for corner at the Northwest corner of same, said corner also being the Southwest corner of a certain 0.2137 acre tract of land as conveyed to Basso Properties, LLP, by Third Party Deed recorded in Volume 3432, Page 73 of the Real Property Records of Bowie County, Texas;

THENCE: N 89°29'48" E, 170.18 feet with the North line of said Tract No. 4 and the South line of said Basso Properties tract to a 1/2" iron pin set for corner on the West right-of-way line of Boston Avenue;

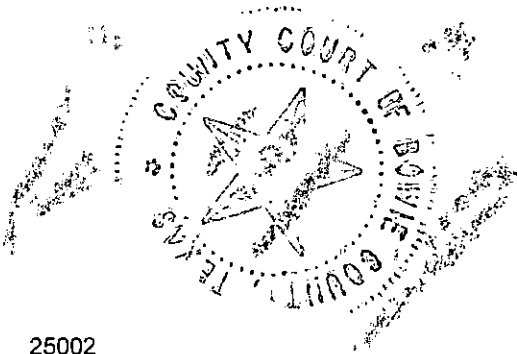
THENCE: S 10°34'04" E, passing a 5/8" iron pin found at the Northeast corner of said 1.0646 acre tract and the Southeast corner of said Tract No. 4 at 82.39 feet and continuing for a total distance of 238.37 feet with the West line of Boston Avenue to a 1/2" iron pin set for corner at the Southeast corner of said 1.0646 acre tract;

THENCE: S 89°45'32" W, 300.85 feet with the South line of said 1.0646 acre tract and the North line of a certain tract of land as conveyed to Donald R. McFaul and wife, Mary E. McFaul, by Deed recorded in Volume 623, Page 504 of the Deed Records of Bowie County, Texas, to a 1/2" iron pin set for corner at the Northwest corner of said McFaul tract and the Northeast corner of said Parker tract;

THENCE: N 89°56'28" W, 24.31 feet with the South line of said 1.0646 acre tract and the North line of said Parker tract to the Point of Beginning and containing 1.396 acres of land, more or less.

AFFIDAVIT OF POSTING

I, Mary Crawford, at approximately 10:49 a.m. on 4-11- 2025, did personally post at the place designated for posting in the Bowie County Courthouse, a Notice of Substitute Trustee's Sale dated April 10, 2025, wherein Robert S. McGinnis, Jr. is Substitute Trustee under a Deed of Trust dated September 24, 2021, recorded at Document 2021-00011660, and a Second Lien Deed of Trust dated September 24, 2021, recorded at Document 2021-00011661, Real Property Records, Bowie County, Texas, for a sale to be held on Tuesday, June 3, 2025.



25002

Mary Crawford  
Name (print): Mary Crawford  
Bowie County Clerk's Office

6-3-2025

FILED FOR RECORD IN  
BOWIE COUNTY, TEXAS  
FIRA PETTY, COUNTY CLERK

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

JUN 11 2025 AM 11:27

T.S. #: 2025-13937-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:** 6/3/2025

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

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

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

Lot Numbered Fourteen (14) in Block Numbered Three (3) of Ghio's Addition to the City of Texarkana, Bowie County, Texas, according to the map or plat recorded in Volume 11, Page 508 of the Deed Records of Bowie County, Texas.

**Commonly known as:** 1216 W 6TH ST TEXARKANA, TX 75501

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 6/18/2021 and recorded in the office of the County Clerk of Bowie County, Texas, recorded on 6/21/2021 under County Clerk's File No 2021-00007242, in Book -- and Page -- of the Real Property Records of Bowie County, Texas.

**Grantor(s):** SHINENEASHA L. COOPER, single woman

**Original Trustee:** BLACK, MANN & GRAHAM, LLP.

**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

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for HOME POINT FINANCIAL CORPORATION, its successors and assigns

**Current Mortgagee:** Freedom Mortgage Corporation

**Mortgage Servicer:** Freedom Mortgage Corporation

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is

T.S. #: 2025-13937-TX

authorized to collect the debt and to administer any resulting foreclosure of the referenced property securing the above referenced loan.

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$67,013.00, executed by SHINENEASHA L. COOPER, single woman, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for HOME POINT FINANCIAL CORPORATION, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

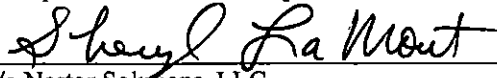
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

T.S. #: 2025-13937-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: 4-17-2025

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



---

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

June 3, 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 March 3, 2023, executed by KASEY LIN BRIGGS A/K/A KASEY BRIGGS AND CHRISTOPHER LEE BRIGGS, 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. 2023-00002134, 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, June 3, 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 CMH Southern Energy Manufactured Home, Serial No. CCV082777ALAB.

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.

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

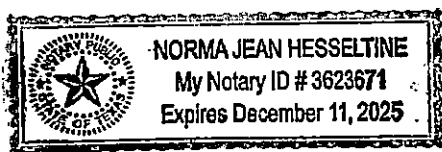
2025 APR 17 AM 11:49

EXECUTED this 15 day of April, 2025.

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](mailto:clittlefield@umhlaw.com)

THE STATE OF TEXAS §  
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by K. CLIFFORD LITTLEFIELD, this 15 day of April, 2025, to certify which witness my hand and official seal.



Norma Jean Hesseltine  
NOTARY PUBLIC, STATE OF TEXAS

**EXHIBIT "A"**

All that certain tract or parcel of land being a part of the Peyton S. Wyatt Headright Survey, A- 637, Bowie County, Texas, and being part of a 49.16 Acre tract (Tract One) as described in Warranty Deed (Relinquishment of Life Estate) to Thomas Dale Briggs dated June 15, 2017, recorded in Instrument No. 2017-6761 of the Real Property Records of Bowie County, Texas, and being more particularly described as follows:

**COMMENCING** at a found 5/8" rebar, being the Southeast corner of said described 49.16 Acre tract and in the North boundary line of a 4.36 Acre tract (Tract Two) as described in Warranty Deed (Relinquishment of Life Estate) to Thomas Dale Briggs dated June 15, 2017, recorded in Instrument Number 2017-6761 of the Real Property Records of Bowie County, Texas and being the Southwest corner of a 1.2225 Acre tract as described in Warranty Deed with Vendor's Lien to Joe L. Woods and wife, April D. Woods dated July 19, 2005, recorded in Volume 4674, Page 284 of the Real Property Records of Bowie County, Texas;

**THENCE** N 00° 16' 19" E, along the East boundary line of said described 49.16 Acre tract and the West boundary line of said described 1.2225 Acre tract, 652.92 feet to a set 5/8" rebar with cap, being the Southwest corner of 9.32 Acre tract as described in Warranty Deed with Vendor's Lien to Gerald Wayne Megason and wife, Tammie Lynn Megason dated August 26, 2003, recorded in Volume 707, Page 122 of the Deed Records of Bowie County, Texas, and being the POINT OF BEGINNING of the herein described tract of land;

**THENCE** N 89° 17' 14" W, across said described 49.16 Acre tract, 764.69 feet to a set 5/8" rebar with cap for corner, being in an existing fence line, also being in the West boundary line of said described 49.16 Acre tract and also being in the East boundary line of 10.0 Acre tract as described in General Warranty Deed to Alice A. Hall dated January 24, 2014, recorded in Volume 6575, Page 58 of the Real Property Records of Bowie County, Texas;

**THENCE** N 00° 04' 30" W, along an existing fence line and along the West boundary line of said 49.16 Acre tract, same being the East boundary line of said described 10.0 Acre tract and also along the East boundary line of a 24.525 Acre tract as described in a Warranty Deed to Billy L. Shears and wife, Mary F. Shears dated August 25, 2006, recorded in Volume 4971, Page 201 of the Real Property Records of Bowie County, Texas, 481.66 feet to a set 5/8" rebar with cap for corner, being in the West boundary line of said described 49.16 Acre tract and the East boundary line of said described 10.0 Acre tract;

**THENCE** N 88° 59' 15" E, across said described 49.16 Acre tract, 767.78 feet to a set 5/8" rebar with cap for corner, being in the East boundary line of said described 49.16 Acre tract West boundary line of a 10.9307 Acre tract as described in Warranty Deed from Clara W. Smart to Tim Smart and wife, Sharon Smart dated September 30, 2003, recorded in Volume 4113, Page 254 of the Real Property Records of Bowie County, Texas;

**THENCE S 00° 16' 19" W, along the East boundary line of said described 49.16 Acre tract and the West boundary line of said described 9.32 Acre tract, 504.74 feet to the POINT OF BEGINNING and CONTAINING 8.674 Acres of land, more or less.**

**TOGETHER WITH the following described Access Easement:**

**All that certain tract or parcel of land being part of the Peyton S. Wyatt Headright Survey, A- 637, Bowie County, Texas, and being part of a 49.16 Acre tract (Tract One) of land and a part of a 4.36 Acre tract (Tract Two) of land as described in Warranty Deed (Relinquishment of Life Estate) to Thomas Dale Briggs dated June 15, 2017, recorded in Instrument No. 2017-6761 of the Real Property Records of Bowie County, Texas, and being more particularly described as follows:**

**BEGINNING at a found 5/8" rebar, being the Southeast corner of said described 49.16 Acre tract, and being in the North boundary line of a 4.36 Acre tract (Tract Two) of land as described in Warranty Deed (Relinquishment of Life Estate) to Thomas Dale Briggs dated June 15, 2017, recorded in Instrument Number 2017-6761 of the Record Property Records of Bowie County, Texas, and the Southwest corner of a 1.2225 Acre tract as described in Warranty Deed with Vendor's Lien to Joe L. woods and wife, April D. Woods dated July 19, 2005, recorded in Volume 4674, Page 284 of the Real Property Records of Bowie County, Texas;**

**THENCE S 89° 55' 33" E, along the South boundary line of said described 1.2225 Acre tract and the North boundary line of said described 4.36 Acre tract, 26.31 feet to a point;**

**THENCE S 08° 20' 47" W, along the East boundary line of said described 4.36 Acre tract, 176.54 feet to a point;**

**THENCE S 71° 23' 08" E, along the East boundary line of said described 4.36 Acre tract, 54.27 feet to a point;**

**THENCE N 00° 16' 19" E, across said described 4.36 Acre tract and said described 49.16 Acre tract, 810.92 feet to a point;**

**THENCE S 89° 17' 14" E, across said described 49.16 Acre tract, 50.00 feet to a point;**

**THENCE S 00° 16' 19" W, along the East boundary line of said described 49.16 Acre tract and the East boundary line of said described 4.36 Acre tract and the West boundary line of a 9.32 Acre tract as described in Warranty Deed with Vendor's Lien to Gerald Wayne Megason and wife, Tammie Lynn Megason dated August 26, 2003, recorded in Volume 707, Page 122 of the Deed Records of Bowie County, Texas, 652.92 feet to the POINT OF BEGINNING and CONTAINING 0.996 of an Acre of land, more or less.**

**BASIS OF BEARINGS: Bearings are based on Geodetic North as measured using GPS (Global Positioning System) on October 26, 2021, operating within the parameters of WGS-84.**



June 3, 2025

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 134339-TX

Date: April 14, 2025

County where Real Property is Located: Bowie

ORIGINAL MORTGAGOR: KINGSLEY UCHEM, A SINGLE MAN

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

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

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

DEED OF TRUST DATED 5/16/2023, RECORDING INFORMATION: Recorded on 5/22/2023, as Instrument No.  
2023-00004707

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT NUMBERED FOUR (4) IN BLOCK  
NUMBERED FOUR (4) OF OAKLAWN SUBDIVISION IN BOWIE COUNTY, TEXAS, ACCORDING TO  
THE REVISED PLAT OF RECORD IN VOL. 204, PAGE 124 OF THE PLAT RECORDS OF BOWIE,  
COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 6/3/2025, the foreclosure sale will be conducted in  
Bowie County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property  
Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners  
Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be  
conducted no earlier than 11:00 AM, or not later than three (3) hours after that time, by one of the Substitute  
Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien  
indebtedness superior to the Deed of Trust.

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

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

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.



RECORDED  
BOWIE COUNTY, TEXAS  
2025 APR 21 AM 8:33

Matter No.: 134339-TX

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, CONRAD WALLACE, JAMI GRADY, TONYA WASHINGTON, MISTY MCMILLAN, AUCTION.COM, TERRY WATERS, ASHLEE LUNA, ROBERT LAMONT, HARRIETT FLETCHER, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, CASPER RANKIN, LAUREL HANDLEY, HOLLIS HAMILTON** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

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

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

## **AFFIDAVIT OF POSTING**

THE STATE OF TEXAS

COUNTY OF Bowie

§  
§  
§

Pursuant to the applicable provisions of Texas law, I, SHARON SHARP, RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, CONRAD WALLACE, JAMI GRADY, TONYA WASHINGTON, MISTY MCMILLAN, AUCTION.COM, TERRY WATERS, ASHLEE LUNA, ROBERT LAMONT, HARRIETT FLETCHER, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, CASPER RANKIN, LAUREL HANDLEY, HOLLIS HAMILTON on 4/17/2025, on behalf of and at the specific instruction and request of NewRez LLC D/B/A Shellpoint Mortgage Servicing did file a Notice of Trustees Sale with the County Clerk of Bowie County, Texas and did post a like Notice at the door of the Courthouse of Bowie County, Texas. The land described in the Notice of Trustee's Sale is located in Bowie County, Texas and is described in Exhibit "A" set out below/attached hereto and incorporated herein by reference for all purposes.

DATED: \_\_\_\_\_, 20\_\_.

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

SUBSCRIBED AND SWORN TO BEFORE ME, the undersigned authority, on this day personally appeared Sharon Sharp, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwieters, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uscelton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Casper Rankin, Laurel Handley, Hollis Hamilton who, if not a substitute trustee, is acting as their agent and is known to me personally or through state-issued identification and acknowledged to me that he or she recorded and posted this notice in compliance with Texas Property Code §51.002.

GIVEN UNDER MY HAND AND SEAL OF OFFICE the \_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Notary Public in and for the State of Texas

My commission expires: \_\_\_\_\_

### **Exhibit "A"**

LOT NUMBERED FOUR (4) IN BLOCK NUMBERED FOUR (4) OF OAKLAWN SUBDIVISION IN BOWIE COUNTY, TEXAS, ACCORDING TO THE REVISED PLAT OF RECORD IN VOL. 204, PAGE 124 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

Return to:  
ALDRIDGE PITE, LLP  
8880 Rio San Diego Drive, Suite 725  
P.O. Box 17935  
San Diego, CA 92108  
T.S. No.: 134339-TX

6-3-2025

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

C&M No. 44-25-01139/ FILE NOS

2025 APR 10 PM 1:06

## NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 27, 2018 and recorded under Clerk's File No. 2018-00009107, in the real property records of BOWIE County Texas, with Joshua Lynn Jones, a single man, as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for NTFN, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Joshua Lynn Jones, a single man, securing payment of the indebtedness in the original principal amount of \$131,212.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Joshua Lynn Jones. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

### Legal Description:

**LOT NUMBERED ONE (1) IN BLOCK NUMBERED ONE (1) OF VILLAGE WEST ADDITION, A PART OF THE NANCY DYCUS HEADRIGHT SURVEY, ABSTRACT NO. 145 TO THE CITY OF WAKE VILLAGE, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION, RECORDED IN VOLUME 783, PAGE 245 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale:** 06/03/2025

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

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

### TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS,"



“WHERE IS” condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Robert LaMont, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on April 8, 2025.

/s/ Sarah A. Trad SBOT No. 24140355, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Margaret R. Kay  
Printed Name: MARGARET R. KAY

C&M No. 44-25-01139

June 3, 2025

BOWIE COUNTY, TEXAS  
BOWIE COUNTY CLERK

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

2025 APR 28 AM 11:47

WHEREAS, That certain Deed of Trust (the "Deed of Trust"), dated March 18, 2024, from Jasmine Denise Ware ("Borrower"), as Grantor to Carmen Mejia, Trustee, filed for record in Real Property Records of Bowie County, Texas, more particularly described therein, which serves as security for a \$61,000.00 promissory note described therein (the "Note") executed by Borrower, payable to the order of Challenger Trust, LLC.

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

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

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

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

Legal Description: Lot Numbered FIVE (5) of R.W. JOHNSTON, JR. SUBDIVISION of 1.67 acres of the Hoskins & Smelser Headright Survey and 1.70 acres of the W.H. Ecotr Headright Survey, Bowie County, Texas; together with all buildings, fixtures and other real property improvements located on said real property; and the benefits and appurtenances on or appertaining to said real property and improvements.

Commonly known as: 2311 College Dr, Texarkana, TX 75503

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

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

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

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

IN WITNESS HEREOF, this instrument has been executed to be effective April 23, 2025.

Property Address: 2311 College Dr, Texarkana, Bowie County, TX 75503

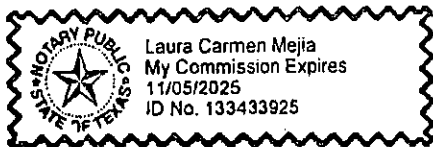
Justin Milam  
Challenger Trust, LLC

Acknowledgement

STATE OF Texas )  
COUNTY OF Lampasas )

This instrument was acknowledged before me on April 23, 2025 by Justin Milam  
for Challenger Trust, LLC.

NOTARY SEAL:



L. Carmen Mejia  
Notary Public, the State of Texas

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

June 3, 2025

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

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

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

**NOTICE OF TRUSTEE'S SALE**

2025 APR -3 AM 9:30

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

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , ~~Tuesday, June 3, 2025~~ between ten o'clock AM and ~~four o'clock PM~~ and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in ~~BOWIE COUNTY, TX~~ to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

ALL THAT CERTAIN TRACT OR PARCEL OF LAND, BEING A PART OF THE THOMAS PRICE HEADRIGHT SURVEY, ABSTRACT NO. 466, BOWIE COUNTY, TEXAS, AND BEING A PART OF THAT CERTAIN 6.00 ACRE TRACT CONVEYED FROM DANIEL HARRISON BABB, JR., TO DAVID M. WATTS BY DEED DATED MARCH 6, 1950, RECORDED IN VOLUME 264, PAGE 181 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, AND THE HEREIN DESCRIBED TRACT BEING THAT SAME TRACT OF LAND CONVEYED TO SANDRA K. WILBORN BY DEED RECORDED IN VOLUME 715, PAGE 347 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS AND THE SUBJECT TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:  
BEGINNING AT AN IRON PIN SET FOR CORNER IN THE SOUTH BOUNDARY LINE OF THAT CERTAIN 10.00 ACRE TRACT CONVEYED BY DANIEL HARRISON BABB, JR., TO DAVID M. WATTS BY DEED DATED OCTOBER 1, 1949, RECORDED IN VOLUME 260, PAGE 232 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, SAID POINT OF BEGINNING BEING N 88 DEG. 45' W, 186 FEET FROM THE SOUTHEAST CORNER OF SAID 10.00 ACRE TRACT;  
THENCE NORTH 88 DEG. 45 MIN. W, 166.00 FEET ALONG THE SOUTH BOUNDARY LINE OF SAID 10.00 ACRE TRACT TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER;  
THENCE SOUTH, 85.00 FEET ALONG THE EAST RIGHT-OF-WAY LINE OF CITATION STREET TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER;  
THENCE SOUTH 88 DEG. 45 MIN. EAST, 166.30 FEET WITH THE NORTH BOUNDARY LINE OF A CERTAIN TRACT CONVEYED FROM DAVID M. WATTS, ET UX, TO CLIFFORD L. COLLINS, ET UX, BY DEED DATED OCTOBER 30, 1951 AND RECORDED IN VOLUME 280, PAGE 432, DEED RECORDS OF BOWIE COUNTY, TEXAS, TO A 1/2 INCH IRON PIN SET FOR CORNER IN AN EXISTING FENCE CORNER;  
THENCE NORTH 00 DEG. 12 MIN. WEST, 85.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.324 ACRES OF LAND, MORE OR LESS.

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

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

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



SUBSTITUTE TRUSTEE

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

WITNESS MY HAND this day March 31, 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 CitiMortgage, Inc.

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



Posted by Sheryl LaMont, April 3, 2025.

6-3-2025

FILED FOR RECORD  
BOWIE COUNTY, TEXAS  
JULIA PETTY, COUNTY CLERK

24-02181  
18 KAY CIR, NASH, TX 75569

2025 APR -8 AM 9:22

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

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

LOT 11, BLOCK 3 OF AKIN ACRES SECOND ADDITION, A SUBDIVISION OF A PART OF THE WILLIAM CRUTCHER HEADRIGHT SURVEY, ABSTRACT NO. 107, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OF PLAT THEREOF RECORDED IN VOLUME 587, PAGE 393, AND RE-RECORDED IN VOLUME 587, PAGE 557 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated May 16, 2023 and recorded on May 17, 2023 at Instrument Number 2023-00004594 in the real property records of BOWIE County, Texas, which contains a power of sale.

Sale Information: ~~June 3, 2025, at 11:00-AM,~~ or not later than three hours thereafter, at the front (north) entrance of the Bowie County Courthouse, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by HERSHIE GAIL MCKINNEY secures the repayment of a Note dated May 16, 2023 in the amount of \$240,562.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

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



4839041

*Mary Company*

De Cubas & Lewis, P.C.  
Mary Company, Attorney at Law  
PO Box 5026  
Fort Lauderdale, FL 33310

Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston||Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl

c/o De Cubas & Lewis, P.C.  
PO Box 5026  
Fort Lauderdale, FL 33310

*Richard Carr Jr*  
Certificate of Posting

I, Richard Carr Jr, declare under penalty of perjury that on the 8th day of April, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of BOWIE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

June 3, 2025

PREPARED AND SENT BY: Robert S. McGinnis, Jr.  
4102 Summerhill Road  
Texarkana, Texas 75503  
903/798-1717

RECORDED  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

2025 MAY -2 AM 10:45

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS                   X

COUNTY OF BOWIE               X

On February 16, 2023, Levi Gaylord and wife, Abigail Martin, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded at Instrument 2016-00001452, Real Property Records of Bowie County, Texas.

By instrument dated April 24, 2025, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deed of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

NOTICE IS HEREBY GIVEN that on Tuesday, June 3, 2025, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.


NOTICE IS FURTHER GIVEN that 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, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

All of Lot Numbered Fourteen (14) in Block Numbered Two (2) of TWILIGHT TERRACE FIRST ADDITION, an addition to the City of Wake Village, Bowie County, Texas, according to the map or plat of record in Volume 392, Page 537, Deed Records of Bowie County, Texas.

### ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND this April 30, 2025.

  
Robert S. McGinnis, Jr.  
Substitute Trustee

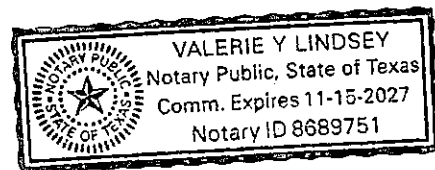
STATE OF TEXAS     )(

COUNTY OF BOWIE     )(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this April 30, 2025.

*Valerie Y. Lindsey*  
Notary Public, State of Texas  
My Commission Expires:



June 3, 2025

CLERK OF THE COUNTY RECORDS  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

PREPARED AND SENT BY: Robert S. McGinnis, Jr.  
4102 Summerhill Road  
Texarkana, Texas 75503  
903/798-1717

2025 MAY -5 PM 3: 27

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS                   H

COUNTY OF BOWIE               H

On February 10, 2023, Michael Richards and wife, Bonnie Richards, as Grantor (whether one or more), executed a Deed of Trust, conveying to Karlton H. Kemp, Jr., as Trustee, the real estate hereinafter described to secure Jeff M. Kelly Enterprises, LLC, an Arkansas Limited Liability Company, in payment of debts therein described, said Deed of Trust being recorded at Instrument 2023-00001307, Real Property Records of Bowie County, Texas.

By instrument dated May 1, 2025, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deed of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

NOTICE IS HEREBY GIVEN that on Tuesday, June 3, 2025, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

NOTICE IS FURTHER GIVEN that 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, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

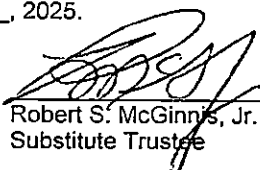
All of Lot Numbered Ten (10), and the South One-half (S1/2) of Lot Numbered Nine (9) in Block Numbered Three (3) of CRESTWOOD, an Addition to the city of Texarkana, Bowie County, Texas, as shown by that certain Plat recorded in Volume 40, Page 184 of the Plat Records of Bowie County, Texas.

The Real Property or its address is commonly known as 4102 Magnolia, Texarkana, TX 75501.

### ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND this May 1, 2025.

  
Robert S. McGinnis, Jr.  
Substitute Trustee

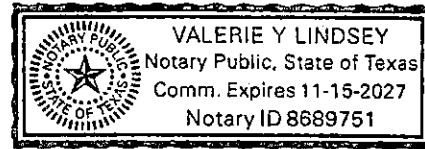
STATE OF TEXAS       )(

COUNTY OF BOWIE       )(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this May 1, 2025.

Valerie Y. Lindsey  
Notary Public, State of Texas  
My Commission Expires:



25075

June 3, 2025

RECORDED  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

2025 MAY -9 PM 2:03

9 PALOMINO PL  
NASH, TX 75569

00000010447332

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

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

Date: June 03, 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 May 26, 2015 and recorded in Document INSTRUMENT NO. 2015-6150 real property records of BOWIE County, Texas, with JAMES SHIELDS, AN UNMARRIED MAN, ALSO KNOWN AS JAMES E. SHIELDS, SR., grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JAMES SHIELDS, AN UNMARRIED MAN, ALSO KNOWN AS JAMES E. SHIELDS, SR., securing the payment of the indebtednesses in the original principal amount of \$98,800.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



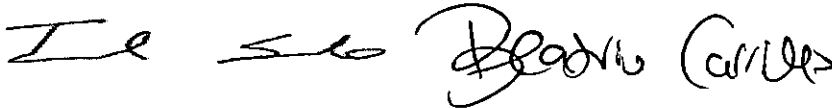


9 PALOMINO PL  
NASH, TX 75569

00000010447332

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

9 PALOMINO PL  
NASH, TX 75569

00000010447332

00000010447332

BOWIE

**EXHIBIT "A"**

TAX ID NUMBER(S): 17993000900

LAND SITUATED IN THE COUNTY OF BOWIE IN THE STATE OF TX

LOT NUMBERED NINE (9) OF THE REPLAT OF LOTS NO. 8 AND 9 OF THE REPLAT OF PECAN PLACE SUBDIVISION, A SUBDIVISION OF A PART OF THE THOMAS PRICE HEADRIGHT SURVEY, ABSTRACT NO. 466, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 5563, PAGE 160 OF THE REAL PROPERTY OF BOWIE COUNTY, TEXAS.

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES, WITHOUT WARRANTY AS TO ACCURACY OR COMPLETENESS AND ARE NOT HEREBY INSURED.

COMMONLY KNOWN AS: 9 PALOMINO PLACE, NASH, TX 75569