

Sept 2, 2025

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

25-02149

1609 ROSEWOOD ST, TEXARKANA, TX 75501

2025 JUN 26 AM 9:10

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

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

Lot Numbered Six (6) in Block Numbered Three (3) of WESTGATE FIRST ADDITION to the City of Texarkana, Bowie County, Texas, according to map or plat of said Addition recorded in Volume 437, Page 630 of the Plat Records of Bowie County, Texas.

Security Instrument: Deed of Trust dated August 28, 2015 and recorded on September 1, 2015 at Instrument Number 2015-9686 in the real property records of BOWIE County, Texas, which contains a power of sale.

Sale Information: September 2, 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 LONNIE GRANT secures the repayment of a Note dated August 28, 2015 in the amount of \$92,956.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, 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.



4846717

Mary Company

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

Substitute Trustee(s): Richard Paul Carr Jr, Harriett
Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret
Rosanne Kayl, Sharon Sharp, Michael Turner
ServiceLink ASAP

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

Certificate of Posting

I, _____, declare under penalty of perjury that on the _____ day of _____, 20____, 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).

September 2, 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: 03/25/2021
Grantor(s): LATASHA M. HAWTHORNE, A SINGLE WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR AMCAP MORTGAGE, LTD. DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$70,204.00
Recording Information: Instrument 2021-00003486
Property County: Bowie
Property: (See Attached Exhibit "A")
Reported Address: 3624 HAZEL STREET, TEXARKANA, TX 75503-3603

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Mortgage Servicer: Shellpoint Mortgage Servicing
Current Beneficiary: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

SALE INFORMATION:

Date of Sale: Tuesday, the 2nd day of September, 2025
Time of Sale: 11:00AM 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 Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Sharon Sharp, Michael Turner, 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. Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Sharon Sharp, Michael Turner, 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.
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): Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Sharon Sharp, Michael Turner, 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

FILED FOR RECORD IN
BOWIE COUNTY, TEXAS
JUL 3 2025
JUL - 3 PM 1:13
TENA PETTY, COUNTY CLERK

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 July 3, 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 TWELVE (12) IN BLOCK NUMBERED SIX (6) OF ROCHELLE HEIGHTS ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 40, PAGE 40 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

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

September 2, 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: 03/15/2022
Grantor(s): JESSIKA SNEED, SINGLE WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS
NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS
SUCCESSORS AND ASSIGNS
Original Principal: \$113,898.00
Recording Information: Instrument 2022-0003168
Property County: ~~Bowie~~
Property: (See Attached Exhibit "A")
Reported Address: 2215 WOOD ST, TEXARKANA, TX 75501

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 2nd day of September, 2025
Time of Sale: 10:00 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 Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Auction.com LLC, , Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, 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. Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Auction.com LLC, , Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, 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.

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): Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Auction.com LLC, , Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, 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 July 3, 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 4, BLOCK 16, HIGHLAND PARK ADDITION, TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 1, PAGE 201 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS.

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

September 2, 2025

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

TS No.: 2025-00617-TX
18-000641-673

2025 JUL 10 PM 4:10

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: 09/02/2025

Time: The sale will begin at 10:00 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: 1025 Boston Avenue, New Boston, TX 75570

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 08/20/2004 and recorded 08/26/2004 in Book 4394 Page 235 Document 13469, real property records of Bowie County, Texas, with Joe Keith Shelby Joined herein by his Spouse Mary Elizabeth Shelby grantor(s) and AAMES FUNDING CORPORATION, DBA AAMES HOME LOAN as Lender, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE OF THE AAMES MORTGAGE INVESTMENT TRUST 2004-1 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 Joe Keith Shelby Joined herein by his Spouse Mary Elizabeth Shelby, securing the payment of the indebtedness in the original principal amount of \$64,000.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE OF THE AAMES MORTGAGE INVESTMENT TRUST 2004-1 is the current mortgagee of the note and deed of trust or contract lien.



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:

The Property is more fully described as follows: All that certain tract or parcel of land being a part of the W. F. THOMPSON HEADRIGHT SURVEY, A-565, Bowie County, Texas, and being all of a tract conveyed from Mamie E. Shelton to Thomas B. Brown, Sr. and wife, Doris Shelton Brown by Deed dated November 20, 1986, recorded in Volume 924, Page 240 of the Real Property Records of Bowie County, Texas and being more particularly described as follows: BEGINNING at a set 5/8" rebar for corner on the South Boundary Line of said Thompson Headright Headright Survey, same being S. 90 deg. 00' 00" E. 1202.80 feet from the Southwest corner of said Thompson Headright Survey on the East right-of-way line of Boston Avenue, same being the Northwest corner of the Dalgarn Subdivision, according to the map or plat recorded in Volume 204, Page 389 of the Plat records of Bowie County, Texas; THENCE S. 90 deg. 00' 00" E. with the South Boundary Line of said Thompson Headright Survey, same being the South Boundary Line of the above described tract, 168.00 feet to a found 1/2" rebar for corner; THENCE N. 00 deg. 00' 00" E. with the East Boundary Line of the above described tract, 150.00 feet to a set 5/8" rebar for corner on the South right-of-way line of Runnels Street; THENCE N. 90 deg. 00' 00" W. with the South right-of-way line of Runnels Street, 191.75 feet to a set 5/8" rebar for corner on the East right-of-way line of Boston Avenue; THENCE S. 09 deg. 00' 00" E. with right-of-way line of Boston Avenue, 151.87 feet to the POINT OF BEGINNING, containing 0.6194 of an Acre of land, more or less.

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. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation
PO BOX 24605
West Palm Beach, FL 33416-4605
Phone: 877-744-2506

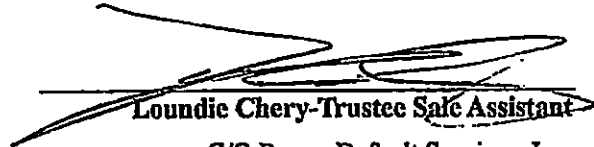
TS No.: 2025-00617-TX
18-000641-673

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: July 9, 2025



Loundie Chery-Trustee Sale Assistant

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

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

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.

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 July 10, 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.



September 2, 2025

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

2025 JUL 11 AM 11:16

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. No.: LO-34195-TX

DATE: July 8, 2025

NOTE: Promissory Note described as follows:

Date:	8/7/2023
Debtor(s):	Triple 7's Unlimited Enterprises, LLC
Original Creditor:	Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Blue Gate Capital LLC its successors and or assigns
Original Principal Amount:	\$46,525.00
Current Holder:	LOAN FUNDER LLC

DEED OF TRUST: Deed of Trust described as follows:

Date:	8/7/2023
Grantor:	Triple 7's Unlimited Enterprises, LLC
Trustee:	Philip M. Ruais, Esq.
Current Beneficiary:	LOAN FUNDER LLC
Recorded:	8/8/2023, In Book/Reel/Liber: XX Page/Folio: XX as Instrument No.: 2023-00007587, In the County of Bowie, State of Texas

LENDER: LOAN FUNDER LLC

BORROWER: Triple 7's Unlimited Enterprises, LLC

PROPERTY: The real property described as follows:

All that certain lot, tract or parcel of land lying and situated in the C. Lewis Headright Survey, Abstract 338, Bowie County, Texas, being all of Lot 31 In Block 5 of Howell's Addition to the City of Hooks, Texas, also being a part of Hickory Street, per plat, now being known as E, Avenue D, also being a part of that certain tract of land described as Water Tower Tract, as shown on said plat, same being all of that certain tract of land described as 0.2066 acres in the deed from JL Howe Properties, LLC to CMST Properties, LLC, dated June 17, 2022, recorded Document No. 2022-00007451 of the Real Property Records of Bowie County, Texas, and being more particularly described by metes and bounds as follows: More complete described in attached Exhibit "A".

Property: 603 East Avenue D, Hooks, TX 75561

SUBSTITUTE TRUSTEE: Abstracts/Trustees of Texas, LLC

Substitute Trustee's Mailing Address: Law Offices of Jason C. Tatman, 9665 Chesapeake Drive, Suite 365, San Diego, California 92123

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

~~@9/2/2025, the first Tuesday of the month,~~ to commence between 10:00 AM – 1:00 PM

PLACE OF SUBSTITUTE TRUSTEE'S 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 Commissioner's Court.

RECITALS

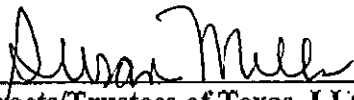
Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute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

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

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

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.

Notice of Sale executed by:



Abstracts/Trustees of Texas, LLC, Trustee

EXHIBIT "A"

All that certain lot, tract or parcel of land lying and situated in the C. Lewis Headright Survey, Abstract 338, Bowie County, Texas, being all of Lot 31 In Block 5 of Howell's Addition to the City of Hooks, Texas, also being a part of Hickory Street, per plat, now being known as E, Avenue D, also being a part of that certain tract of land described as Water Tower Tract, as shown on said plat, same being all of that certain tract of land described as 0.2066 acres in the deed from JL Howe Properties, LLC to CMST Properties, LLC, dated June 17, 2022, recorded Document No. 2022-00007451 of the Real Property Records of Bowie County, Texas, and being more particularly described by metes and bounds as follows:

Beginning at a 1/2 Inch steel rod, capped MTG ENG, set for a corner, lying in the North right-of-way of E, Avenue D, the Southwest corner of the said 0.2066 acre tract, and the Southeast corner of that certain tract of land described as 0.413 acres in the deed from John Butler to John Butler, et ux, dated August 12, 2017, recorded Document No. 2017-9479 of the Real Property Records of Bowie County, Texas, said corner bears South 87 degrees 49 minutes 10 seconds West a distance of 120.00 feet to a 5/8 inch steel rod (control monument), found for the Southwest corner of the said 0.413 acre tract;

Thence North 02 degrees 10 minutes 50 seconds West a distance of 150.42 feet along the West line of the said 0.2066 acre tract, and the East line of the said 0.413 acre tract, to a MAG-Nail set for a corner, the Northwest corner of the said 0.2066 acre tract, same being the Northwest corner of Lot 31, and the Northeast corner of the said 0.416 acre tract, same being the Northeast corner of Lot 30, and lying in the South line of Lot 9;

Thence North 87 degrees 49 minutes 10 seconds East a distance of 60.00 feet along the North line of the said 0.206 acre tract, same being the North line of Lot 31, the South line of Lot 9, and the South line of Lot 10 to a 1/2 inch steel rod, capped MTG ENG, set for a corner, the Northeast corner of the said 0.2066 acre tract, same being the Northeast corner of Lot 31, and the Northwest corner of Lot 32, said corner bears North 87 degrees 49 minutes 10 seconds East a distance of 23.36 feet to a 2 Inch flagged fence corner (control monument), found for the Southeast corner of Lot 10;

Thence South 02 degrees 10 minutes 50 seconds East a distance of 150.42 feet along the East line of the said 0.2066 acre tract and the West line of Lot 32 to a 1/2 Inch steel rod, capped MTG ENG, set for a corner, lying in the North right-of-way line of E. Ave D, the Southeast corner of the said 0.2066 acre tract, and the Southwest corner of Lot 32;

Thence South 87 degrees 49 minutes 10 seconds West a distance of 60.00 feet along the North right-of-way line of E. Avenue D and the South line of the said 0.2066 acres of land.

September 2, 2025

CLERK OF COURTS
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2025 JUL 30 AM 8:09

Notice is given that, because, on October 27, 2022, Ginger L. Hollis executed a deed of trust to Richard A. Ramirez as trustee, for the benefit of Leo Griggs, on the real property described here, which is recorded in the Deed of Trust records of Bowie County, Texas, at Instrument Number 2022-00013106, to which reference is made for further details; because the deed of trust authorizes appointment of a substitute trustee by the Lender of the deed of trust, and because, Ginger L. Hollis, has defaulted in payment of the note described in the deed of trust, leaving the amount of \$10,241.74 on this date due and unpaid on it; and because Leo Griggs, the holder, has requested me, the undersigned, to enforce the trust in my capacity as trustee:

Now, therefore, Michael R. Unger, undersigned substitute trustee, gives notice that I will accordingly sell at public auction to the highest bidder, for cash, at the courthouse door of Bowie County, Texas, where the property is located, between the hours of 10:00 a.m. and 4:00 p.m. on the first Tuesday of September 2025, following the date of this notice, after due posting, filing, and service on each debtor of this notice as required by the deed of trust and the law, the following real property described in and subject to the deed of trust:

Lot 1, Block 6, BROWNWOOD THIRD ADDITION to the City of Texarkana, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 427, Page 34 of the Deed Records of Bowie County, Texas.

SAVE AND EXCEPT all that certain tract or parcel of land situated in the Chancellor Beach Headright Survey, Abstract No. 731, in Bowie County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 5/8 inch reinforcing steel rod found for corner in the existing East right-of-way line of Belt Road, being the Southwest corner of Lot 1, Block 6 of Brownwood Third Addition to the city of Texarkana, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 427, Page 34 of the Deed Records of Bowie County, Texas. Said Lot 1 being that same lot or tract conveyed to Royce Lynn Watkins and wife, Sandra K. Watkins and Ruby F. Watson, by deed dated June 9, 1972, and

recorded in Volume 545, Page 745 of the Deed Records of Bowie County, Texas;
THENCE: N 00° 07' 03" W, 105.30 feet with the existing East right-of-way line of Belt Road to a point at the beginning of a curve to the right having a radius of 25.00 feet;

THENCE: Northeasterly along the arc of a curve to the right having a radius of 25.00 feet, through a central angle of 89° 33' 00", for a distance of 39.07 feet to a 5/8 inch reinforcing steel rod found for corner at the end of said curve, said 5/8 inch reinforcing steel rod being in the aforementioned Lot 1, and also being 46-11 feet right of survey centerline of Belt Road, hereinafter to as the "survey centerline" at Survey Centerline Station 12+34.41;

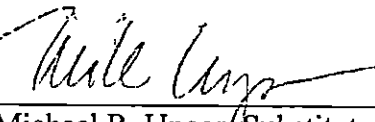
THENCE: S 39° 26' 57" W, 32.86 feet to a 5/8 inch reinforcing steel rod found for corner at an angle point said 5/8 inch reinforcing steel rod being 25.00 feet right of Survey Centerline Station 12+09.26;

THENCE: S 00° 31' 00" E, 105.23 feet to a 1 1/2 inch pipe found for corner in the South boundary line of said Lot 1, said 1 1/2 inch pipe being 25.00 feet right of Survey Centerline Station 11+04.03;

THENCE: S 88° 36' 06" W, 2.33 feet with the South boundary line of said Lot 1 to the POINT OF BEGINNING, and containing 522 square feet of land more or less.

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.

Dated: July 29, 2025.



Michael R. Unger/Substitute Trustee

September 2, 2025

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

NOTICE OF FORECLOSURE SALE 2025 JUL 24 PM 1:11

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 SIX (6), IN BLOCK NUMBERED ONE (1), OF AKIN ACRES SECOND ADDITION TO THE TOWN OF NASH, BOWIE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT OF SAID ADDITION RECORDED IN VOLUME 587, PAGE 393, OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 01/27/2005 and recorded in Book 4522 Page 298 Document 1520 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: 09/02/2025

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 JAMES A JOHNSON, provides that it secures the payment of the indebtedness in the original principal amount of \$92,445.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. The Secretary of Veterans Affairs, an officer of the United States 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 The Secretary of Veterans Affairs, an officer of the United States 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

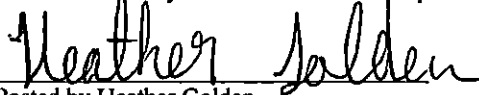
14160 Dallas Parkway

Dallas, TX 75254

For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am Heather Golden 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 July 24, 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.



Posted by Heather Golden



Sept 2, 2025

CLERK OF COURTS
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 AUG -4 AM 9:03

Our Case No. 24-06737-FC

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

THE STATE OF TEXAS
COUNTY OF BOWIE

Deed of Trust Date:
May 1, 2019

Property address:
150 WAYMEADOW
NASH, TX 75569

Grantor(s)/Mortgagor(s):
DAVID MCGREW

LEGAL DESCRIPTION: ALL THAT CERTAIN TRACT OR PARCEL OF LAND, BEING A PART OF THE THOMAS PRICE HEADRIGHT SURVEY, ABSTRACT NO. 466, BOWIE COUNTY, TEXAS, AND ALSO BEING A PART OF THAT CERTAIN 0.83 OF AN ACRE OF LAND SOLD BY L. A. HOLCOMBE AND WIFE, TO ELMER NORTON AND WIFE, BY DEED DATED OCTOBER 5, 1949, AND RECORDED IN VOLUME 314, PAGE 522 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, AND THE SUBJECT TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS

AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF THE ABOVE MENTIONED 0.83 OF AN ACRE TRACT, A CONCRETE MONUMENT FOR CORNER;

THENCE: S 84°27' W, 147.0 FEET ALONG AND WITH THE SOUTH BOUNDARY LINE OF SAID 0.83 OF AN ACRE TRACT, TO THE INTERSECTION OF THE EAST RIGHT-OF-WAY LINE OF

A 40-FOOT STREET;

THENCE: N 01°27' W, 75.0 FEET, ALONG AND WITH THE SAID EAST BOUNDARY LINE OF STREET TO A STAKE FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE: S 88°55' E, 146.8 FEET TO AN IRON PIPE FOR THE NORTHEAST CORNER, SAID IRON PIPE BEING IN THE EAST BOUNDARY LINE OF SAID 0.83 OF AN ACRE TRACT;

THENCE: S 01°27' E, 58.0 FEET TO THE PLACE OF BEGINNING, CONTAINING 0.22 OF AN ACRE OF LAND, MORE OR LESS.

Original Mortgagee:

THE UNITED STATES OF AMERICA ACTING
THROUGH THE RURAL HOUSING SERVICE
OR SUCCESSOR AGENCY, UNITED STATES
DEPARTMENT OF AGRICULTURE, ITS
SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 11:00 AM

Current Mortgagee:

UNITED STATES DEPARTMENT OF
AGRICULTURE RURAL HOUSING SERVICE

Date of Sale: SEPTEMBER 2, 2025



4849024

(RHS), FORMERLY FARMERS HOME
ADMINISTRATION

Property County: BOWIE

Original Trustee: EDD HARGETT

Recorded on: May 6, 2019

As Clerk's File No.: 2019-00004669

Mortgage Servicer:

UNITED STATES DEPARTMENT OF
AGRICULTURE RURAL HOUSING SERVICE
(RHS), FORMERLY FARMERS HOME
ADMINISTRATION

Substitute Trustee:

Richard Paul Carr Jr, Harriett Fletcher, Sheryl
LaMont, Sharon St. Pierre, Margaret Rosanne
Kayl, Sharon Sharp, Michael Turner, Marinosci
Law Group PC, Agency Sales, Posting LLC

Substitute Trustee Address:

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

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

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Sharon Sharp, Michael Turner, Marinosci Law Group PC, Agency Sales, Posting LLC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, SEPTEMBER 2, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

UNITED STATES DEPARTMENT OF AGRICULTURE RURAL HOUSING SERVICE (RHS), FORMERLY FARMERS HOME ADMINISTRATION, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the debt.

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND, 7/24/25

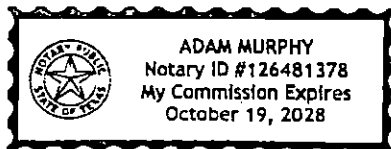
MARINOSCI LAW GROUP, P.C.

By: 
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 24 day of JULY 2025, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal
(SEAL)




Notary Public for the State of TEXAS

My Commission Expires: 10-19-28

ADAM MURPHY
Printed Name and Notary Public

Grantor: UNITED STATES DEPARTMENT OF AGRICULTURE RURAL HOUSING SERVICE (RHS), FORMERLY FARMERS HOME ADMINISTRATION
3775 VENTURE DRIVE
DULUTH, GA 30096
Our File No. 24-06737

Return to:

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

September 2, 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: 05/15/2020
Grantor(s): DARRELL LYNN HAMILTON JR, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$134,518.00
Recording Information: Instrument 2020-00004691
Property County: Bowie
Property: (See Attached Exhibit "A")
Reported Address: 4011 RIO GRANDE AVENUE, TEXARKANA, TX 75503-5

2025 AUG - 7 PM 1:05
JANICE J. JONES
CLERK
BOWIE COUNTY, TEXAS
FINANCIAL COUNTY CLERK

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to the 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 2nd day of September, 2025
Time of Sale: 10:00 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 Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheless, Phillip Hawkins, Auction.com, LLC, 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. Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheless, Phillip Hawkins, Auction.com, LLC, 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.

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): Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheeless, Phillip Hawkins, Auction.com, LLC, 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 Kara Riley whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on August 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: Kara Riley
Kara Riley

Exhibit "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN SECTION NO. 3 OF THE M. E. P. & P. RAILWAY COMPANY HEADRIGHT SURVEY, ABSTRACT 421, BOWIE COUNTY, TEXAS, BEING A PART OF LOTS NO. 4 AND 5, IN BLOCK NO. 3 OF THE GLENWOOD ADDITION, AN ADDITION TO THE CITY OF TEXARKANA, TEXAS, RECORDED IN VOLUME 204, PAGE 341 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS, BEING ALL OF THAT CERTAIN TRACT OF LAND DESCRIBED AS THE SOUTH FIFTY-TWO FEET OF LOT NO. 4 AND THE NORTH ONE-HALF OF LOT NO. 5, IN BLOCK NO. 3 OF THE SAID GLENWOOD ADDITION, IN THE DEED FROM MARK E. HARRELL TO STEPHEN LYNN COLLINS AND WIFE, KIMBERLY DENEASE COLLINS, DATED APRIL 5, 2002, RECORDED IN VOLUME 3680, PAGE 142 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, SAME BEING THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO C. A. FOSTER, JR., RECORDED IN VOLUME 327, PAGE 430 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8 INCH IRON ROD FOUND FOR A CORNER CAPPED TEXAS 4874 (CONTROL MONUMENT), LYING IN THE WEST LINE OF RIO GRANDE AVENUE, THE NORTHEAST CORNER OF THE SAID COLLINS TRACT, THE SOUTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO NEALIE L. HENDERSON, RECORDED IN VOLUME 2952, PAGE 39 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, SAME BEING THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO C. A. FOSTER, JR., RECORDED IN VOLUME 319, PAGE 407 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS;

THENCE SOUTH (BASIS OF BEARINGS) A DISTANCE OF 87.10 FEET ALONG THE WEST LINE OF THE SAID AVENUE AND THE EAST LINE OF THE SAID COLLINS TRACT TO A 5/8 INCH IRON ROD FOUND FOR A CORNER CAPPED TEXAS 4874 (CONTROL MONUMENT), THE SOUTHEAST CORNER OF THE SAID COLLINS TRACT, THE NORTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO JIMMY D. O'NEAL, RECORDED IN VOLUME 2881, PAGE 285 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, SAME BEING THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO FRANK L. WARREN, RECORDED IN VOLUME 322, PAGE 127 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS;

THENCE SOUTH 89 DEGREES 56 MINUTES 42 SECONDS WEST A DISTANCE OF 135.65 FEET ALONG THE SOUTH LINE OF THE SAID COLLINS TRACT, THE NORTH LINE OF THE SAID O'NEAL TRACT, GENERALLY AND PARTIALLY ALONG A FENCE TO A 5/8 INCH IRON ROD FOUND FOR A CORNER CAPPED TEXAS 4847, THE SOUTHWEST CORNER OF THE SAID COLLINS TRACT, THE NORTHWEST CORNER OF THE SAID O'NEAL, THE NORTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO TERESA SALDOVNIK, RECORDED IN VOLUME 3509, PAGE 175 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, SAME BEING THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO MARKUS K. SODERQUIST, RECORDED IN VOLUME 323, PAGE 239 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, THE SOUTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO MARY S. HITT, RECORDED IN VOLUME 4153, PAGE 578 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, SAME BEING THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO S. H. VAUGHN, RECORDED IN VOLUME 330, PAGE 578 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS;

THENCE NORTH 00 DEGREES 11 MINUTES 52 SECONDS WEST A DISTANCE OF 86.65 FEET ALONG THE WEST LINE OF THE SAID COLLINS TRACT, THE EAST LINE OF THE SAID HITT TRACT, AND GENERALLY ALONG A FENCE TO A 5/8 INCH IRON ROD FOUND FOR A CORNER CAPPED TEXAS 4874, THE NORTHWEST CORNER OF THE SAID COLLINS TRACT, THE NORTHEAST CORNER OF THE SAID HITT TRACT, THE SOUTHEAST CORNER

OF THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO WILLIAM T. TERRAL, JR., RECORDED IN VOLUME 4875, PAGE 69 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, SAME BEING THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO WILLIAM G. FULLER, RECORDED IN VOLUME 133, PAGE 289 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, THE SOUTHWEST CORNER OF THE SAID HENDERSON TRACT;

THENCE NORTH 89 DEGREES 45 MINUTES 30 SECONDS EAST A DISTANCE OF 135.95 FEET ALONG THE NORTH LINE OF THE SAID COLLINS, THE SOUTH LINE OF THE SAID HENDERSON TRACT, GENERALLY AND PARTIALLY ALONG A FENCE TO THE POINT OF BEGINNING AND CONTAINING 0.271 ACRES OF LAND, MORE OR LESS.

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

September 2, 2025

CLERK OF COURTS
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 AUG -8 PM 2: 24

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. No.: LO-34196-TX

DATE: August 1, 2025

NOTE: Promissory Note described as follows:

Date:	7/31/2023
Debtor(s):	Triple 7's Unlimited Enterprises, LLC
Original Creditor:	Mortgage Electronic Registration Systems, Inc., (MERS) as nominee for Blue Gate Capital LLC its successors and or assigns
Original Principal Amount:	\$73,600.00
Current Holder:	LOAN FUNDER LLC

DEED OF TRUST: Deed of Trust described as follows:

Date:	7/31/2023
Grantor:	Triple 7's Unlimited Enterprises, LLC
Trustee:	Philip M. Ruais, Esq.
Current Beneficiary:	LOAN FUNDER LLC
Recorded:	8/1/2023, In Book/Reel/Liber: XX Page/Folio: XX as Instrument No.: 2023-00007315, In the County of Bowie, State of Texas

LENDER: LOAN FUNDER LLC

BORROWER: Triple 7's Unlimited Enterprises, LLC

PROPERTY: The real property described as follows:

Lot Numbered SEVEN (7) in Block Numbered FOUR (4) in GUS LESS
ADDITION to the City of Texarkana, Bowie County, Texas, according to the map
or plat of said Addition recorded in Volume 28, Page 399 of the Plat Records of
Bowie County, Texas.

2215 West 18th Street, Texarkana, TX 75501

SUBSTITUTE TRUSTEE: Abstracts/Trustees of Texas, LLC

Substitute Trustee's Mailing Address: Law Offices of Jason C. Tatman, 9665 Chesapeake Drive, Suite 365, San Diego, California 92123

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

9/2/2025, the first Tuesday of the month, to commence at **10:00 AM** (or within 3 hours after).

PLACE OF SUBSTITUTE TRUSTEE'S 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 Commissioner's Court.

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RECITALS

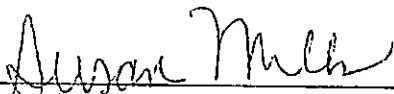
Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute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

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

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

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.

Notice of Sale executed by:



Abstracts/Trustees of Texas, LLC, Trustee

September 2, 2025

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

2025 AUG -8 PM 2: 23

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. No.: LO-34214-TX

DATE: August 1, 2025

NOTE: Promissory Note described as follows:

Date:	8/2/2023
Debtor(s):	Triple 7's Unlimited Enterprise, LLC, a Texas Limited Liability Company and Michael Newton
Original Creditor:	Mortgage Electronic Registration Systems, Inc. (together with its successors and/or assigns, "MERS") solely as nominee for Blue Gate Capital LLC
Original Principal Amount:	\$93,325.00
Current Holder:	LOAN FUNDER LLC

DEED OF TRUST: Deed of Trust described as follows:

Date:	8/2/2023
Grantor:	Triple 7's Unlimited Enterprise, LLC, a Texas Limited Liability Company and Michael Newton
Trustee:	Philip M. Ruais, Esq.
Current Beneficiary:	LOAN FUNDER LLC
Recorded:	8/3/2023, In Book/Reel/Liber: XX Page/Folio: XX as Instrument No.: 2023-00007414, In the County of Bowie, State of Texas

LENDER: LOAN FUNDER LLC

BORROWER: Triple 7's Unlimited Enterprise, LLC, a Texas Limited Liability Company and Michael Newton

PROPERTY: The real property described as follows:

Lots Numbered Nine (9) and Ten (10) in Block Numbered Twenty-Two (22) of GRANDVIEW ADDITION to the City of Texarkana, Bowie County, Texas, according to the map or plat of record in Volume 40, Page 21, Plat Records of Bowie County, Texas.

3610 Davis Street, Texarkana, TX 75501

SUBSTITUTE TRUSTEE: Abstracts/Trustees of Texas, LLC

Substitute Trustee's Mailing Address: Law Offices of Jason C. Tatman, 9665 Chesapeake Drive, Suite 365, San Diego, California 92123

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

9/2/2025, the first Tuesday of the month, to commence at **10:00 AM** (or within 3 hours after).

PLACE OF SUBSTITUTE TRUSTEE'S 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 Commissioner's Court.

RECITALS

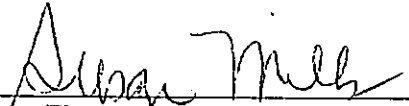
Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute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

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

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

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.

Notice of Sale executed by:



Abstracts/Trustees of Texas, LLC, Trustee

September 2, 2025

NOTICE OF FORECLOSURE SALE

CLERK OF COURT
BOWIE COUNTY, TEXAS
TRINA PETTY, COUNTY CLERK

2025 AUG 11 AM 9:55

Notice is hereby given of a public nonjudicial foreclosure sale.

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

LOTS NUMBERED TWO (2) AND THREE (3) IN BLOCK NUMBERED THREE (3) OF H.E. RAPE ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS CONTAINING .230 OF AN ACRE OF LAND, MORE OR LESS.

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

Date: Tuesday, September 2, 2025

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three hours thereafter. The sale shall be completed no later than 4:00 p.m.

Place: The area of the Bowie County Courthouse in New Boston, Texas, designated by the Commissioner's Court pursuant to Section 51.002 of the Texas Property Code as a place where foreclosure sales are to take place.

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

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

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

The sale will be made expressly subject to 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 nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the beneficiary has the right to direct the trustee or substitute trustee to sell the property in one or more parcels and/or sell all or only part of the property.

Pursuant to 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 condition of the property.

Pursuant to the Texas Property Code, the trustee or substitute trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the sale.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.) and state law, including section 51.015 Texas Property Code. Assert and

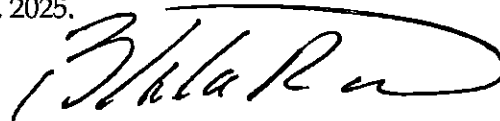
protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces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

4. Type of Sale. The sale is a nonjudicial Deed of Trust lien foreclosure sale being conducted pursuant to the power of sale granted by that one certain Deed of Trust executed by M Cotton Investments dated July 24, 2020, and recorded in Document Number 2020-00007679 of the Official Public Records of Bowie County, Texas.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described in the original principal amount of \$29,920.00 executed by M Cotton Investments LLC payable to the order of BancorpSouth Bank. Cadence Bank is the current owner and holder of the Obligation and is the beneficiary under the Deed of Trust.

6. Default and Request To Act. Default has occurred under the Deed of Trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: August 17, 2025.



Blake Rasner
Substitute Trustee
Haley & Olson, P.C.
100 N. Ritchie Road, Suite 200
Waco, Texas 76712
Telephone: (254) 776-3336
Facsimile: (254) 776-6823
Email: brasner@haleyolso.com

September 2, 2025

BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

2025 AUG 11 PM 4:09

2001 BUCHANAN RD
TEXARKANA, TX 75501

00000010526929

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: September 02, 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 February 24, 2009 and recorded in Document VOLUME 5571, PAGE 154 real property records of BOWIE County, Texas, with EULIOUS FULLER AND ROSIE FULLER, 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 EULIOUS FULLER AND ROSIE FULLER, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$74,250.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



2001 BUCHANAN RD
TEXARKANA, TX 75501

00000010526929

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: _____

2001 BUCHANAN RD
TEXARKANA, TX 75501

00000010526929

00000010526929

BOWIE

EXHIBIT "A"

LOT NUMBER SIXTEEN (16) OF M.C. WADE'S SOUTHWEST GARDEN ADDITION TO THE ~~CITY OF TEXARKANA, BOWIE COUNTY,~~
TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID PLAT OF SAID ADDITION RECORDED IN VOLUME 40, PAGE 267, PLAT
RECORDS, BOWIE COUNTY, TEXAS.

September 2, 2025

APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE

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

2025 AUG 12 PH 3: 13

Date: August 6, 2025

Substitute Trustee: Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont

Mortgagee: Texas Rural Capital, LLC

Mortgagee's Address: PO Box 2750, Rowlett, TX 75030

Note: Note dated April 19, 2021, in the amount of \$87,500.00

Deed of Trust:

Date: April 19, 2021

Grantor: Andrea Marlen Ermis & Patrick Joseph Ermis

Mortgagee: Loan Originator Services, LLC a Texas limited liability company

Recording Information: As recorded in Document No. 2021-00004514 and subsequently transferred to under Document No. 2021-00006055, both filed in the official public records of Bowie County, Texas

Property (including any improvements): All that certain tract or parcel of land being a part of the T & P Railway Company Survey, Abstract No. 598, Bowie County, Texas, and being the called 27, 25 acre tract of land as conveyed to David Lee Colemand and wife, Vicki Darlene Coleman, by Deed recorded in Volume 717, Page 537 of the Deed Records of Bowie County, Texas, and the subject tract of land being more particularly described by meters and bounds in Exhibit "A" attached hereto and made a part hereof for all purposes.

County: BOWIE

Date of Sale: (first Tuesday of month) September 2, 2025

Time of Sale: 11am-2pm

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

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 MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES OF AMERICA, PLEASE SEND NOTICE OF THE ACTIVE-DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

In accordance with Texas Property Code 51.0076, the undersigned agent for the mortgage servicer has named and appointed, and by those prospects does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust.

Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont

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 indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Sept 02, 2025 between Eleven o'clock am and Two o'clock pm and beginning not earlier than 11:00 am or not later than three hours thereafter, the Substitute Trustee will sell the property by public auction to the highest bidder for cash "AS IS" at the place and date specified. This sale will be conducted pursuant to Section 51.002 and Section 51.016 of the Texas Property Code.

THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



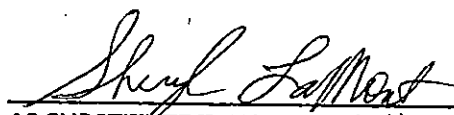
Barbara Herrera, Loss Mitigation,
SecureNet Services, LLC, Mortgage
Servicer

CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Court.

POSTED August 12, 2025

Sheryl LaMont
NAME


AS SUBSTITUTE TRUSTEE

"Exhibit A"

Legal Description of Land:

All that certain tract or parcel of land being a part of the T & P Railway Company Survey, Abstract No. 598, Bowie County, Texas, and being the called 27.25 acre tract of land as conveyed to David Lee Coleman and wife, Vicki Darlene Coleman, by Deed recorded in Volume 717, Page 537 of the Deed Records of Bowie County, Texas, and the subject tract of land being more particularly described by meters and bounds as follows:

Beginning at a 1/2" iron pin set for corner of said Coleman tract, the Point of Beginning being located on the West line of a certain 24.0093 acre tract of land as conveyed to Lonnie Shepard, Jr, and wife, Angela Shepard, by Warranty Deed with Vendor's Lien recorded in Volume 6267, Page 150 of the Real Property Records of Bowie County, Texas, and also located at a Southeast corner of a certain tract of land as conveyed to Fukuen Eric Chen and Fu-Cheng Chen by General Warranty Deed recorded in Volume 1119, Page 319 of the Real Property Records of Bowie County, Texas.

THENCE: S 01 54'53" E, 284.45 feet with the East line of said Coleman tract and the West line of said 24.0093 acre tract to a 5/8" iron pin found for corner at the Southwest corner of said 24.0093 acre tract and the Northwest corner of a certain called 19 acre tract of land as conveyed to the Estate of Simon Roberts A/K/A Simon Robertson by Special Warranty Deed recorded in Volume 5785, Page 159 of the Areal Property Records of Bowie County, Texas.

THENCE: S 01 43'59" E, 994.02 feet with the East line of said Coleman tract and the West line of said called 19 acre tract to a 1/2" iron pin set for corner on the North line of County Road No. 3204;

THENCE: S 87 50'03" W, 932.41 feet with the North line of said County Road to a tree for a fence corner at the Southwest corner of said Coleman tract.

THENCE: N 02 06'46" W, 1270.21 feet with the West line of said Coleman tract and an East line of said Chen tract to a 1/2" iron pin set for corner in a fence corner, said corner being the Northwest corner of said Coleman tract and an inside corner of said Chen tract;

THENCE: N 87 19'58" E, 940.02 feet with the North line of said Coleman tract and a South line of said Chen tract to the Point of Beginning and containing 27.398 acres of land, more or less.

Sept 2, 2025

NOT RECORDED IN
BOWIE COUNTY, TEXAS
JANA PETTY, COUNTY CLERK

2025 AUG 12 PM 2:16

NOTICE OF ACCELERATION AND NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: August 12, 2025

Substitute Trustee: Daniel Connelly, Lori Corpier or Cain Trujillo, 409 W. Loop 281 #102, Longview, TX 75605

Lender: WJR Properties, LLC—Series 144

Note: Real Estate Lien Note dated July 24, 2023, executed by Jorge J. Recendiz & Araceli M. Recendiz and made payable to WJR Properties, LLC—Series 144

Deed of Trust:

Date: July 24, 2023

Grantor: Jorge J. Recendiz & Araceli M. Recendiz

Lender: WJR Properties, LLC—Series 144

Recording information: 2023-00007617, Official Public Records, Bowie County, Texas.

Property (including improvements): All of Tract 14 of E.H. POTEET SUBDIVISION, a subdivision of a part of the William D. Hawkins Headright Survey, Abstract 258, Bowie County, Texas, according to the plat recorded in Volume 532, Page 753 of the Plat Records of Bowie County, Texas.

Date of Sale: September 2, 2025

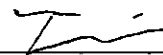
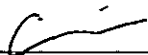
Time of Sale: 10:00 A.M.

Place of Sale: At the area designated at the Bowie County, Texas, courthouse by the Commissioners Court for such sales, or if the Commissioners Court has not designated an area, then at the front courthouse steps of the courthouse of Bowie County, Texas.

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. Lender appointed a Substitute Trustee under the Deed of Trust. Because of the default in performance of the obligations of the Deed of Trust, Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, the Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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



Daniel Connelly, Lori Corpier or Cain Trujillo,
Substitute Trustee