

10/4/22

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

2022 SEP -8 PM 2:15

Notice of Foreclosure Sale

September 7, 2022

Deed of Trust ("Deed of Trust"):

Dated: June 23, 2020

Grantor: BECKY MCKAY

Trustee: KYLE B. DAVIS

Lender: FACILITATIVE MANAGEMENT, LLC, a Texas limited liability company

Recorded as: Instrument No. 2020-00005946 of the real property records of Bowie County, Texas.

Legal Description: Attached hereto as Exhibit "A"

Secures: Promissory Note ("Note") in the original principal amount of \$68,000.00, executed by BECKY MCKAY ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, October 4, 2022

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

Place: North Door of Bowie County Courthouse

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that FACILITATIVE MANAGEMENT, LLC's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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

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

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

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

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

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

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



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

All that certain tract or parcel of land being a part of the John Kittrell Headright Survey, A-329, Bowie County, Texas and being all of a 1.8384 acre tract as described in Warranty Deed from Red River Army Transport, LLC to Facilitative Management, LLC dated January 15, 2013, recorded in Volume 6383, Page 25 of the Real Property Records of Bowie County, Texas and being more particularly described as follows:

BEGINNING: At a found $\frac{1}{2}$ " rebar for corner at an existing fence corner at the Northwest corner of the above described 1.8384 acre tract of land, same being an inside ell corner of a 6.079 acre tract described in Warranty Deed to Benny Skaggs, et ux recorded in Volume 3853, Page 107 of the Real Property Records of Bowie County, Texas;

THENCE: S $71^{\circ}12'20''$ E, along an existing fence line, same being the North boundary line of the above described 1.8384 acre tract, same being a South boundary line of the above described 6.079 acre tract, 239.55 feet to a found $\frac{5}{8}$ " rebar for corner at an existing fence corner;

THENCE: S $02^{\circ}35'34''$ W, with the East boundary line of the above described 1.8384 acre tract, same being the West boundary line of a 3.052 acre tract as described in Warranty Deed to Stateline Fireworks, Inc. recorded in Instrument No. 2020-476 of the Real Property Records of Bowie County, Texas, 359.47 feet to a set $\frac{5}{8}$ " rebar with plastic cap (Stamped R.P.L.S. 4874 Typical) for corner on the North Right-of-Way line of U.S. Highway No. 82;

THENCE: Northwesterly, with the North Right-of-Way line of U.S. Highway No. 82, same being a curve to the left having a radius of 2813.55 feet, a central angle of $01^{\circ}03'31''$, a tangent length of 25.99 feet, an arc length of 51.99 feet and a chord bearing and distance of N $72^{\circ}13'31''$ W, 51.99 feet to a set $\frac{5}{8}$ " rebar with plastic cap for corner;

THENCE: N $70^{\circ}43'18''$ W, with the North Right-of-Way line of U.S. Highway No. 82, 174.07 feet to a set $\frac{5}{8}$ " rebar with plastic cap for corner;

THENCE: N $00^{\circ}31'14''$ E, with the West boundary line of the above described 1.8384 acre tract, same being an East boundary line of the above described 6.079 acre tract, 362.96 feet to the POINT OF BEGINNING, containing 1.8455 acres of land, more or less.

BASIS OF BEARINGS: Bearings are based on Geodetic North as measured using GPS (Global Positioning System) on May 20, 2020, operating within the parameters of WGS-84.



10/4/22

Prepared by: James L. Cook
Morgan, Cook & Beck, LLP
3512 Texas Boulevard
Texarkana, Texas 75503
(903) 793-5651
jlcook@mcbllawfirm.com

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

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

SEP 12 2022

NOTICE OF FORECLOSURE SALE

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

STATE OF TEXAS §
 §
COUNTY OF BOWIE §

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

LOT ELEVEN (11), BLOCK TWO (2) OF VICTORY HEIGHTS ADDITION, AN ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 40, PAGE 332, PLAT RECORDS OF BOWIE COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust which has been filed for record as Document Number 2021-00014575 of the 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: October 4, 2022
Time: The sale will begin no earlier than 1:00 p.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.
Place: Bowie County Courthouse in New Boston, Texas, at the following location: Main door of the Bowie County Courthouse at 710 James Bowie Dr, New Boston, TX 75570.

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. The reposting or refiling may be after the date originally scheduled for this sale.

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

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

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released from 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 Substitute 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.

5. **Type of Sale.** The sale is a nonjudicial deed-of-trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust, security agreement, financing statement, and assignment of rents executed by **Ruben Romo-Lara**.

The real property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. **Obligations Secured.** The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the Real Estate Lien Note in the original principal amount of **\$15,000**, executed by **Ruben Romo-Lara**, and payable to the order of **Erika De La Cruz**; and (b) all renewals and extensions of the note. **Erika De La Cruz** is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

As of **August 30, 2022**, there was owed **\$15,850** on the note, being principal outstanding and attorney's fees thereof.

Questions concerning the sale may be directed to the undersigned.

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

Dated this **30th** day of **August, 2022**.



James L. Cook, Substitute Trustee
Morgan, Cook & Beck, LLP
3512 Texas Boulevard
Texarkana, Texas 75503
(903) 793-5651 - office
(903) 794-5651 - fax
Jlcook@mcblawfirm.com

STATE OF TEXAS

*

*

ACKNOWLEDGEMENT

*

COUNTY OF BOWIE

ON this 30th day of August, 2022, before me, the undersigned Notary Public, duly commissioned, qualified, and acting, within and for said County and State, appeared in person the within named James L. Cook, being the person authorized by said corporation to execute such instrument, to me personally well known or satisfactorily proven to be such person, who stated that he was the duly designated Substitute Trustee in connection with the foregoing Foreclosure of Erika De La Cruz, and was duly authorized in said capacity to execute the annexed and foregoing instrument for and in the name and behalf of said corporation, and further stated and acknowledged that he had so signed, executed, and delivered said foregoing instrument for the consideration, uses, and purposes therein mentioned and set forth.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal as such Notary Public on this 30th day of August, 2022.

Becki McConnell
NOTARY PUBLIC

My commission expires: 02-19-2024



10/4/22

2022 SEP 13 PM 1:20

CLERK OF DISTRICT COURT
BOWIE COUNTY, TEXAS
TINA PELTY, COUNTY CLERK

22-01176

209 CHEROKEE TRL, TEXARKANA, TX 75501

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

LOT NUMBERED FIVE (5) IN BLOCK NUMBERED SEVEN (7) OF INDIAN HILLS, A SUBDIVISION OF A PART OF LOTS 7 & 8 OF THE GEORGE MORRIS HEADRIGHT SURVEY, ABSTRACT NO. 372, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION FILED FOR RECORD OCTOBER 12, 1964, IN VOLUME 329, PAGE 116 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated July 3, 2014 and recorded on July 7, 2014 at Book 6660 and Page 15 Instrument Number 7135 in the real property records of BOWIE County, Texas, which contains a power of sale.

Sale Information:

October 4, 2022, 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 CARLOS A HERNANDEZ AND LISA A HERNANDEZ secures the repayment of a Note dated July 3, 2014 in the amount of \$95,918.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac, , , , is the current mortgagee of the Deed of Trust and Note and PennyMac 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.

Mortgage Servicer is representing Mortgagee under a servicing agreement, which permits Mortgage Servicer to collect the debt evidenced by the Note, The address of Mortgagee is:

PennyMac Loan Services, LLC
P.O. Box 30597
Los Angeles, CA 90030

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.

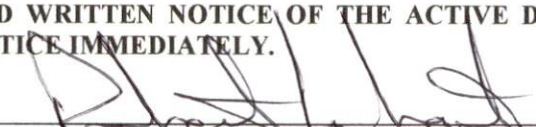
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Texas 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.

Kirk Schwartz

De Cubas, Lewis & Schwartz, PA
Kirk Schwartz, Attorney at Law
PO Box 771270
Coral Springs, FL 33077


Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Irene Lindsay, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Terry Waters, Logan Thomas, Robert LaMont, Harriett Fletcher, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard and XOME employees, including but not limited to those listed herein Posted September 13, 2022
c/o De Cubas, Lewis & Schwartz, PA
PO Box 771270
Coral Springs, FL 33077

Certificate of Posting

I, Robert La Mont, declare under penalty of perjury that on the 13th day of September, 2022, 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).



Robert La Mont, September 13, 2022.

October 4, 2022

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.

5965-520

NOTICE OF FORECLOSURE SALE

1 THE PROPERTY TO BE SOLD

COMMONLY KNOWN AS

913 CR 4252, DE KALB, TEXAS 75559

LEGAL DESCRIPTION

SEE EXHIBIT A.

2 THE DEED OF TRUST TO BE FORECLOSED UPON

RECORDED IN REAL PROPERTY RECORDS OF
BOWIE COUNTY

RECORDED ON
FEBRUARY 26, 2007

UNDER DOCUMENT#
3055

3 THE SALE IS SCHEDULED TO BE HELD

PLACE

DATE

TIME

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

OCTOBER 4, 2022

11:00 AM - 2:00 PM

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 § 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.

OBLIGATIONS SECURED

The Deed of Trust executed by AVANELLE GARLAND, provides that it secures the payment of the indebtedness in the original principal amount of \$142,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NEXBANK f/k/a NEXBANK SSB is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is the current mortgage servicer. A servicing agreement between the mortgager, whose address is 1 Mortgage Way, Mount Laurel, New Jersey 08054, and the mortgage service exists. TEXAS PROPERTY CODE § 51.0025 authorizes the mortgage servicer to collect the debt.

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.

In accordance with Texas Property Code § 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust:

ROBERT LAMONT, HARRIETT FLETCHER, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, NICHOLAS S. CAMPBELL, ANNAROSE M. HARDING, SARA A. MORTON, JONATHON AUSTIN, and/or BRANCH M. SHEPPARD.

ATTORNEYS AT LAW

Branch M. Sheppard
Annarose M. Harding
Sara A. Morton
Jonathon Austin

GALLOWAY, JOHNSON, TOMPKINS, BURR & SMITH

A PROFESSIONAL LAW CORPORATION

1301 McKinney Street, Suite 1400

Houston, Texas 77010

(713) 599-0700

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 Commissioners Court.

POSTED July 28, 2022

NAME Robert La Mont

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.

5965-520

**EXHIBIT A – LEGAL DESCRIPTION
for 913 CR 4252, De Kalb, Texas 75559**

PART OF THE W. L. BROWNING HEADRIGHT SURVEY, A-23, BOWIE COUNTY, TEXAS AND BEING A PART OF A 10.24121 ACRE TRACT CONVEYED FROM JERRY ELKINS TO JAMES E. GARLAND AND WIFE, AVANELLE GARLAND BY DEED DATED JANUARY 6, 1986, RECORDED IN VOLUME 801, PAGE 741 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS AND BEING A PART OF A 2,759 ACRE TRACT CONVEYED FROM JERRY ELKINS TO JAMES GARLAND AND WIFE, AVANELLE M. GARLAND BY DEED DATED AUGUST 6, 1985, RECORDED IN VOLUME 778, PAGE 531 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS AND BEING A PART OF A 6, 0 ACRE TRACT. (TRACT NO. 1) AND ALL ACRE TRACT (TRACT NO. 2) CONVEYED FROM FRANK GARLAND AND WIFE, LORRAINE GARLAND TO JAMES D. GARLAND AND WIFE, AVANELLE GARLAND BY DEED DATED JUNE 28, 1985, RECORDED IN VOLUME 772, PAGE 513 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A SET 5/8" REBAR FOR CORNER AT AN EXISTING FENCE CORNER AT THE NORTHEAST CORNER OF A 21 ACRE TRACT OF LAND CONVEYED FROM FRANK J. GARLAND AND WIFE, LORRAINE A. GARLAND TO JAMES E. GARLAND, DONALD K. GARLAND AND RALPH E. GARLAND BY DEED DATED OCTOBER 12, 1989, RECORDED IN VOLUME 1444, PAGE 245 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, SAME BEING N 90 DEGREES 00 MINUTE 00 SECONDS E, 2200.86 FEET AND S 00 DEGREES 00 MINUTES 00 SECONDS E, 3422.00 FEET FROM THE NORTHWEST CORNER OF SAID BROWNING HEADRIGHT SURVEY, BOWIE COUNTY, TEXAS;

THENCE: S 00 DEGREES 48 MINUTES 08 SECONDS W, ALONG AN EXISTING FENCE LINE, SAME BEING THE EAST BOUNDARY LINE OF THE ABOVE DESCRIBED 21 ACRE TRACT, 449.04 FEET TO A SET 5/8" REBAR FOR CORNER IN AN EXISTING FENCE LINE;

THENCE: N 90 DEGREES 00 MINUTES 00 SECONDS W, 1061.88 FEET TO A SET 5/8" REBAR FOR CORNER AND BEING THE POINT OF BEGINNING FOR THE HEREIN DESCRIBED TRACT OF LAND;

THENCE: N 90 DEGREES 00 MINUTES 00 SECONDS W, 1138.97 FEET TO A SET 5/8" REBAR FOR CORNER ON THE EAST RIGHT-OF-WAY LINE OF COUNTY ROAD NO. 4252;

THENCE: S 02 DEGREES 53 MINUTES 24 SECONDS W, WITH THE EAST RIGHT-OF-WAY LINE OF COUNTY ROAD NO. 4252, 102.91 FEET TO A SET 5/8" REBAR FOR CORNER AT AN EXISTING FENCE CORNER;

THENCE: S 82 DEGREES 48 MINUTES 34 SECONDS E, ALONG AN EXISTING FENCE LINE, 666.22 FEET TO A SET 5/8" REBAR FOR CORNER AT AN EXISTING FENCE CORNER;

THENCE: N 90 DEGREES 00 MINUTES 00 SECONDS E, 310.65 FEET TO A SET 5/8" REBAR FOR CORNER;

THENCE: S 00 DEGREES 00 MINUTES 00 SECONDS E, 120.15 FEET TO A SET 5/8" REBAR FOR CORNER;

THENCE: N 90 DEGREES 00 MINUTES 00 SECONDS E, 172.53 FEET TO A SET 5/8" REBAR FOR CORNER;

THENCE: N 00 DEGREES 00 MINUTES 00 SECONDS E, 306.31 FEET TO THE POINT OF BEGINNING, CONTAINING 4.7269 ACRES OF LAND, MORE OR LESS.

10/4/22

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

2022 AUG -5 PM 1:13

Notice of Substitute Trustee Sale

T.S. #: 22-6629

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: **10/4/2022**
Time: The sale will begin no earlier than **11:00 AM** or no later than three hours thereafter.
The sale will be completed by no later than **2:00 PM**
Place: **Bowie County Courthouse in Boston, Texas, at the following location: Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570**
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

SEE ATTACHED EXHIBIT "A"

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 8/28/2013 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 11121, recorded on 9/4/2013, in Book 6507, Page 141, The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2019-00002860 and recorded on 03/25/2019. of the Real Property Records of Bowie County, Texas.

Property Address: 358 MAPLE ST MAUD Texas 75567

| | | | |
|-------------------------------|--|-----------------------|--|
| Trustor(s): | JOHN WHITE | Original Beneficiary: | Mortgage Electronic Registration Systems, Inc., as nominee for R.H. Lending, Inc., its successors and assigns |
| Current Beneficiary: | U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee for RMTP Trust, Series 2021 BKM-TT-V | Loan Servicer: | Rushmore Loan Management Services, LLC |
| Current Substituted Trustees: | Auction.com, Robert LaMont, Meghan Byrne, David Sims, Harriett Fletcher, Allan Johnston, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Rick Snoke, Prestige Default Services, LLC | | |

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

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, 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

T.S. #: 22-6629

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

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by JOHN WHITE, AN UNMARRIED MAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$86,406.00, executed by JOHN WHITE, AN UNMARRIED MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for R.H. Lending, Inc., its successors and assigns ; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JOHN WHITE, AN UNMARRIED MAN to JOHN WHITE, U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee for RMTP Trust, Series 2021 BKM-TT-V is the current owner and holder of the Obligations and is the beneficiary 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 beneficiary:

**U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee for RMTP Trust,
Series 2021 BKM-TT-V
c/o Rushmore Loan Management Services, LLC
15480 Laguna Canyon Road Suite 100
Irvine, CA 92618
(949) 341-0777**

T.S. #: 22-6629

Dated: August 05, 2022

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



Prestige Default Services, LLC
9720 Coit Road, Suite 220-228
Plano, Texas 75025
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (800) 793-6107
Website: www.auction.com

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
9720 Coit Road, Suite 220-228
Plano, Texas 75025
Attn: Trustee Department

T.S. #: 22-6629

EXHIBIT "A"

Situate, lying and being in the County of Bowie, State of Texas, described as follows:

All that certain Tract No. 2, situated and being part of the J. S. Herring Headright Survey, A-263, Bowie County, Texas and being a part of the tract conveyed by O. C. Cowley, et ux to Ira G. Talley, et ux by Deed dated January 29, 1952, Recorded in Volume 283, Pages 304-5, Deed Records, Bowie County, Texas, and described as follows, to-wit:

BEGINNING at an IP for corner in the NBL of Maple Street, the occupied SEC of a ½ acre tract, 35.00 Feet North and 565.39 feet N. 84° 42' 10" E from the most Northerly NEC of the Sherwood Subdivision in Maud, Texas, according to the plat thereof Recorded in Volume 329, Page 89, Plat Records, Bowie County, Texas; THENCE - North, 187.62 feet with an old fence line to an IP for corner at an old fence corner, the NEC of said ½ acre tract;

Thence-S 89° 00' W., 105.00 feet with an old fence line to an IP for corner at a fence corner, the NWC of said ½ acre tract;

Thence-N. 02° 50' 31" E., 215.32 feet with an old fence line to an IP for corner at an old fence corner;

Thence-N. 85° 56' 13" E., 295.94 ft. with a fence line to an IP for corner at an old fence corner at an old fence corner;

Thence-S. 00° 04' 03" E., 408.02 feet with an old fence line to an IP for corner on the NBL of Maple Street;

Thence -S. 86° 04' 59" W., 201.84 feet to the place of beginning. The above previously described tract of land being surveyed by Richard V. Hall, Jr. contains 2.380 (call) or 2.401 (measure) acres of land, more or less; and subject to such rights as may be vested in the public for right-of-way for Maple Street along the South boundary line; and also subject to such rights as may be vested in others for an existing sanitary sewer line crossing the above described tract of land.

10/4/22

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

Notice of Foreclosure Sale 2022 AUG 17 PM 2:05

August 16, 2022

Deed of Trust ("Deed of Trust"):

Dated: January 11, 2021

Grantor: MELINDA LYNN KINDALL

Trustee: KYLE B. DAVIS

Lender: DEAR FAMILY LIMITED PARTNERSHIP

Recorded as: Instrument No. 2021-00000504 of the real property records of Bowie County, Texas.

Legal Description: Lot Numbered Two (2), Block Number One (1), Sunset Center Addition to the City of New Boston, Bowie County, Texas, according to the Plat thereof recorded in Volume 1363, Page 261, Real Property Records of Bowie County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$215,000.00, executed by MELINDA LYNN KINDALL ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, October 4, 2022

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

Place: Bowie County Courthouse

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that DEAR FAMILY LIMITED PARTNERSHIP's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, DEAR FAMILY LIMITED PARTNERSHIP, the owner and holder of the Note, has requested Trustee to sell the Property.

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

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

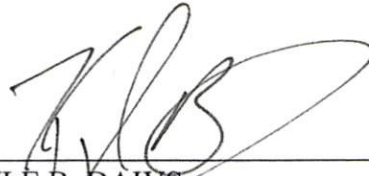
If DEAR FAMILY LIMITED PARTNERSHIP passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

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

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



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

10/4/22

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

2022 AUG 26 PM 1:29

#5 SERENITY
NASH, TX 75569

20110022000720

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: October 04, 2022

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

Place: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated January 28, 2004 and recorded in Document VOLUME 4221, PAGE 163 real property records of BOWIE County, Texas, with AKA M.R. ENDSLEY AND KAREN ENDSLEY AND MICHAEL R ENDSLEY, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by AKA M.R. ENDSLEY AND KAREN ENDSLEY AND MICHAEL R ENDSLEY, securing the payment of the indebtednesses in the original principal amount of \$300,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING 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. NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC d/b/a SHELLPOINT MORTGAGE SERVICING, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC d/b/a SHELLPOINT MORTGAGE SERVICING
55 BEATTIE PLACE
MAILSTOP 015
GREENVILLE, SC 29601



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, SHAWN SCHILLER, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, JAMI HUTTON, TONYA WASHINGTON, MONICA HENDERSON, MISTY MCMILLAN, AUCTION.COM, TERRY WATERS, ASHLEE LUNA, 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 Kevin McCarthy, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 08/26/2022 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: Kevin McCarthy

Date: 08/26/2022

EXHIBIT "A"

ALL THAT CERTAIN TRACT OF LAND SITUATED IN BOWIE COUNTY, TEXAS, BEING A PART OF THE NANCY DYCUS HEADRIGHT SURVEY, ABSTRACT NO. 145, ALSO BEING A PART OF A CERTAIN TRACT CONVEYED FROM J.C. TURNER AND HIS WIFE, ELIZABETH J. TURNER TO EDWIN WAYNE SEXTON AND WIFE JEWELL SEXTON BY THAT DEED RECORDED IN VOLUME 366, PAGES 629-631 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, AND THE SUBJECT TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER, SAME BEING THE SOUTHWEST CORNER OF 10.01 ACRE TRACT CONVEYED TO MIKE ENDSLEY, DATED DECEMBER 21, 1994, RECORDED IN VOLUME 2255, PAGE 205, REAL PROPERTY RECORDS, BOWIE COUNTY, TEXAS;
THENCE: N 00 DEGREES 12' 00" W, 536.59 FEET TO THE POINT OF BEGINNING OF THE HEREIN DESCRIBED TRACT;
THENCE: N 00 DEGREES 12' 00" W, 109.09 FEET ACROSS SAID 10.01 ACRE ENDSLEY TRACT TO A 1/2 REINFORCING STEEL ROD SET FOR CORNER;
THENCE: S 47 DEGREES 06' 54" E, 122.24 FEET ACROSS SAID 10.01 ACRE ENDSLEY TRACT TO A 1/2 INCH REINFORCING STEEL ROD SET FOR CORNER;
THENCE: S 64 DEGREES 24' 14" E, 171.75 FEET ACROSS SAID 10.01 ACRE ENDSLEY TRACT TO A 1/2 INCH REINFORCING STEEL ROD SET FOR CORNER;
THENCE: S 49 DEGREES 11' 34" E, 104.10 FEET ACROSS SAID 10.01 ACRE ENDSLEY TRACT TO A 1/2 INCH REINFORCING STEEL ROD SET FOR CORNER;
THENCE: S 39 DEGREES 52' 12" W, 178.16 FEET ACROSS SAID 10.01 ACRE ENDSLEY TRACT TO A 1/2 INCH REINFORCING STEEL ROD SET FOR CORNER;
THENCE: N 49 DEGREES 49' 51" W, 100.71 FEET ACROSS SAID 10.01 ACRE ENDSLEY TRACT TO A 1/2 INCH REINFORCING STEEL ROD SET FOR CORNER;
THENCE: N 13 DEGREES 42' 02" W, 109.55 FEET ACROSS SAID 10.01 ACRE ENDSLEY TRACT TO A 1/2 INCH REINFORCING STEEL ROD SET FOR CORNER;
THENCE: N 52 DEGREES 19' 18" W, 133.63 FEET ACROSS SAID 10.01 ACRE ENDSLEY TRACT TO THE POINT OF BEGINNING AND CONTAINING 1.00 ACRE TRACT OF LAND, MORE OR LESS.

TOGETHER WITH THE FOLLOWING ACCESS EASEMENT FOR THE INGRESS TO AND EGRESS FROM THE HEREINABOVE DESCRIBED TRACT OF LAND:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN BOWIE COUNTY, TEXAS, BEING A PART OF THE NANCY DYCUS HEADRIGHT SURVEY, ABSTRACT NO. 145, AND A PART OF THE WILLIAM CRUTCHER HEADRIGHT SURVEY, ABSTRACT NO. 107, ALSO BEING A PART OF A CERTAIN TRACT CONVEYED FROM J.C. TURNER AND WIFE, ELIZABETH J. TURNER, TO EDWIN WAYNE SEXTON AND WIFE, JEWELL SEXTON, BY THAT CERTAIN DEED RECORDED IN VOLUME 366, PAGES 629-631 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 PIPE FOR CORNER ON THE WEST LINE OF THE AFORESAID SEXTON TRACT BEING S 00 DEGREES 08' 38" E, 10.00 FEET FROM THE NORTHEAST CORNER OF LOT NO. 2 IN BLOCK NO. 1 OF AKIN ACRES 2ND ADDITION TO NASH, BOWIE COUNTY, TEXAS ACCORDING TO THE MAP OF PLAT OF SAID ADDITION RECORDED IN VOLUME 587, PAGE 393 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS, AND BEING 240.2 FEET NORTH OF THE SOUTH LINE OF THE WILLIAM CRUTCHER HEADRIGHT SURVEY;

THENCE: S 82 DEGREES 45' 46" E., 240.65 FEET TO A POINT;
THENCE: S 28 DEGREES 40' 06" E., 191.32 FEET TO A POINT;
THENCE: S 63 DEGREES 54' 34" E., 622.04 FEET TO A POINT;
THENCE: S 00 DEGREES 08' 38" E., 228.30 FEET TO A POINT;
THENCE: S 89 DEGREES 51' 22" W, 50.00 FEET TO A POINT;
THENCE: N 00 DEGREES 08' 38" W, 197.29 FEET TO A POINT;
THENCE: N 63 DEGREES 54' 34" W, 606.80 FEET TO A POINT;
THENCE: N 28 DEGREES 40' 06" E., 181.68 FEET TO A POINT;
THENCE: N 82 DEGREES 45' 46" W., 202.65 FEET TO A POINT;

#5 SERENITY
NASH, TX 75569

20110022000720

THENCE: N 00 DEGREES 08' 34" W., 50.42 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.4214 ACRES OF LAND,
MORE OR LESS.

10/4/22

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., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated December 03, 2020 and recorded under Clerk's File No. 2020-00013249, in the real property records of **BOWIE County Texas**, with Bonnie Lauren Annis, single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for State Bank of De Kalb, its successors and assigns as Original Mortgagee.

Deed of Trust executed by **Bonnie Lauren Annis**, single woman securing payment of the indebtedness in the original principal amount of \$134,343.00 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 Bonnie Lauren Annis. Citizens Bank, N.A. 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. Citizens Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A., is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

Legal Description:

LOT NUMBER SIX (6) IN BLOCK NUMBER TWO (2) OF VILLAGE WEST ADDITION, A SUBDIVISION TO THE CITY OF WAKE VILLAGE, BOWIE COUNTY, TEXAS AS SHOWN ON THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 783, PAGE 245 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 10/04/2022

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, David Sims, Harriett Fletcher, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Shannah Walker, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Agency Sales And Posting, 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.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on 08/26/2022.

/s/ Olufunmilola Oyekan SBOT No. 24084552, Attorney at
Law
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Posted and filed by: 

Printed Name: Robert La Mont, September 1, 2022

C&M No. 44-22-2153

10-4-2022

2022 SEP -6 AM 9:32

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, That certain Deed of Trust (the "**Deed of Trust**"), dated March 17, 2022, from **Kelsey M. Miller** ("**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 \$65,000.00 promissory note described therein (the "**Note**") executed by Borrower, payable to the order of Centex Casas, 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, Centex Casas, LLC, the Owner and Holder of the Promissory Note has requested the undersigned to sell the real property described in the Deed of Trust to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, October 4, 2022** beginning at 12 o'clock pm, or not later than 3:00 o'clock pm, the Substitute Trustee, will sell the following described real property, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, if any, at the Courthouse of Bowie County, Texas, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where nonjudicial foreclosure sales of real property are customarily and regularly held in Bowie County, Texas, which real property is described as follows:

Legal Description: All of Lot Numbered One (1) and the North ½ Lot Numbered Two (2) in Block Numbered One (1) of BLOXHAM ADDITION to the City of New Boston, Bowie County, Texas, according to the map or plat of record in Volume 40, Page 309, Plat Records of Bowie County, Texas.

Commonly known as: 407 S. Elm, New Boston, TX 75507

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 August 30, 2022

Property Address: **407 S. Elm, New Boston, Bowie County TX 75507**


Centex Casas, LLC

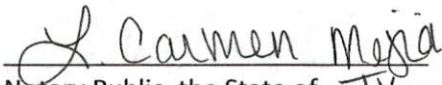
Acknowledgement

STATE OF Texas)
COUNTY OF Lampasas)

This instrument was acknowledged before me on August 30, 2022 by Justin Milam for Centex Casas, LLC.

NOTARY SEAL:




Notary Public, the State of TX

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

COPY

OCT 4. 2022

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

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated April 25, 2019, executed by **JASON LYNN TURMAN A/K/A JASON L. TURMAN, MARRIED AND LESLIE RENE TURMAN A/K/A LESLIE TURMAN, NON-BORROWING SPOUSE** ("Mortgagor") to K. Clifford Littlefield, Trustee for the benefit of **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee"), filed for record under Instrument No. 2019-00004330, Official Public Records of Bowie County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesselstine, whose address is listed below, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston, 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, October 4, 2022**, (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 a 2018 CMH Manufactured Home, Serial No. CAP032130TNAB.

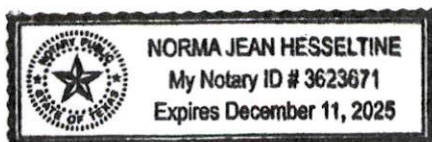
Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the Armed Forces of the United States, Please Send Written Notice of the Active Duty Military Service to the Sender of this Notice Immediately.

EXECUTED this 1 day of September, 2022.

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

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 1 day of September, 2022, to certify which witness my hand and official seal.



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

2022 SEP - 6 AM 9:35

CLERK OF COUNTY CLERK
BOWIE COUNTY, TEXAS

EXHIBIT "A"

Lot Numbered ONE (1) of CUMMINGS ACRES FIRST to the City of Texarkana, Bowie County, Texas, a subdivision out of the George Morris Headright Survey, Abstract No. 372, Bowie County, Texas, according to the map or plat thereof recorded in Volume 5662, Page 178 of the Real Property Records of Bowie County, Texas.

Return to:
K. Clifford Littlefield
Upton, Mickits & Heymann, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401

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: 05/21/2019
Grantor(s): ANTHONY BISHOP AND SHANNON BISHOP, A MARRIED COUPLE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR MORTGAGE FINANCIAL SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$145,403.00
Recording Information: Instrument 2019-00005437
Property County: Bowie
Property: (See Attached Exhibit "A")
Reported Address: 5003 HIDDEN ACRES, TEXARKANA, TX 75503

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 4th day of October, 2022
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 Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston, 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. Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston, 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.

2022 SEP 12 PM 2:35

CLERK
TINA PETTY, COUNTY CLERK
BOWIE COUNTY, TEXAS

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

Substitute Trustee(s): Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 425, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Robert LaMont whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on Sept. 12, 2022 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: 

Exhibit "A"

Robert LaMont, 9-12-2022

LOT NUMBERED FORTY (40) OF HIDDEN ACRES ADDITION, A PART OF THE WILLIS OLDHAM HEADRIGHT SURVEY, ABSTRACT NO. 458, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3147, PAGE 274 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

10/4/22

ALL THIS BEING IN
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

NOTICE OF FORECLOSURE SALE

2022 SEP -8 PM 4:04

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

1. Property to Be Sold. The property to be sold is described as follows: ALL THAT CERTAIN TRACT OR PARCEL OF LAND ABOUT 1000 FEET EAST OF THE BOWIE COUNTY COURTHOUSE, A PART OF THE A. C. MELTON SURVEY AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIPE IN THE SBL OF THE W. F. THOMPSON HRS. 1588.8 FEET EAST OF THE S. W. CORNER OF SAME. BEING THE NORTHEAST CORNER OF DALGARN SUBDIVISION AS SHOWN OF RECORD IN VOLUME 204, PAGE 289-290, PLAT RECORDS, BOWIE COUNTY, TEXAS;
THENCE: EAST WITH THE SOUTH LINE OF THE THOMPSON SURVEY, 118 FEET TO AN IRON PIPE FOR CORNER;
THENCE: SOUTH 143 FEET TO AN IRON PIPE NORTH THE NBL OF STATE HIGHWAY 98 EXTENDED;
THENCE: WEST WITH THE NBL OF SAID HIGHWAY 95.35 FEET TO AN IRON PIPE IN THE EBL OF DALGARN SUBDIVISION;
THENCE: WITH THE EBL OF SAID SUBDIVISION, NORTH 9 DEGREES WEST 144.76 FEET TO THE PLACE OF BEGINNING.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 07/22/2004 and recorded in Document 11758 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: 10/04/2022

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.

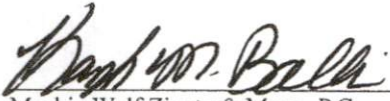
5. Obligations Secured. The Deed of Trust executed by JOHN S. EDSON AND GERTRUDE W. EDSON, provides that it secures the payment of the indebtedness in the original principal amount of \$40,800.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR CSFB HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2004-AA1 TRUST, CSFB HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2004-AA1 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 U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR CSFB HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2004-AA1 TRUST, CSFB HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2004-AA1 c/o PHH MORTGAGE CORPORATION, 1 Mortgage Way, Mail Stop SV-22, Mt. Laurel, NJ 08054 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Order to Foreclose. U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR CSFB HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2004-AA1 TRUST, CSFB HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2004-AA1 obtained a Order from the 102nd District Court of Bowie County on 08/29/2022 under Cause No. 22C0482-102. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

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

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

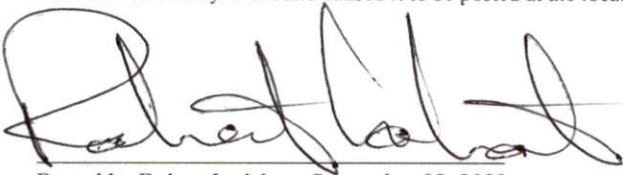




Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Kafila Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas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

Certificate of Posting

I am Robert La Mont 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 September 08, 2022 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 Robert La Mont, September 08, 2022.