

Return to:  
Prepared By and After  
Recording Return To:  
George M. Matteson  
Attorney at Law  
Moore, Giles & Matteson  
1206 North State Line Avenue  
Texarkana, Arkansas 71854  
(870) 774-5191  
(870) 773-1102 (facsimile)  
[george@mgmlawllp.com](mailto:george@mgmlawllp.com)

11/1/22  
CLERK OF COURTS  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

2022 OCT 11 PH 1:21

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## Notice of Foreclosure Sale

October 11, 2022

### Deed of Trust ("Deed of Trust"):

Dated: December 18, 2009 (original); extensions dated: December 1, 2015, and November 30, 2020

Trustee: Dennis A. Huffman

Lender: Commercial National Bank of Texarkana with a current address of 5115 Summerhill Road, Texarkana, Texas 75503; Attention: Levi Ponder, and phone number of 870-216-3500

Original Recorded in: Volume 5752, Page 171 of the real property records of Bowie County, Texas

Memorandum of Instrument No. 2016-113 and 2021-2103 of the real property records  
Extensions Recorded: of Bowie County, Texas

Secures: Note ("Note") in the original principal amount of \$158,000.00 executed by the Grantor(s) (or its Grantor(s) predecessor(s) in interest, collectively "Borrower") and payable to the order of Lender.

Property: Lot 10, BLOCK 7 DELOACH & MABRY ADDITION, TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 31, PAGE 296, DEED RECORDS, BOWIE COUNTY, TEXAS

Grantor(s): Jason Christian and Susannah Christian, husband and wife

Substitute Trustee: George M. Matteson

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE**

Substitute Trustee's

Address: Moore, Giles & Matteson, LLP, 1206 North State Line Avenue,  
Texarkana, Arkansas 71854, 870-774-5191; 870-773-1102 (facsimile)

**Foreclosure Sale:**

**Date:** **Tuesday, November 8, 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.**

**Place:** **Bowie County Courthouse in New Boston, Texas, at the following location: 710 James Bowie Drive, New Boston, Texas, main (north) Courthouse entrance on front steps, as designated by the Bowie County Commissioner's Court.**

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

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

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

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

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

The Foreclosure Sale will be made expressly subject to any title matters including, without limitation, those set forth in the Deed of Trust, and, further, without limiting the generality of the above, 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

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE**


Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust – which, if applicable, are warranties of the remaining Borrower and not of the Trustee, Substitute Trustee or Lender. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

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

Dated the 11<sup>th</sup> day of October, 2022.

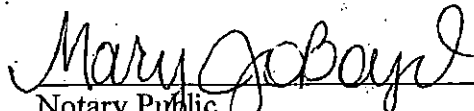
  
George M. Matteson  
TBN: 24068185  
Substitute Trustee  
Moore, Giles & Matteson, LLP  
1206 North State Line  
Texarkana, Arkansas 71854  
870-774-5191  
870-773-1102

STATE OF ARKANSAS §  
COUNTY OF MILLER §

This instrument was acknowledged before me on 11<sup>th</sup> day of October, 2022, by George M. Matteson.

MARY JO BOYD  
MILLER COUNTY  
NOTARY PUBLIC - ARKANSAS  
My Commission Expires Mar. 02, 2032  
Commission No. 12368311

[SEAL]

  
Notary Public  
My commission expires: 03-02-2032

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

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

2022 OCT -7 AM 11:08

112 MEDINA DR  
TEXARKANA, TX 75503

0000009371493

**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: November 01, 2022

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 January 17, 2019 and recorded in Document CLERK'S FILE NO. 2019-00000688; AS AFFECTED BY 2022-00001454 AND 2022-00001643; AS AFFECTED BY 2022-00007511 real property records of BOWIE County, Texas, with TIMOTHY L ROBERTS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by TIMOTHY L ROBERTS, securing the payment of the indebtednesses in the original principal amount of \$133,536.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



**MORTGAGE SERVICER.**

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead KEVIN MCCARTHY, BEATRICE CARRILLO, SHANNAH WALKER, MURPHY HOWLE OR JOHN MCCARTHY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo



**Certificate of Posting**

My name is 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 10/06/2022 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: 10/06/2022

112 MEDINA DR  
TEXARKANA, TX 75503

00000009371493

**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**

**EXHIBIT "A"**

A PART OF LOT NUMBERED FOURTEEN (14) IN BLOCK NUMBERED THREE (3) OF GRAMERCY PARK SECOND ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 329, PAGE 293 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS, AND THE SUBJECT TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON PIN FOUND FOR CORNER ON THE SOUTH RIGHT-OF-WAY OF LINE MEDINA DRIVE, THE POINT OF BEGINNING BEING THE NORTHEAST CORNER OF LOT NO. 14 IN BLOCK NO. 3 OF GRAMERCY PARK SECOND ADDITION;

THENCE: S 13 DEGREES 53' 18" E, 69.87 FEET ACROSS SAID LOT NO. 14 TO A 1/2" IRON PIN SET AT AN ANGLE POINT IN SAID LINE;

THENCE: S 15 DEGREES 11' 54" E, 68.04 FEET ACROSS SAID LOT NO. 4 TO A 1/2" IRON PIN SET FOR CORNER ON THE SOUTH LINE OF SAME, SAID SOUTH LINE BEING A CURVE TO THE RIGHT HAVING A RADIUS OF 362.50 FEET;

THENCE: SOUTHWESTERLY, WITH SAID CURVE AND SAID SOUTH LINE FOR A DISTANCE OF 71.48 FEET (CHORD IS S 84 DEGREES 14' 08" W, 71.36 FEET), THROUGH A CENTRAL ANGLE OF 11 DEGREES 17' 53" TO A FENCE CORNER FOUND FOR CORNER AT THE SOUTHWEST CORNER OF LOT NO. 14;

THENCE: N 00 DEGREES 00' 00" W, 137.50 FEET WITH THE WEST LINE OF SAID LOT NO. 14 TO A 1/2" IRON PIN FOUND AT THE NORTHWEST CORNER OF SAME, SAID CORNER BEING LOCATED ON THE SOUTH RIGHT-OF-WAY LINE OF MEDINA DRIVE;

THENCE: N 89 DEGREES 42' 16" E, 23.07 FEET WITH THE NORTH LINE OF SAID LOT NO. 14 AND THE SOUTH RIGHT-OF-WAY LINE OF MEDINA DRIVE TO A POINT FOR CORNER AT THE BEGINNING OF A CURVE TO THE LEFT HAVING A RADIUS OF 225.00 FEET;

THENCE: NORTHEASTERLY, WITH THE NORTH LINE OF SAID LOT NO. 14, THE SOUTH RIGHT-OF-WAY LINE OF MEDINA DRIVE, AND WITH SAID CURVE FOR A DISTANCE OF 36.57 FEET (CHORD IS N 85 DEGREES 02' 52" E, 36.53 FEET), THROUGH A CENTRAL ANGLE OF 09 DEGREES 18' 47" TO THE POINT OF BEGINNING AND CONTAINING 0.2421 ACRE OF LAND, MORE OR LESS.

## Notice of Substitute Trustee Sale

T.S. #: 19-2976

**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: ~~11/1/2022~~  
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: 710 James Bowie Drive, New Boston, Tx 75570 - at the front entrance of the courthouse in Bowie County, TX 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:

All that certain 1.00 acre tract or parcel of land being a part of a 4.00 acre tract of land in Block Numbered Sixty-one (61) of Flower Acres Addition to the City of Texarkana, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 40, Page 190 of the Plat Records of Bowie County, Texas, as described in a deed from Lynn Otwell and Vernice Otwell to F. E. Nickerson and Lottie Hickerson dated June 5, 1950 and recorded in Volume 266, Pages 358-388 of the Deed Records of Bowie County, Texas and subject tract being more particularly described by metes and bounds as follows:

Beginning at an iron pipe at the Northeast corner of the above mentioned Block 61; Thence: Southerly, 367.50 feet along the East line of said Block 61 to an iron pipe at the Northeast corner of a 2.00 acre tract heretofore conveyed to Walker as described in deed recorded in Volume 629, Page 309 of the Deed Records of Bowie County, Texas; Thence: Westerly, 119.51 feet along an existing fence, same being the North boundary line of Walker 2.00 acre tract, to an iron pipe at a fence corner, same being the Southeast corner of a 1.00 acre tract heretofore conveyed to Henry Yauger as described in deed recorded in Volume 630, Page 875 of the Deed Records of Bowie County, Texas; Thence: Northerly, 367.50 feet with the East line of said Yauger 1.00 acre tract to an iron pipe at the Northeast corner of said 1.00 acre tract, same being in the North line of Block 61 of Flower Acres Addition and in the South line of Kidd Lane; Thence: Easterly, 118.31 feet with the North line of said Block 61 to the Point of Beginning and containing 1.00 acres of land, more or less.

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 2/7/2011 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 2048, recorded on 2/16/2011, in Book 5993, Page 90, of the Real Property Records of Bowie County, Texas.

Property Address: 3213 KIDD LN TEXARKANA, TX 75501

2022 SEP 12 PM 2:33

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

Rosaline Truston



T.S. #: 19-2976

Trustor(s): **ALMA WALKER**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR AMERIGROUP MORTGAGE CORPORATION A DIVISION OF MORTGAGE INVESTORS CORPORATION, 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 Snoko, 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 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 ALMA WALKER, A SINGLE 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 \$70,807.00, executed by ALMA WALKER, A SINGLE MAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR AMERIGROUP MORTGAGE CORPORATION A DIVISION OF MORTGAGE INVESTORS CORPORATION, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ALMA WALKER, A SINGLE MAN to ALMA WALKER. Planet Home Lending, LLC 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,

T.S. #: 19-2976

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**

Dated: Sept. 12, 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

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Prestige Default Services, LLC  
9720 Coit Road, Suite 220-228  
Plano, Texas 75025  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

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

11/04/22

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

2022 SEP 20 AM 8:29

September 15, 2022

Leesa Houchens  
435 CR 1204  
Maud, Texas 75567-4604

### NOTICE OF TRUSTEE'S SALE

You, Lessa Houchens are hereby notified that on Tuesday, the 1st day of November 1 2022, not earlier than 1:00 p.m. nor later than 4:00 p.m., at the Bowie County Courthouse, at the following location: 710 James Bowie Drive, New Boston, Texas, - at the front entrance of the courthouse in Bowie County, OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF TEXAS PROPERTY CODE, the undersigned, will sell at public auction to the highest bidder for cash the real property described below:

*See Attached Exhibit.*

This sale will be made to satisfy the debt evidenced by a Promissory Note dated, October 30, 2014, secured by a Deed of Trust, executed by Lessa Houchesn, to First National Bank of Hughes Springs, Real Property Records, Bowie County, Texas, in the amount of \$89,900.00 is now due and payable. First National Bank of Hughes Springs has requested me, the undersigned, to enforce the Promissory Note and Deed of Trust by selling the real property because you are in default in the non-payment on the note described in said Promissory Note and Deed of Trust.


Your debt was accelerated as you were notified by notice dated November 1, 2021. As of today's date, you now owe the sum of \$ 96,703.88.

The beneficiary of the Deed of Trust appointed and substituted me, the undersigned, a trustee under the Deed of Trust by a substitution dated January 24, 2022. As substitute trustee, I am vested with and succeed to all the powers and duties given to the original 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 NAIONAL 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.**

With kindest regards, I am

Very truly yours,

  
Rick D. Shelton  
Substitute Trustee

CMRRR: 7019 0700 0000 7263 7616

COPY

# EXHIBIT

Being a tract of land located in the J.S. HERRING SURVEY, Abstract No. 263, Bowie County, Texas, and being a part of the remainder of a called 48.000 acre tract conveyed to Robert E. Rachel, SR in a Deed found in Volume 684, Page 715 of the Deed Records of Bowie County, Texas, and part of a called 0.108 acre tract conveyed to Robert E. Rachel, SR in a Deed found in Volume 1830, Page 341 of the Real Property Records of Bowie County, Texas, and being more particularly described as follows:

Beginning at a 1/2" iron rod found at the northeast corner of a called 2.000 acre tract conveyed to Willie D. Rachel in a Deed found in Volume 5232, Page 250 of the Real Property Records of Bowie County, Texas, the same being an ell corner of said 48.000 acre tract and lying in a west line of a 69.6108 acre tract surveyed this April 21, 2014 (which contains (1) part of the remainder of said 48.000 acre tract; (2) all of a called 26.269 acre tract conveyed to Robert E. Rachel and wife, Rose M. Rachel in a Deed found in Volume 2516, Page 86 of the Real Property Records of Bowie County, Texas; and (3) part of said 0.108 acre tract (V1830, P341 RPRBCT); Thence South 87°44'28" West along the north line of said 2.000 acre tract and a south line of said 48.000 acre tract, and at a distance of 323.60 feet passing a 1/2" iron rod with a cap marked "TEX 5080" found, then continuing on for a total distance of 348.54 feet to a 30d nail found in the centerline of County Road No. 1204 at the northwest corner of said 2.000 acre tract, the same lying in the east line of a called 40 acre tract conveyed to Maud Independent School District in a Deed found in Volume 497, Page 332 of the Deed Records of Bowie County, Texas, from which a 30d nail found in the centerline of CR 1204, the east line of said 40 acre tract, and at the southwest corner of said 2.000 acre tract bears South 02°14'11" East a distance of 250.04 feet; Thence North 02°14'11" West along the centerline of CR 1204, the east line of said 40 acre tract, and a west line of said 48.000 acre tract for a distance of 594.91 feet to a bridge nail set at the most northerly northwest corner of the remainder of said 48.000 acre tract, the same being the southwest corner of a called 0.108 acre tract conveyed to William Mac Rachel in a Deed found in Volume 1830, Page 344 of the Real Property Records of Bowie County, Texas, from which the northwest corner of said 0.108 acre tract (V1830, P344 RPRBCT) and the southwest corner of a called 2.00 acre tract conveyed to Paul Austin and wife, Shirley Austin in a Deed found in Volume 2585, Page 182 of the Real Property Records of Bowie County, Texas bears North 02°14'11" West a distance of 14.77 feet, a 1 1/4" iron pipe found on the north line of said 0.108 acre tract (V1830, P344 RPRBCT) and the south line of said 2.00 acre tract bears North 54°37'03" East a distance of 25.62 feet, the northeast corner of said 40 acre tract bears North 02°14'11" West a distance of 441.65 feet, and a 36" oak tree fence corner found on the north line of said 40 acre tract bears North 02°14'11" West 441.65 feet and South 87°45'49" West 16.70 feet;

Thence North 89°48'05" East along a north line of the remainder of said 48.000 acre tract and the south line of said 0.108 acre tract (V1830, P344 RPRBCT), and at a distance of 19.08 feet passing an 8" wooden post, then continuing on and at a distance of 30.50 feet passing a 1/2" iron rod with a cap marked "McNutt" set in the eastern right-of-way line of CR 1204, then continuing on for a total distance of 335.21 feet to a 1 1/4" iron pipe found at the southeast corner of said 0.108 acre tract (V1830, P344 RPRBCT) and the most westerly corner of said 0.108 acre tract (V1830, P341 RPRBCT), the same lying in a south line of the remainder of a called 65.256 acre tract conveyed to William Mac Rachel in a Deed found in Volume 684, Page 712 of the Deed Records of Bowie County, Texas;

Thence South 70°42'40" East along the north line of said 0.108 acre tract (V1830, P341 RPRBCT) and a south line of the remainder of said 65.256 acre tract for a distance of 46.85 feet to a point for corner inside an 8" wooden post at a northwest corner of said 69.6108 acre tract and the most westerly corner of said 26.269 acre tract;

Thence South 00°48'12" West along a west line of said 69.6108 acre tract, and at a distance of 0.08 feet passing the south line of said 0.108 acre tract (V1830, P341 RPRBCT) and the north line of the remainder of said 48.000 acre tract, the same still lying inside said 8" wooden post, then continuing on for a total distance of 566.46 feet to the place of beginning, and containing a total of 4.9082 acres of land, with 0.4255 acres lying in the right-of-way of CR 1204, leaving a net acreage of 4.4827 acres of land.

11/01/22

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

2022 OCT -3 PM 3: 13

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, That certain Deed of Trust (the "Deed of Trust") dated March 11, 2022, from Andrew Charles Fulgham and Lilian Grace Munley ("Borrower"), as Grantor to Linda Booker, Trustee, filed for record in Real Property Records of Bowie County, Texas as Document # 2022-00003289, more particularly described therein, which serves as security for a \$46,180.00 promissory note described therein (the "Note") executed by Borrower, payable to Chris Hinkle Real Estate, 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, Chris Hinkle Real Estate, 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, ~~November 1, 2022~~ beginning at 10:00 o'clock am or not later than 1:00 o'clock pm, the Trustee or 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 non-judicial foreclosure sales of real property are customarily and regularly held in Bowie County, Texas, which real property is described as follows:

Legal Description: SEE ATTACHMENT "A"

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 October 1, 2022

Property Address: 324 NW Beck Street, Dekalb, TX 75559

Substitute Trustee,   
Eric Jancovech, Substitute Trustee  
3810 Medical Parkway, Suite 134, Austin, TX 78756

ATTACHMENT "A"

All that certain tract or parcel of land, a part of Lot numbered THREE (3) in Block Numbered FIVE (5) of OLD DEKALB, Bowie County, Texas;

BEGINNING at an IP for corner on the NBL of Beck Street, the SBL of said Lot No. 3, 54.25 feet South 81 degrees 49 minutes East from the SWC of same;

THENCE North 12 degrees 30 minutes 13 seconds West, 202.51 feet to an IP for corner in a fence line, the NBL of said Lot No. 3;

THENCE South 80 degrees 07 minutes 20 seconds East, 39.53 feet with said fence line to an IP corner;

THENCE South 08 degrees 19 minutes 53 seconds West, 200.77 feet to an IP for corner on the NBL of Beck Street;

THENCE North 81 degrees 49 minutes West, 54.25 feet to the PLACE OF BEGINNING and containing 0.211 acres of land, more or less.

**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 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: LAND SITUATED IN THE CITY OF TEXARKANA IN THE COUNTY OF BOWIE IN THE STATE OF TX. LOTS NUMBERD ONE (1) AND TWO (2) IN BLOCK NUMBERED THREE (3) OF M.P. HARRISON ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 204, PAGE 137, PLAT RECORDS OF BOWIE COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 02/06/2014 and recorded in Book 6591 Page 222 Document 2096 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: ~~11/01/2022~~

Time: ~~11:00 AM~~

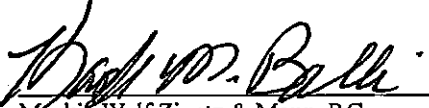
Place: ~~Bowie County, Texas~~ at the following location: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

**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 GIVENS, provides that it secures the payment of the indebtedness in the original principal amount of \$141,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. REVERSE MORTGAGE SOLUTIONS, INC. 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 REVERSE MORTGAGE SOLUTIONS, INC. c/o PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 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.

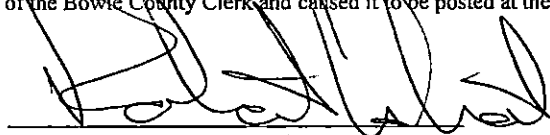
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

  
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

2022 OCT -6 AM 10: 25  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

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 October 06, 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.

  
Robert La Mont, October 06, 2022



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

2022 OCT 11 PM 2:16

3603 BEECHWOOD LN  
TEXARKANA, TX 75501

0000008858805

**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:** ~~November 01, 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 December 26, 2006 and recorded in Document VOLUME 5054, PAGE 64 real property records of BOWIE County, Texas, with BILLY W. BROWER AND ANNIE LOU BROWER, grantor(s) and BENEFICIAL TEXAS INC., mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ~~BILLY W. BROWER~~ AND ~~ANNIE LOU BROWER~~, securing the payment of the indebtednesses in the original principal amount of \$77,899.58, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF LSF9 MASTER PARTICIPATION TRUST 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. FAY SERVICING LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FAY SERVICING LLC  
425 S. FINANCIAL PLACE  
SUITE 2000  
CHICAGO, IL 60605





**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 \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the BOWIE County Clerk and caused to be posted at the BOWIE County courthouse this notice of sale.

\_\_\_\_\_

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

**EXHIBIT "A"**

ALL THAT CERTAIN PORTION OF A TRACT OR PARCEL OF LAND IN BOWIE COUNTY, TEXAS, A PART OF THE L. T. KING HEADRIGHT SURVEY, BEING A PART OF LOT NO. TEN (10) OF THE PARTITION OF ESTATE OF A. S. WATLINGTON. DECEASED. ALSO A PART OF A CERTAIN 33.66 ACRE TRACT CONVEYED BY HENRY WATLINGTON AND WIFE TO W.C. STONE AND WIFE, RECORDED IN BOWIE COUNTY DEED RECORDS VOLUME 258, PAGE 26, AND WHICH PROPERTY WAS CONVEYED BY W.C. STONE TO MERIE E. STONE BY DEED RECORDED IN VOLUME 30, PAGE 130, DEED RECORDS OF BOWIE COUNTY, TEXAS, DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A POINT 1067 FEET WEST AND 15 FEET SOUTH OF THE N.E. CORNER OF THE LOT NO. 10 OF SAID WATLINGTON SUBDIVISION. SAME BEING THE N.W. CORNER OF THE TRACT HEREIN DESCRIBED;

THENCE IN A SOUTHERLY DIRECTION ALONG THE WEST BOUNDARY LINE OF SAID TRACT, 300.00 FEET TO A CORNER;

THENCE EASTERLY ALONG THE SOUTH BOUNDARY OF SAID LAND, 80 FEET; THENCE NORTHERLY PARALLEL TO THE WEST BOUNDARY LINE OF SAID TRACT 300 FEET TO THE BLACK TOP ROAD ADJACENT TO THE NORTH BOUNDARY OF SAID LAND;

THENCE WESTERLY ALONG THE NORTH BOUNDARY OF SAID LAND 80 FEET TO THE POINT OF BEGINNING.