

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
12/8/2016

Grantor(s)/Mortgagor(s):
DAVID W. SMITH, A MARRIED MAN AND DAWN
MARIE FRANER, HIS WIFE
Current Beneficiary/Mortgagee:
Guild Mortgage Company LLC

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD
MORTGAGE COMPANY, A CALIFORNIA
CORPORATION, ITS SUCCESSORS AND ASSIGNS

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 2016-14420

Property County:
BOWIE

Mortgage Servicer:
Guild Mortgage Company LLC is representing the Current
Beneficiary/Mortgagee under a servicing agreement with the
Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
5887 Copley Drive,
San Diego, CA 92111

2023 JUN 15 AM 11:39
FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

Legal Description: LOT NUMBERED EIGHT (8) OF WESTWOOD ESTATES, A SUBDIVISION OF A PART OF THE WILLIAM RITCHIE HEADRIGHT SURVEY, ABSTRACT NO. 492, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 2895, PAGE 87, AND IN VOLUME 3782, PAGE 67, BOTH IN THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

Date of Sale: 8/1/2023

Earliest Time Sale Will Begin: 11:00 am

Place of Sale of Property: 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.

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

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

Notice Pursuant to Tex. Prop. Code § 51.002(i):

Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National 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.

Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston
Posted June 15, 2023,
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

MH File Number: TX-23-98259-POS
Loan Type: FHA

8/1/23

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

NOTICE OF FORECLOSURE SALE

2023 JUL 11 PM 3: 02

March 23, 2023

Deed of Trust ("Deed of Trust"):

Dated: June 16, 2016

Grantor: Kyle Hardeing and Deanna Harding

Trustee: Karlton Kemp, Jr.

Lender: Reynolds Realty Management, Inc.

Recorded in: Instrument Number 2016-00007772 of the real property records of Bowie County, Texas

Legal Description: All of Lot Numbered Seven (7) and the South one-half (1/2) of Lot Numbered Eight (8) in Block Numbered One Hundred Twenty-Seven (127) of TRIGGS ADDITION to the City of Texarkana, Bowie County, Texas.

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$75,000.00, executed by Kyle Hardeing and Deanna Harding ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: August 1, 2023

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 o'clock a.m. and not later than three hours thereafter.

Place: Bowie County Courthouse
710 James Bowie Dr.
New Boston, TX 75570

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Reynolds Realty Management, Inc.'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, Reynolds Realty Management, Inc., 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 Reynolds Realty Management, Inc.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Reynolds Realty Management, Inc.'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 Reynolds Realty Management, Inc. 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 Reynolds Realty Management, Inc.. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

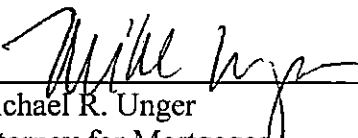
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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

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

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.



Michael R. Unger
Attorney for Mortgagees



Michael R. Unger
4608 Summerhill Road
Texarkana, TX 75503
Telephone (903) 280-7831
Telecopier (888) 390-4299

8/1/23

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

EZ PZ Properties of TX, LLC, Noteholder
August REI, LLC, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

2023 JUL 11 PM 3:02

Kadedria Stanley
Ryan McCoy
4033 Fountain View Street Texarkana, TX 75501
Sent via first class mail and CMRR # 9171 9690 0935 0310 6009 97 on 07.11.2023

Kadedria Stanley
Ryan McCoy
114 Springridge Ln. Texarkana, TX 75501
Sent via first class mail and CMRR # 9171 9690 0935 0310 6009 80 on 07.11.2023

NOTICE OF TRUSTEE'S SALE

WHEREAS Kadedria Stanley and Ryan McCoy executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Bowie County, Texas and is recorded under Clerk's File/Instrument Number 2020-00006674, to which reference is made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 1st day of August 2023

Time: The sale shall begin no earlier than 10:00 AM or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Bowie County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

LOT NUMBERED THIRTEEN (13) IN BLOCK NUMBERED ONE (1) OF TOWN & COUNTRY ESTATES PHASE II, A SUBDIVISION OF A PART OF THE EAST NANCY MCCARTER HEADRIGHT SURVEY, A-385, BOWIE COUNTY, TEXAS,

ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3798,
PAGE 235 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.
The senders of the notice also include those names listed below.

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.

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

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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.

GHRIST LAW FIRM PLLC



Ian Ghrist, Richard Ramsey, Mike Unger
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136

8/1123

FILED AND RECORDED IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

Notice of Acceleration and Notice of Substitute Trustee's Sale

2023 JUL 11 PM 2:46

Date: July 10, 2023

Substitute Trustee: Howard Parker, Mike Beall, Charlotte Kincy, Lucas Ponder, or Vickie Treece

Lender: KGT, LLC—Series K 6

Note: Real Estate Lien Note dated May 4, 2022, executed by James J. Vogt & Heather M. Vogt, and made payable to KGT, LLC--Series K 6

Deed of Trust:

Date: May 4, 2022

Grantor: James J. Vogt & Heather M. Vogt

Lender: KGT, LLC--Series K 6, a separate series of KGT, LLC, a Texas series limited liability company

Recording information: Instrument No. 2022-00006208, Official Public Records, Bowie County, Texas.

Property: LOT NUMBERED SIX (6) IN BLOCK NUMBERED FOUR (4) OF VILLA ESTATES SECOND ADDITION, A SUBDIVISION OUT OF THE W.L. HENRY HEADRIGHT SURVEY, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 532, PAGE 682 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS. APN#27120002400

Date of Sale: August 1, 2023


Time of Sale: 1:00 P.M.

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

The maturity of the note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable. Lender has appointed a Substitute Trustee under the Deed of Trust. Because of the default in performance of the obligations of the Deed of Trust, Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

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

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


Howard Parker, Mike Beall, Charlotte Kincy,
Lucas Ponder, or Vickie Treece
Substitute Trustee

8-1-23

FILED RECORDED IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

NOTICE OF TRUSTEE'S SALE
UNDER DEED OF TRUST 2023 JUL 11 PM 1:37

THE STATE OF TEXAS §
 §
COUNTY OF BOWIE §

Notice is hereby given of a public non-judicial Trustee's sale under the terms of that certain Deed of Trust (the "Deed of Trust"), dated June 14, 2021, executed by MDB Property Investments LLC, a Texas limited liability company ("Debtor"), recorded under County Clerk's File No. 2021-00007256 in the real property records of Bowie County, Texas.

1. Property to be Sold. The property to be sold is described as follows (the "Property"):

See **Exhibit "A"** attached hereto and made a part hereof by this reference, together with any fixtures and personal property described in the Deed of Trust.

This conveyance will be made subject to any exceptions referenced in the Deed of Trust to the extent the same are still in effect and shall not cover any property that has been released from the liens of the Deed of Trust.

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

Date: August 1, 2023

Time: Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at a time no earlier than 10:00 a.m. and shall be completed within three (3) hours thereafter.

Place: The sale will take place at the Bowie County, Texas, Courthouse located at 710 James Bowie Drive, New Boston, Bowie County, Texas 75570, at the place designated by the Commissioners Court of Bowie County, Texas, as the place where foreclosure sales are to take place or if no such place has been designated at the North Door of the Bowie County, Texas, Courthouse.

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

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

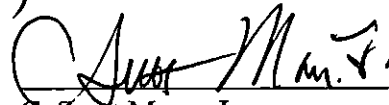
4. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations"), including, but not limited to, that certain promissory note (the "First Note"), in the original principal sum of THREE HUNDRED NINETY THOUSAND AND NO/100 DOLLARS (\$390,000.00) dated June 14, 2021, executed by Debtor and payable to the order of AMG Texas Capital LLC, a Texas limited liability company (the "Beneficiary"), and that certain promissory note (the "Second Note"), in the original principal sum of FIFTY THOUSAND AND NO/100 DOLLARS (\$50,000.00) dated March 10, 2022, executed by Debtor and payable to the order of the Beneficiary. The Beneficiary is the current owner and holder of the Obligations and is the Beneficiary under the Deed of Trust.

An exact statement of the amount of the Obligations may be obtained by contacting the undersigned Trustee.

5. Default and Request to Act. Default has occurred under the Deed of Trust, and the Beneficiary has requested the undersigned as the Trustee duly appointed under the Deed of Trust to conduct this sale. Notice is given that prior to the sale Beneficiary may appoint in accordance with the terms of the Deed of Trust another person as Substitute Trustee to conduct the sale.

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

EXECUTED THIS the 10th day of July, 2023.



C. Scott Mann, Jr.
550 Fannin, 4th Floor
Beaumont, Texas 77701
Phone: 409-654-6770

EXHIBIT "A"

802 Main Street

A part of Lots Numbered ONE (1), TWO (2), THREE (3), TWELVE (12), and THIRTEEN (13) in Block Numbered TWO (2) of WILDER'S SUBDIVISION to the Town of Hooks, Bowie County, Texas, according to the map or plat thereof recorded in Volume 204, Page 267 of the Plat 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 set for corner at the occupied and accepted Northwest corner of said Lot No. 1, said point being in the South right-of-way line of a street designated as Avenue I;

THENCE S. 00 deg. 54' 42" E., 163.13 feet with the East right-of-way line of said F. M. Road No. 560 to a 1/2 inch reinforcing steel rod set for corner and being the POINT OF BEGINNING for the herein described tract of land;

THENCE N. 70 deg. 54' 24" E., 98.11 feet across said Lots No. 12, 1 and 2 to an "X" in the concrete for corner;

THENCE N. 88 deg. 56' 15" E., 57.07 feet across said Lots No. 2 and 3 to a 1/2 inch reinforcing steel rod set for corner;

THENCE S. 00 deg. 11' 40" E., 23.52 feet across said Lot No. 3 to a 1/2 inch reinforcing steel rod set for corner in the South line of said Lot No. 3;

THENCE S. 89 deg. 34' 01" W., 26.00 feet with the South line of said Lot No. 3 to a 1/2 inch reinforcing steel rod found for corner at the Southwest corner of said Lot No. 3, same being the Northeast corner of said Lot No. 13;

THENCE S. 01 deg. 15' 21" E., 149.92 feet with the East line of said Lot No. 13 to a 1/2 inch reinforcing steel rod found for corner in the North right-of-way line of a street designated as Avenue H;

THENCE S. 89 deg. 09' 30" W., 124.89 feet with the North right-of-way line of said Avenue H to a 1/2 inch reinforcing steel rod set for corner;

THENCE N. 00 deg. 54' 42" W., 142.46 feet with the East right-of-way line of said F. M. Road No. 560 to the POINT OF BEGINNING and containing 0.476 acres of land, more or less.

804 Main Street

A part of Lots Numbered ONE (1), TWO (2), THREE (3) and TWELVE (12) in Block Numbered TWO (2) of WILDERS SUBDIVISION to the Town of Hooks, Bowie County,

Texas, according to the map or plat thereof recorded Volume 204, Page 267 of the Plat Records of Bowie County, Texas, and the subject tract being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch reinforcing steel rod set for corner at the occupied and accepted Northwest corner of said Lot No. 1, said point being in the South right-of-way line of a street designated as Avenue I;

THENCE N. 89 deg. 38' 06" E. 151.59 feet with the South right-of-way line of said Avenue I and with the North Boundary Line of said Lots No. 1, 2 and 3 to a 1/2 inch reinforcing steel rod found for corner;

THENCE S. 00 deg. 11' 40" E. 132.01 feet across said Lot No. 3 to a 1/2 inch reinforcing steel rod set for corner; THENCE S. 88 deg. 56' 15" W. 57.07 feet across said Lots No. 3 and 2 to an "X" in the concrete for corner;

THENCE S. 70 deg. 54' 24" W. 98.11 feet across said Lots No. 2, 1 and 12 to a 1/2 inch reinforcing steel rod set for corner in the occupied and accepted West Boundary Line of Lot No. 12, said point being in the East right-of-way line of F. M. Road No. 560;

THENCE N. 00 deg. 54' 42" W. 163.13 feet with the East right-of-way line of said F. M. Road No. 560 to the POINT OF BEGINNING and containing 0.489 acres of land, more or less.

8-1-2023

FILED & RECORDED IN:
BOWIE COUNTY, TEXAS
JINA PETTY, COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2023 JUN 29 PM 3:07

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

Matter No.: 113421-TX

Date: June 22, 2023

County where Real Property is located: Bowie

ORIGINAL MORTGAGOR: DAVID W. BROOKS, AND WIFE, STEPHANIE M. BROOKS
ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR NTFN, INC. DBA PREMIER
NATIONWIDE LENDING, ITS SUCCESSORS AND ASSIGNS
CURRENT MORTGAGEE: PennyMac Loan Services, LLC
MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 3/20/2014, RECORDING INFORMATION: Recorded on 3/24/2014, as Instrument No. 2867 in Book 6602 Page 114 and later modified by a loan modification agreement recorded as Instrument 2020-00011384 on 10/20/2020

and later modified by a loan modification agreement recorded as Instrument 2022-00004191 on 04/07/2022

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE DANIEL MORRIS HEADRIGHT SURVEY, ABSTRACT NO. 382, BOWIE COUNTY, TEXAS, BEING MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 8/1/2023 the foreclosure sale will be conducted in Bowie County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 11:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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



Matter No.: 113421-TX

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE ROBERT LAMONT, HARRIETT FLETCHER, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, SHARON ST. PIERRE, PAUL A. HOEFKER** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 2950 North Loop West, Suite 500, Houston, TX 77092, Phone: (713) 293-3618.

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

By: 

Paul A. Hoefker, Attorney
Aldridge Pite, LLP
8880 Rio San Diego Drive, Suite 725
San Diego, California 92108


Posted by Robert LaMont, June 29, 2023.

Return to:
ALDRIDGE PITE, LLP
8880 RIO SAN DIEGO DRIVE, SUITE 725
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
866-931-0036

EXHIBIT "A"

TS# 113421-TX

All that certain tract or parcel of land being a part of the DANIEL MORRIS HEADRIGHT SURVEY, Abstract No. 382, Bowie County, Texas, and being a part of the following three tracts of land combined; all of Tract No. 1 as conveyed to Dale G. Stinson and wife, Nelda N. Stinson by Warranty Deed recorded in Volume 3865, Page 68 of the Real Property Records of Bowie County, Texas; a certain called 1/2 acre tract of land as conveyed to Dale G. Stinson and wife, Nelda G. Stinson by Warranty Deed recorded in Volume 410, Page 638 of the Deed Records of Bowie County, Texas; and that certain called 1 acre tract of land conveyed to Dale G. Stinson and wife, Nelda G. Stinson by Warranty Deed recorded in Volume 410, Page 640 of the Deed Records of Bowie County, Texas, and the subject tract of land being more particularly described by metes and bounds as follows:

BEGINNING at a nail set for corner in County Road No. 1117, being the Northeast corner of said called 1 acre tract, said Point of Beginning being located in County Road No. 1117 at a point called 490.33 feet South from the Northeast corner of the 200 acre tract described in the Deed of Partition between George McDermott, et ux, and Thomas E. McDermott, et ux, dated May 1955, and recorded in Volume 325, Pages 363-365 of the Deed Records of Bowie County, Texas;

THENCE: South, 268.53 feet with said road and the East line of said three tracts to a nail set for corner in said Road;

THENCE: S 55°57'46" W, 134.72 feet along the North edge of said Road to a 1/2" iron pin found for corner on the East right-of-way line of F. M. Road No. 2149, said corner being in a curve to the left having a radius of 1482.33 feet;

THENCE: Northwesterly, with said curve and East right-of-way line for a distance of 419.75 feet (having a chord of N 34°42'06" W, 418.75 feet), through a central angle of 16°13'27" to a 4" iron pin found for corner at the Northwest corner of said called 1 acre tract;

THENCE: East, 349.80 feet with the North line of said called 1 acre tract to the POINT OF BEGINNING and containing 1.630 acre of land, more or less and being SUBJECT TO any rights vested to the public with the right-of-way of County Road No. 1117 as located across the East and South sides of this tract.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2023 JUN 22 PM 1:02

BOWIE County

Deed of Trust Dated: June 12, 2003

Amount: \$80,000.00

Grantor(s): DON BARNETT and GINA BARNETT

Original Mortgagee: OLYMPIC FUNDING

Current Mortgagee: PNC BANK, NATIONAL ASSOCIATION

Mortgagee Address: PNC BANK, NATIONAL ASSOCIATION, 3232 Newmark Drive, Miamisburg, OH 45342

Recording Information: Document No. 10016

Legal Description: SEE EXHIBIT A

Date of Sale: August 1, 2023 between the hours of 11:00 AM and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM.


Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the BOWIE County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

AURORA CAMPOS OR RAMIRO CUEVAS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, DANA KAMIN, LISA BRUNO, ANGIE USELTON, CONRAD WALLACE, JAMI GRADY, JAMI HUTTON, TONYA WASHINGTON, MISTY MCMILLAN, TERRY WATERS, ASHLEE LUNA, ROBERT LAMONT, DAVID SIMS, HARRIETT FLETCHER, SHARON ST. PIERRE, SHERYL LAMONT, RONNIE HUBBARD OR ALLAN JOHNSTON have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. 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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.

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.


Anthony Adam Garcia, ATTORNEY AT LAW
HUGHES, WATERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2022-004394



Printed Name: Robert LaMont, June 22, 2023

c/o Auction.com, LLC
1 Mauchly
Irvine, California 92618

EXHIBIT "A"

A certain 1.671 acre tract of land located in the ESDERT GERDES SURVEY, A-229, in Bowle County, Texas, being all of the "First Tract" and all of the "Second Tract" of land as conveyed from Deborah E. Barnett to Don H. Barnett, by Warranty Deed dated August 27, 1982, recorded in Volume 3433, Page 25, and part of a called 15.70 acre tract of land conveyed from Odie E. Barnett et ux, to Don H. Barnett, by Warranty Deed dated August 21, 1992, recorded in Volume 1828, Page 3335, both of the Real Property Records of Bowle County, Texas, said 1.671 acres of land being more particularly described by metes and bounds as follows: (Bearing Basis: Astronomical North)

COMMENCING at a 1" square bar found for the Northwest corner of the original called 28-1/2 acre tract of land conveyed to Floyd Pruitt et ux, by Warranty Deed recorded in Volume 222, Page 72, of the Deed Records of Bowle County, Texas, same being the Northwest corner of a called 3 acre tract of land conveyed to Stephen L. Hutchinson et ux, by Warranty Deed recorded in Volume 3546, Page 186, of said Real Property Records;

Thence: S 00° 34' 23" E, 975.00 feet along the West line of said called 28-1/2 acre tract, same being the West line of said called 3 acre tract to a 5/8" iron rod set for the **POINT OF BEGINNING**, the Southwest corner of said called 3 acre tract and the Northwest corner of this tract;

Thence: N 89° 25' 37" E, 157.00 feet along the South line of said called 3 acre tract to a 5/8" iron rod set for its Southwest corner and an ell corner of this tract;

Thence: N 00° 34' 23" W, 33.74 feet along the East line of said called 3 acre tract to a 5/8" iron rod set for the Northwest corner of said "First Tract";

Thence: N 88° 42' 32" E, 107.81 feet along the North line of said "First Tract" to a 5/8" iron rod set for its Northeast corner;

Thence: S 00° 34' 27" E, 296.85 feet along the East line of said "First Tract" to a 5/8" iron rod set for its Southeast corner;

Thence: S 89° 48' 25" W, 264.81 feet to a 5/8" iron rod set for the Southwest corner of said "Second Tract", the most Westerly Northwest corner of said called 15.70 acre tract and on the West line of said called 28-1/2 acre tract;

Thence: N 00° 34' 23" W, 260.00 feet along the West line of said "Second Tract", same being the West line of said called 28-1/2 acre tract to the **POINT OF BEGINNING**, containing 1.671 acres of land, more or less.

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

2023 JUN 12 AM 10:49

Notice of Substitute Trustee Sale

T.S. #: 23-9005

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: **8/17/2023**
Time: The sale will begin no earlier than **11:00AM** for 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: **At the front (north) entrance of the Bowie County Courthouse, 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:

Lot Numbered One (1) in Block Numbered Two (2) of Rollingwood Addition to the City of Texarkana, Bowie County, Texas, according to the map or plat as recorded in Volume 329, Page 205, Plat Records of Bowie County, Texas.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 5/21/2018 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 2018-00005489, recorded on 5/29/2018, of the Real Property Records of Bowie County, Texas.
Property Address: 1 SWEETBRUSH AVENUE TEXARKANA Texas 75503

Trustor(s): **KEDRIA HENDERSON** Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) AS BENEFICIARY, AS NOMINEE FOR AMCAP MORTGAGE, LTD DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **Planet Home Lending, LLC** Loan Servicer: **Planet Home Lending, LLC**

Current Substituted Trustees: **Auction.com, Robert LaMont, Meghan Byrne, David Sims, Harriett Fletcher, 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

T.S. #: 23-9005

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 KEDRIA HENDERSON AN UNMARRIED WOMAN. 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 \$187,049.00, executed by KEDRIA HENDERSON AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) AS BENEFICIARY, AS NOMINEE FOR AMCAP MORTGAGE, LTD DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of KEDRIA HENDERSON AN UNMARRIED WOMAN to KEDRIA HENDERSON. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

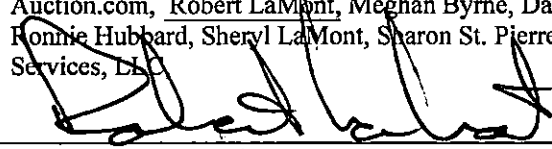
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, 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:

Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

Dated: June 12, 2023

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



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (866) 539-4173
Website: <https://www.servicelinkauction.com>

T.S. #: 23-9005

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

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

2023 JUN -5 PM 2:39

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS X
COUNTY OF BOWIE X

On December 11, 2020, Mark Dean, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded in at Document 2020-00013745, Official Public Records of Bowie County, Texas.

On December 11, 2020, Mark Dean, as Grantor (whether one or more), executed a Second Lien Deed of Trust ("Deed of Trust"), conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded in at Document 2020-00013746, Official Public Records of Bowie County, Texas.

By instrument dated May 23, 2023, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deeds of Trust to satisfy the debts.

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

NOTICE IS HEREBY GIVEN that on Tuesday, August 1, 2023, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. **The sale will begin at 10:00 a.m. local time or within three hours after that time.**

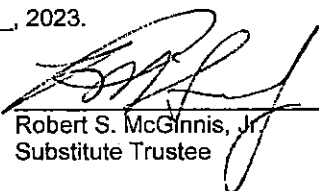
NOTICE IS FURTHER GIVEN that the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation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

Lot Numbered SEVEN (7) in Block Numbered FIVE (5) of Rochelle Heights Addition to the City of Texarkana, Bowie County, Texas, according to the map or plat thereof recorded in Volume 40, Page 40, Plat Records, Bowie County, Texas. ("Property")
The Real Property or its address is commonly known as 222 West 37th Street, Texarkana, TX 75501.

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND this May 25, 2023.


Robert S. McGinnis, Jr.
Substitute Trustee

STATE OF TEXAS)(

COUNTY OF BOWIE)(

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

WITNESS my hand and official seal this May 25, 2023.

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

