

9-6-2022

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

REGIONS MORTGAGE (MGN)
JONES, MICHAEL
77 VALLEY ROAD, TEXARKANA, TX 75503

CONVENTIONAL
Firm File Number: 22-03837
2022 AUG -4 AM 11:29

NOTICE OF TRUSTEE'S SALE

WHEREAS, on April 24, 2020, MICHAEL L JONES AND MEREDITH JONES, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to RYAN COLBURN, as Trustee, the Real Estate hereinafter described, to REGIONS BANK D/B/A REGIONS MORTGAGE in payment of a debt therein described. The Deed of Trust was filed in the real property records of **BOWIE COUNTY, TX** and is recorded under Clerk's File/Instrument Number 2020-00003910, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, September 6, 2022** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in **BOWIE COUNTY, TX** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT NUMBERED TEN (10) IN BLOCK NUMBERED TWO (2) OF PARK VILLA ESTATES (FORMERLY FARR OAKS ADDITION) TO THE CITY OF TEXARKANA BOWIE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 329, PAGE 11 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS

Property Address:	77 VALLEY ROAD TEXARKANA, TX 75503
Mortgage Servicer:	REGIONS MORTGAGE
Mortgagee:	REGIONS BANK DBA REGIONS MORTGAGE 5214 LINCOLN ROAD HATTIESBURG, MS 39402

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

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

SUBSTITUTE TRUSTEE

Robert LaMont Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston
14800 Landmark Blvd, Suite 850
Dallas, TX 75254

WITNESS MY HAND this day July 28, 2022.

By: 

H. Gray Burks IV

Texas Bar # 03418320

Ronny George

Texas Bar # 24123104

Grant Tabor

Texas Bar # 24027905

gburks@logs.com

rgeorge@logs.com

gtabor@logs.com

13105 Northwest Freeway, Suite 960

Houston, TX 77040

Telephone No: (713) 462-2565

Facsimile No: (847) 879-4823

Attorneys for Regions Bank dba Regions Mortgage

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



Posted by Robert La Mont, August 04, 2022.

9-6-2022

Notice of Substitute Trustee's Sale

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

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: March 18, 2015	Original Mortgagor/Grantor: BRENDA D. CUNNINGHAM
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: CARRINGTON MORTGAGE SERVICES, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2015-3169	Property County: BOWIE
Mortgage Servicer: Carrington Mortgage Services, LLC	Mortgage Servicer's Address: 1600 South Douglass Road, Suites 110 & 200-A, Anaheim, CA 92806

* 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.

Secures: Note in the original principal amount of \$81,075.00, executed by BRENDA D CUNNINGHAM and payable to the order of Lender.

Property Address/Mailing Address: 105 SPRING RIDGE DRIVE, TEXARKANA, TX 75501

Legal Description of Property to be Sold: ALL OF LOT NUMBERED TWENTY-THREE (23) IN BLOCK NUMBERED TWO (2) OF TOWN AND 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 OF RECORD IN VOLUME 3798, PAGE 235, REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

TAX ID: 26713004600.

Date of Sale: September 06, 2022	Earliest time Sale will begin: 11:00 AM
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Place of sale of Property: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *CARRINGTON MORTGAGE*



SERVICES, LLC, the owner and holder of the Note, has requested Robert LaMont, Harriett Fletcher, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 *CARRINGTON MORTGAGE SERVICES, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Robert LaMont, Harriett Fletcher, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, 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 Robert LaMont, Harriett Fletcher, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the



SUBSTITUTE TRUSTEE

Robert LaMont Harriett Fletcher, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard OR Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston, Trustee

Posted August 04, 2022

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia
30097; PH: (470)321-7112

9-06-2022

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

2022 JUL 15 PM 4:08

108 CEDAR CIR
NEW BOSTON, TX 75570

00000009441841

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: September 06, 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 March 02, 2018 and recorded in Document CLERK'S FILE NO. 2018-2094 real property records of BOWIE County, Texas, with CODY SEITH MCALISTER, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by CODY SEITH MCALISTER, securing the payment of the indebtednesses in the original principal amount of \$92,424.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. SWBC MORTGAGE CORPORATION 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. CENLAR FSB, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CENLAR FSB
425 PHILLIPS BLVD
EWING, NJ 08618



108 CEDAR CIR
NEW BOSTON, TX 75570

00000009441841

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: _____

108 CEDAR CIR
NEW BOSTON, TX 75570

00000009441841

00000009441841

BOWIE

EXHIBIT "A"

LOT NUMBERED FIVE (5) OF MCKAY'S FIRST ADDITION TO THE CITY OF NEW BOSTON, BOWIE COUNTY, TEXAS
ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 1976, PAGE 6 OF THE REAL PROPERTY RECORDS OF BOWIE
COUNTY, TEXAS.

Sept 6, 2022

REGIONS MORTGAGE (MGN)
MERRILL, RHONDA
1734 MEADOWBROOK LANE, TEXARKANA, TX 75501

CONVENTIONAL
Firm File Number: 22-038393

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

2022 JUL 28 AM 11:37

NOTICE OF TRUSTEE'S SALE

WHEREAS, on August 25, 2020, **RHONDA C MERRILL**, UNMARRIED WOMAN, as Grantor(s), executed a Deed of Trust conveying to RYAN COLBURN, as Trustee, the Real Estate hereinafter described, to REGIONS BANK D/B/A REGIONS MORTGAGE in payment of a debt therein described. The Deed of Trust was filed in the real property records of **BOWIE** COUNTY, TX and is recorded under Clerk's File/Instrument Number 2020-00008976, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, September 6, 2022** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in **BOWIE** COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT NUMBERED SIX (6) OF MEADOWBROOK, AN ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, AS SHOWN BY THAT CERTAIN MAP OR PLAT RECORDED IN VOLUME 416, PAGE 35 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS.

Property Address:	1734 MEADOWBROOK LANE TEXARKANA, TX 75501
Mortgage Servicer:	REGIONS MORTGAGE
Mortgagee:	REGIONS BANK DBA REGIONS MORTGAGE 5214 LINCOLN ROAD HATTIESBURG, MS 39402

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

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

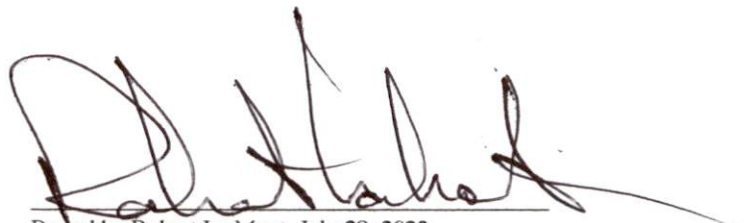
SUBSTITUTE TRUSTEE

Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston
14800 Landmark Blvd, Suite 850
Dallas, TX 75254

WITNESS MY HAND this day July 21, 2022.

By: 
Ronny George
Texas Bar # 24123104
Grant Tabor
Texas Bar # 24027905
rgeorge@logs.com
gtabor@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for Regions Bank dba Regions Mortgage

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


Posted by Robert La Mont, July 28, 2022.

COPY

9-6-2022

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 December 7, 2013, executed by **CHRISTIAN MARIO HERRERA, A SINGLE MAN** ("Mortgagor") to K. Clifford Littlefield, Trustee for the benefit of **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee"), filed for record under Volume 6558, Page 241, Official Public Records of Bowie County, Texas, said Deed of Trust being corrected by that certain Correction Instrument as to Recorded Original Instrument dated August 12, 2014, filed for record under Volume 6682, Page 294, Official Public Records of Bowie County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesseltine, 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, September 6, 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 2014 CMH Manufactured Home, Serial No. CSS014565TXAB.

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.

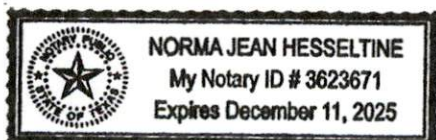
EXECUTED this 15 day of July, 2022.

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

2022 JUL 22 AM 10:48
FOR RECORD IN
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 15 day of July, 2022, to certify which witness my hand and official seal.



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

Lot Numbered Thirteen (13) in Block Numbered Two (2) of TOWN & COUNTRY ESTATES PHASE II, a subdivision of a part of the East Nancy McCarter Headright Survey, Abstract No. 385, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 3798, Page 235 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

Sept 6, 2022

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: December 12, 1980
Grantor(s): **Lillie L. Bailey**
Original Mortgagee: United States of America, acting through the Farmers Home Administration, United States Department of Agriculture
Original Principal: \$30,520.00
Recording Information: Book 380, Page 744
Property County: **Bowie**
Property: All that certain tract or parcel of land situated in the John Tisdale Headright Survey and being a part of the tract recorded in Vol. 657, Pages 526-8 of the Deed Records of Bowie County, Texas, as more fully described as follows:

BEGINNING at an iron stake in the West line of a Public Road this point being South 416 feet from the point where the East Boundary Line of the 50 acres tract intersect the South right-of-way of F.M. Road No. 992, this point being the Southeast corner of the John Duckett 2 acre tract; THENCE West 208.7 feet to an iron stake for corner; THENCE South 208.7 feet to an iron stake for corner; THENCE East 208.7 feet to an iron stake for corner; THENCE North 208.7 feet to the POINT OF BEGINNING, containing 1 acre, more or less, and field note heretofore were furnished by Wille Willis from an on-the-ground survey.

Property Address: 6635 FM 992 North
De Kalb, TX 75559

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: United States Department of Agriculture, Rural Housing Service
Mortgage Servicer: USDA Rural Development
Mortgage Servicer: 4300 Goodfellow Blvd
Address: Bldg. 105F, FC 215
St. Louis, MO 63120

SALE INFORMATION:

Date of Sale: **September 6, 2022**
Time of Sale: **11:00 AM or within three hours thereafter.**

2022 JUL 28 AM 11:36
RECORD IN
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

PLG File Number: 19-015000-4

1

Place of Sale: **THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE
IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY
COMMISSIONER'S OFFICE or, if the preceding area is no longer the designated
area, at the area most recently designated by the County Commissioner's Court.**

Substitute **Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston,**
Trustee: **or Michael J. Burns, Vrutti Patel, or Jonathan Smith, any to act**

Substitute **5501 LBJ Freeway, Suite 925**

Trustee Address: **Dallas, TX 75240
TXAttorney@PadgettLawGroup.com**

APPOINTMENT OF SUBSTITUTE TRUSTEE:

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 is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, or Michael J. Burns, Vrutti Patel, or Jonathan Smith, any to act, whose address is c/o Padgett Law Group, 5501 LBJ Freeway, Suite 925, Dallas, TX 75240 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

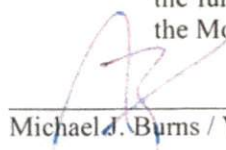
WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.
5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.


Michael J. Burns / Vrutti Patel / Jonathan Smith

CERTIFICATE OF POSTING

My name is Robert La Mont, and my address is c/o Padgett Law Group, 5501 LBJ Freeway, Suite 925, Dallas, TX 75240. I declare under penalty of perjury that on July 28, 2022, I filed at the office of the Bowie County Clerk to be posted at the Bowie County courthouse this notice of sale.


Declarant's Name: Robert La Mont

Date: July 28, 2022

Padgett Law Group
5501 LBJ Freeway, Suite 925
Dallas, TX 75240
TXAttorney@PadgettLawGroup.com
(850) 422-2520

22-01176

209 CHEROKEE TRL, TEXARKANA, TX 75501

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

2022 AUG 11 AM 11:33

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:

September 6, 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:

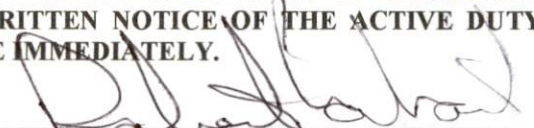
In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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 August 11, 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 11th day of August, 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, August 11, 2022.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2022 AUG 15 AM 11:31

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.: 099998-TX

Date: August 10, 2022

County where Real Property is Located: **Bowie**

ORIGINAL MORTGAGOR: DWAYNE D. WILLIAMS AND REGINA WILLIAMS, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR VILLAGE CAPITAL & INVESTMENT, LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: VILLAGE CAPITAL & INVESTMENT, LLC

MORTGAGE SERVICER: VILLAGE CAPITAL & INVESTMENT, LLC

DEED OF TRUST DATED 11/10/2016, RECORDING INFORMATION: Recorded on 11/22/2016, as Instrument No. 2016-13665

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT NUMBERED FOUR (4) IN BLOCK NUMBERED FOUR (4) OF TWILIGHT TERRACE SECOND ADDITION TO THE CITY OF WAKE VILLAGE, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION FILED OF RECORD ON SEPTEMBER 26, 1961 AND RECORDED IN VOLUME 329, PAGE 209 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **9/6/2022**, 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.

VILLAGE CAPITAL & INVESTMENT, LLC is acting as the Mortgage Servicer for VILLAGE CAPITAL & INVESTMENT, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. VILLAGE CAPITAL & INVESTMENT, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:


VILLAGE CAPITAL & INVESTMENT, LLC
2863 St. Rose Parkway
Henderson, NV 89052



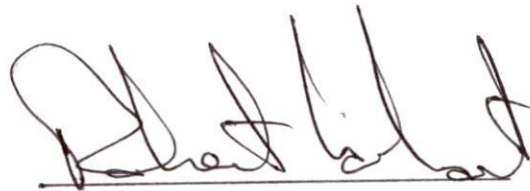
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE ROBERT LAMONT, HARRIETT FLETCHER, SHERYL LAMONT, ALLAN JOHNSTON, SHARON ST. PIERRE, PAUL A. HOEFKER, ROBERT L. NEGRIN** 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, 701 N. Post Oak Road, Suite 205, Houston, TX 77024, 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
Robert L. Negrin, Attorney
Aldridge Pite, LLP
701 N. Post Oak Road, Suite 205
Houston, TX 77024

Return to:
ALDRIDGE PITE, LLP
4375 JUTLAND DR., SUITE 200
P.O. BOX 17935
SAN DIEGO, CA 92177-0935
FAX #: 619-590-1385
866-931-0036



Posted by Robert LaMont, 08-15-2022

[FILING REQUESTED BY
AND WHEN FILED MAIL TO:]

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

2022 AUG 15 AM 11:31

Entra Default Solutions, LLC
1355 Willow Way, Suite 115
Concord, California 94520
For Sale Information: (925)272-4993
For Reinstatement / Pay Off Requests: (925)272-4993

9/6/22

T.S. Number: 2022-05462
Loan Number: 1470923209

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 1/27/2005, JAMES A JOHNSON A SINGLE PERSON, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of STEVE C WIGGS, as Trustee, BANCORPSOUTH BANK, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$92,445.00, payable to the order of BANCORPSOUTH BANK, which Deed of Trust is Recorded on 1/27/2005 as Instrument No: 1520, in Volume 4522 Page 298 Official Public Records of Bowie County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot Numbered Six (6), in Block Numbered One (1), of Akin Acres Second Addition to the Town of Nash, Bowie County, Texas, according to map or plat of said addition recorded in Volume 587, page 393, of the plat Records of Bowie County, Texas.

Commonly known as: **113 KAY ST, NASH, TX 75569-3013**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Robert LaMont, Harriett Fletcher, Allan Johnston, Ronnie Hubbard and/or Kelly Goddard** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

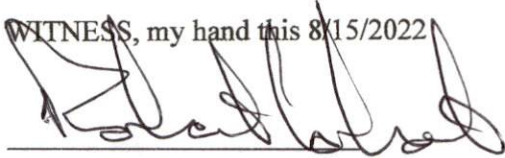
WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **The Secretary of Veterans Affairs, an Officer of the United States**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **TUESDAY, 9/6/2022 at 11:00 AM**, or no later than three (3) hours after such time, being the first Tuesday of such month, of **Bowie County, Texas**, the Substitute Trustee will sell the property "At Public Auction to the highest bidder for cash, in **Boston, Bowie County, Texas**, in the area designated by the Commissioners court of such County, pursuant to 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

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 8/15/2022

A handwritten signature in black ink, appearing to read 'Robert La Mont', written over a horizontal line.

Substitute Trustee, Robert La Mont

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

Address for Trustee or Substitute Trustee
c/o Entra Default Solutions, LLC
1355 Willow Way Suite 115
Concord, CA 94520
925 272-4993

9/6/22

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.

STATE OF TEXAS §
 §
COUNTY OF BOWIE §

FILED FOR RECORDING
BOWIE COUNTY, TEXAS
TINA PELTY, COUNTY CLERK
AUG 16 AM 9:28

WHEREAS, on August 19, 2011 executed a Deed of Trust (the "Deed of Trust") conveying to Kirk L. Lee, Trustee, certain real property more particularly described in Exhibit A, which is attached hereto and incorporated herein by reference, together with all improvements, fixtures and personal property located thereon or used in connection therewith and certain other personal property as more fully described in the Deed of Trust (all of the real and personal property covered by the Deed of Trust is hereinafter referred to as the "Property"), which Deed of Trust is recorded in Volume 6098, Page 55 of the Real Property Records of Bowie County, Texas; Assignment of Rents of even date recorded in Volume 6098, Page 64 of the Real Property Records of Bowie County, Texas; and

WHEREAS, the Deed of Trust secures, among other things, that certain indebtedness evidenced by that certain Promissory Note (as amended, the "Note") dated August 19, 2011 executed by **Travis D. Warner and Joretta Jade Warner** payable to Guaranty Bank & Trust, N.A. (formerly Guaranty Bond Bank) in the original principal amount of \$14,000.00 (the Note and all other obligations owing to Holder under the Deed of Trust are hereinafter called the "Indebtedness"); and

WHEREAS, Guaranty Bank & Trust, N.A. (formerly Guaranty Bond Bank) ("Holder") has all interest in, to and under the Note and Deed of Trust and in and to all other indebtedness secured by the Deed of Trust; and

WHEREAS, the undersigned Donna Hughes, whose address is 100 West Arkansas, Mt. Pleasant, Texas 75455, has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust; and

WHEREAS, default has occurred pursuant to the provisions of the Deed of Trust, the Indebtedness is now wholly due, and Holder, being the owner and holder of said Indebtedness has requested the undersigned to sell the Property to satisfy the Indebtedness;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, September 6, 2022, at 10:00 a.m.**, or within three hours after that time, the undersigned will sell the Property at the Bowie County Courthouse, New Boston, Texas, at the place designated by the Bowie County Commissioner's Court in New Boston, Texas, 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.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is, where is" condition, without any 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 Substitute Trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

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.

In the event that the sale of the Property is set aside for any reason, the purchaser shall be entitled only to a refund of sums paid. The purchaser shall have no other recourse against Grantor, Holder, any Trustee or substitute Trustee, or Holder's attorney.

WITNESS my and this 16 day of August, 2022.

Donna Hughes

Name: Donna Hughes

Substitute Trustee

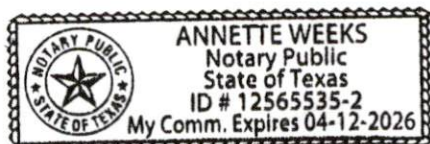
Address: 100 West Arkansas Street
Mt. Pleasant, Texas 75455

Phone: 903-572-9881

THE STATE OF TEXAS

COUNTY OF TITUS

This instrument was acknowledged before me on the 16 day of August, 2022, by Donna Hughes, Substitute Trustee, in the capacity therein stated.



Annette Weeks
Notary Public in and for the State of Texas

EXHIBIT A

Lot Numbered One (1) in Block Numbered Three (3) in the MINTON SUBDIVISION of the City of Maud, Texas, as shown by map and plat recorded in Volume 204, Page 215-16 of the Plat Records of Bowie County, Texas, with said Lot being 100 x 150 feet deep.

9/6/22

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.

STATE OF TEXAS §
 §
COUNTY OF BOWIE §

2022 AUG 16 AM 9:25
BOWIE COUNTY, TEXAS
CLERK OF COURTS

WHEREAS, on May 21, 2009 executed a Deed of Trust (the "Deed of Trust") conveying to Tyson T. Abston, Trustee, certain real property more particularly described in Exhibit A, which is attached hereto and incorporated herein by reference, together with all improvements, fixtures and personal property located thereon or used in connection therewith and certain other personal property as more fully described in the Deed of Trust (all of the real and personal property covered by the Deed of Trust is hereinafter referred to as the "Property"), which Deed of Trust is recorded in Volume 5621, Page 170 of the Real Property Records of Bowie County, Texas; and

WHEREAS, the Deed of Trust secures, among other things, that certain indebtedness evidenced by that certain Promissory Note (as amended, the "Note") dated May 21, 2009 executed by **Marco Antonio Perez and Judith Franco Anguiano Perez** payable to Guaranty Bank & Trust, N.A. (formerly Guaranty Bond Bank) in the original principal amount of \$54,800.00 (the Note and all other obligations owing to Holder under the Deed of Trust are hereinafter called the "Indebtedness"); and

WHEREAS, Guaranty Bank & Trust, N.A. (formerly Guaranty Bond Bank) ("Holder") has all interest in, to and under the Note and Deed of Trust and in and to all other indebtedness secured by the Deed of Trust; and

WHEREAS, the undersigned Donna Hughes, whose address is 100 West Arkansas, Mt. Pleasant, Texas 75455, has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust; and

WHEREAS, default has occurred pursuant to the provisions of the Deed of Trust, the Indebtedness is now wholly due, and Holder, being the owner and holder of said Indebtedness has requested the undersigned to sell the Property to satisfy the Indebtedness;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, September 6, 2022, at 10:00 a.m.**, or within three hours after that time, the undersigned will sell the Property at the Bowie County Courthouse, New Boston, Texas, at the place designated by the Bowie

County Commissioner's Court in New Boston, Texas, 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.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is, where is" condition, without any 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 Substitute Trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

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.

In the event that the sale of the Property is set aside for any reason, the purchaser shall be entitled only to a refund of sums paid. The purchaser shall have no other recourse against Grantor, Holder, any Trustee or substitute Trustee, or Holder's attorney.

WITNESS my and this 16 day of August, 2022.

Donna Hughes

Name: Donna Hughes

Substitute Trustee

Address: 100 West Arkansas Street

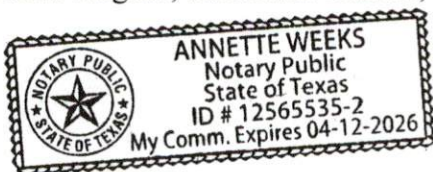
Mt. Pleasant, Texas 75455

Phone: 903-572-9881

THE STATE OF TEXAS

COUNTY OF TITUS

This instrument was acknowledged before me on the 16 day of August, 2022, by Donna Hughes, Substitute Trustee, in the capacity therein stated.



Annette Weeks

Notary Public in and for the State of Texas

EXHIBIT A

The South 27.22 feet of Lot Numbered ONE (1), all of Lot Numbered TWO (2) and a part of Lot Numbered THREE (3) all in Block Numbered THREE (3) of ROCHELLE ADDITION, to the City of Texarkana, Texas, Bowie County, Texas, according to the map or plat of said addition recorded in Volume 40, Page 23 of the Plat Records of Bowie County, Texas, and the said part of Lot Numbered Three (3) being more particularly described by metes and bounds as follows:
BEGINNING at the Northeast corner of said Lot No. 3, same being the Southeast corner of said Lot No. 2;
THENCE: South, 25.00 feet with the East boundary line of said Lot No. 3 to a ½ inch reinforcing steel rod found for corner;
THENCE: N 89°38'58" W, 35.91 feet across said Lot No. 3 to a ½ inch reinforcing steel rod found for corner;
THENCE: N 80°32'12" W, 35.46 feet across said Lot No. 3 to a ½ inch reinforcing steel rod found for corner;
THENCE: N 87°18'17" W, 34.83 feet across said Lot No. 3 to a ½ inch reinforcing steel rod found for corner;
THENCE: N 73°12'00" W, 10.30 feet across said Lot No. 3 to a ½ inch reinforcing steel rod found for corner;
THENCE: N 71°47'26" W, 36.27 feet across said Lot No. 3 to a ½ inch reinforcing steel rod found for corner in the West boundary line of said Lot No. 3;
THENCE: North 3.00 feet with the West boundary line of said Lot No. 3 to a ½ inch reinforcing steel rod found for corner at the Northwest corner of said Lot No. 3, same being the Southwest corner of said Lot No. 2;
THENCE: East 150.00 feet with the North boundary line of said Lot No. 3 to the POINT OF BEGINNING and containing 0.063 acres of land, more or less.

9-6-22

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

STATE OF TEXAS §
 §
COUNTY OF BOWIE §

2022 AUG 16 AM 11:12

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.

Notice is hereby given that a public sale, at auction, of the Mortgaged Property (as that term is defined in the Deed of Trust and as used herein) will be held at the date, time and place specified in this notice.

DATE, TIME AND PLACE OF SALE: Tuesday, September 6, 2022 (which is the first Tuesday of that month) between the hours of 1:00 p.m. and 4:00 p.m. (Bowie County, Texas time). The sale will take place at the Bowie County Courthouse located at 710 James Bowie Drive, New Boston, Texas 75570 or at such other place as may be designated by the Commissioners' Court of Bowie County, Texas.

INDEBTEDNESS PROMPTING SALE: That certain Promissory Note (the "**Note**") dated March 14, 2007, executed by Breon L. Harris, as borrower, in the original principal amount of \$55,000.00, payable to Regions Bank, and presently held by MMG REO II, LLC ("**Lender**") (together with all extensions, modifications and replacements thereof, collectively the "**Note**").

DEED OF TRUST AND SECURITY INTERESTS CREATING LIEN THAT IS THE SUBJECT OF SALE: That certain Deed of Trust, dated March 14, 2007, executed by Breon L. Harris, as grantor ("**Grantor**"), to John Ulmer, as trustee ("**Trustee**"), for the benefit of Regions Bank, recorded March 19, 2007, under County Clerk's File Number 4352, Volume 5107, Page 196, of the Real Property Records of Bowie County, Texas, granting a lien and security interest on real and personal property described in such deed of trust (together with all extensions, modifications, and replacements thereof, collectively the "**Deed of Trust**"). Information regarding the substitute trustee conducting the sale is set forth below.

OWNER AND HOLDER OF INDEBTEDNESS AND SECURITY INSTRUMENT: Lender is the sole legal owner and holder of the Note and Deed of Trust and all beneficial interests, rights and remedies under the Note and Deed of Trust and all other written documents, instruments, or agreements executed, delivered, made or entered into in connection with the Note and Deed of Trust (collectively, the "**Loan Documents**").

PROPERTY BEING SOLD: The real property is situated in Bowie County, Texas (the

EXHIBIT "A"

LAND DESCRIPTION

Legal Description of Property:

Tract 1:

A tract of land in the Jacob Carsner Headright Survey, a part of Block "I" of Subdivision of said survey, a part of Lot Numbered Seventeen (17) in Block Numbered Two (2) of TILSON AND PITCHER'S SECOND ADDITION to the City of Texarkana, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume T, Page 322 of the Deed Records of Bowie County, Texas and a strip of land West of and adjoining said Block No. 2, being more particularly described by metes and bounds as follows:

BEGINNING at a steel pin at the Southeast corner of Lot 17 in Block No. 2 of Tilson and Pitcher's Second Addition to the City of Texarkana, Bowie County, Texas; THENCE: N 00 deg. 11' 47" E, 145.62 feet with the East boundary line of said Lot 17 to the Southwest corner of an existing masonry building; THENCE: N 89 deg. 52' 30" W, 70.34 feet with the South face of a masonry wall and the projection thereof, to the East right-of-way of U. S. Highway No. 50, same being 40 feet at right angles from the centerline of said right-of-way, a cross mark cut in concrete, same being in a curve having a radius of 2824.79 feet, the radius point bears S 89 deg. 49' 36" E; THENCE: Southerly, 145.73 feet with said right-of-way as it curves to the left, through a central angle of 02 deg. 57' 21" to an iron pipe in the projection of the South boundary line of above mentioned Lot 17; THENCE: S 89 deg. 54' 23" E, 66.52 feet with the projection of and the South boundary line of said Lot 17, same being the North boundary line of a street designated as North Street to the POINT OF BEGINNING and containing 10,057.80 square feet of land, more or less.

Tract 2:

A tract of land in the Jacob Carsner Headright Survey, a part of Block "I" of Subdivision of said survey, a part of Lot Numbered Seventeen (17) in Block Numbered Two (2) of TILSON AND PITCHER'S SECOND ADDITION to the City of Texarkana, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume T, Page 322 of the Deed Records of Bowie County, Texas and a strip of land West of and adjoining said Block No. 2, being more particularly described by metes and bounds as follows:

BEGINNING at a steel pin at the Northeast corner of Lot No. 17, in Block No. 2, of Tilson's and Pitcher's Second Addition to the City of Texarkana, Bowie County, Texas; THENCE: N 89 deg. 54' 23" W, 68.67 feet with the North boundary line of said Lot No. 17 and its projection, same being the South line of a street designated as Lee Street, to the East right-of-way line of U. S. Highway No. 59, same being 40 feet at right angles from the centerline of said right-of-way, a cross mark cut in concrete; THENCE: S 01 deg. 21' 15" W, 79.58 feet with said right-of-way line to a drill hole in concrete, the beginning point of a curve to the left, the radius point bears S 89 deg. 25' 32" E, 2824.79 feet; THENCE: Southerly

with the arc of the curve of said right-of-way, a distance of 19.78 feet, through a central angle of 00 deg. 24' 04" to a cross cut in concrete; THENCE: S 89 deg. 52' 30" E, 70.34 feet with the projection of the South face of a masonry wall and the South face of said wall, to the Southwest corner of said masonry building, same being in the East boundary line of the above mentioned Lot No. 17; THENCE: N 00 deg. 11' 47" E, 99.38 feet with said East boundary line of Lot No. 17 to the POINT OF BEGINNING and containing 6,919.44 square feet of land, more or less.

PIN/Block and Lot: 26440004800 & 26440004801

Address that property was formerly known as: 721 S. Lake Drive, Texarkana, Texas 75501

Address that property is currently known as: 707 Bertha Street, Texarkana, Texas 75501 and & 721 Bertha Street, Texarkana, Texas 75501

"Land"), together with all improvements and all other property more fully described in the Deed of Trust (collectively, the "Mortgaged Property"), the Land being described as set forth on Exhibit A hereto.

SUBSTITUTE TRUSTEE CONDUCTING THE SALE: Lender has appointed **Brian W. Clark, Gordon B. Russell, and Jack W. Delaney** (having an address at 901 Main Street, Suite 5200, Dallas, Texas 75202 / Phone: 214- 777-4200) (collectively "Substitute Trustees" or severally, a "Substitute Trustee"), each of whom may act alone, without the necessity of joinder of any other Substitute Trustee in the place and stead of, and to succeed to all the rights, titles, powers and estates granted under the Deed of Trust to, the Trustee to act under and by virtue of the Deed of Trust to sell the Mortgaged Property for cash and that the proceeds of such sale be applied in accordance with the provisions of the Deed of Trust, the other Loan Documents and under applicable law. Therefore, on the date and at the time and place set forth above, Substitute Trustee will sell the Mortgaged Property to the highest bidder for cash pursuant to the terms of the Deed of Trust and applicable law, subject to the right of Lender to enter a credit bid on the Mortgaged Property, and further subject to the right of Lender to direct Substitute Trustee to postpone and resume the foreclosure sale or to cancel the foreclosure sale in its sole and absolute discretion.

PURSUANT TO SECTION 51.009 OF THE TEXAS PROPERTY CODE, THE MORTGAGED PROPERTY WILL BE SOLD AND CONVEYED BY THE SUBSTITUTE TRUSTEE "AS IS," AND THE PURCHASER AT THE FORECLOSURE SALE SHALL ACQUIRE THE FORECLOSED PROPERTY AT THE PURCHASER'S OWN RISK AND "AS IS" AND WITHOUT ANY EXPRESS OR IMPLIED WARRANTIES, EXCEPT AS TO THE WARRANTY OF TITLE GIVEN TO THE PURCHASER BY AND ON BEHALF OF THE GRANTOR OF THE DEED OF TRUST, ITS SUCCESSORS, ASSIGNS, HEIRS AND LEGAL REPRESENTATIVES BY VIRTUE OF AND PURSUANT TO THE AUTHORITY CONFERRED BY THE DEED OF TRUST, ANY SUCH OTHER WARRANTIES BEING EXPRESSLY DISCLAIMED; AND SUCH PURCHASER IS AND SHALL NOT BE A CONSUMER.

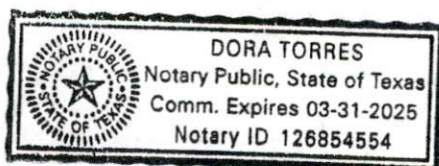
IN WITNESS WHEREOF, this Notice of Substitute Trustee's Sale has been executed on the 15th day of August, 2022.

Jack W. Delaney

Jack W. Delaney, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

The foregoing instrument was acknowledged before me on the 15th day of August, 2022, by Jack W. Delaney, as Substitute Trustee.



Dora Torres

Notary Public, State of Texas

9/16/22

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

Deed of Trust

Date: January 12, 2022

Grantor(s): Brandon James Reed

Mortgagee: 219 Marshall, LLC, a Delaware Limited Liability Company

Recorded in: Clerk's File No. 2022-00006168

Property County: Bowie County

Legal Description: All that certain tract or parcel of land (together with all improvements thereon, if any) situated in Bowie County, Texas, being more particularly described as Lot 16, Block 3, Independence Acres Subdivision, City of Nash, Bowie County, Texas (Volume 6216, Page 127, Deed Records, Bowie County, Texas) (more particularly described in the loan documents).

Date of Sale: September 06, 2022

Earliest Time Sale will Begin: 11:00 AM

Place of Sale of Property: Designated area set by the Commissioner's Court of Bowie County, Texas, being the Bowie County Courthouse or as further designated by the County Commissioner.

The Trustee or Substitute Trustee will sell the property by the 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.

ACTIVE MILITARY SERVICE NOTICE

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

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

The Mortgagee, whose address is:

219 Marshall, LLC, a Delaware Limited Liability Company
6101 Southwest Fwy., Suite 400
Houston, TX 77057

2022 AUG 16 AM 11:20
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

Dated this 16th day of August, 2022



**Robert LaMont, or Harriett
Fletcher, or Allan Johnston, Ronnie
Hubbard, Kelly Goddard or Joe
Hinojosa or Susana Garcia, or
Donna Brammer, or Katrina
Rodriguez, or Cesar Acosta, or
Christopher Apodaca, or Alicia
Ortega, or Leslie Galdamez, or
Sean Jochneau, or Rinki Shah, or
Theresa Phillips, or Sandra
Benavides or David Cerda or Jose
Martinez or Renaud Ba or Craig
Weeden or David Garvin or Erica
Feece, Trustee or Substitute Trustee**
6101 Southwest Fwy, Suite 400, Houston, TX 77057

2022 AUG 11 AM 11:33

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on September 17, 2004, a certain Adjustable Rate Home Equity Conversion Deed of Trust ("Reverse Mortgage") was executed by **HERMAN R BURNHAM AND MAXINE H BURNHAM**, as mortgagor in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDY MAC BANK, F.S.B., as mortgagee and ROBERT K. FOWLER, as trustee, and was recorded on October 5, 2004 under Clerk's Instrument Number 15676, Book 4428, Page 221 in the real property records of Bowie County, Texas.

WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated January 10, 2011, and recorded on January 24, 2011, under Book 5980, Page 53 in the real property records of Bowie County, Texas; and

WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that the Mortgagors no longer occupies the property; and

WHEREAS, the entire amount delinquent as of September 6, 2022 is \$155,140.99; and

WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the indebtedness secured by the Reverse Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on October 15, 2007 in Dallas County under Clerk's File Number 20070369306, notice is hereby given that on **September 6, 2022, at 11:00 AM** local time or no later than three hours thereafter, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN BOWIE COUNTY TEXAS AND BEING A PART OF THE JOHN A TALBOT HEADRIGHT SURVEY DESCRIBED BY METES AND BOUNDS AS FOLLOWS

BEGINNING AT A POINT 36.55 FEET WEST AND 980 25 FEET SOUTH FROM THE NORTHEAST CORNER OF LOT NUMBERED FOUR (4) OF THE SUBDIVISION OF SAID JOHN A TALBOT HEADRIGHT SURVEY

THENCE SOUTH 1 DEGREES 17 EAST 387.3 FEET WITH THE WEST B L OF A COUNTY ROAD TO A 1 IN PIPE FOR A CORNER

THENCE SOUTH 87 DEGREES 16 WEST 525.3 FEET WITH A FENCE TO A 1 IN IRON PIPE FOR A CORNER,

THENCE NORTH 0 DEGREES 20 WEST 407.6 FEET WITH A FENCE TO A 1 IN IRON PIPE FOR A CORNER,

THENCE NORTH 89 DEGREES 28 EAST 518.6 FEET TO THE POINT OF BEGINNING AND CONTINUING 4.76 ACRES OF LAND MORE OR LESS

SAVE AND EXCEPT GRANTORS HEREIN EXPRESSLY RESERVE ALL OF THE OIL GAS AND OTHER MINERALS IN ON AND UNDER SAID LAND.

SAVE AND EXCEPT THAT PORTION OF THE PROPERTY AS DESCRIBED IN THE PARTIAL RELEASE OF LIEN FILED MARCH 14, 2014, IN VOLUME 6597, PAGE 299, BOWIE COUNTY, TEXAS.

Commonly known as: 6007 AIRLINE DRIVE, TEXARKANA, TX 75503.

The sale will be held in 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.

The Secretary of Housing and Urban Development will bid \$155,140.99.



There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorated share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$15,514.10 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$15,514.10 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be paid in full prior the scheduled sale is \$155,140.99, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: August 9, 2022


L. Keller Mackie
Foreclosure Commissioner
Mackie Wolf Zientz & Mann, P.C.
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254
(214) 635-2650
(214) 635-2686 Fax


Posted by Robert La Mont, August 11, 2022.