

1-3-23

FILED FOR RECORD BY
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")

2022 DEC 13 AM 11:45

Christina Rita Smallwood
P.O. Box 79 De Kalb, TX 75559
Sent via first class mail and CMRR # 9171 9690 0935 0289 9613 96 on 12/13/2022

Christina Rita Smallwood
430 CR 3402 De Kalb, TX 75559
Sent via first class mail and CMRR # 9171 9690 0935 0289 9613 89 on 12/13/2022

NOTICE OF TRUSTEE'S SALE

WHEREAS Christina Rita Smallwood 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 2021-00000451, 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 3rd day of January, 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:

All that certain tract or parcel of land being a part of the Charles Burkham Survey, A-55, Bowie County, Texas, and being all of a 1.993 acre tract as described in warranty deed from William Clyde Berryhill and France Y. Berryhill to Paul B. Barrett and wife, Kymberli K. Barrett dated March 26, 1999, recorded in Volume 3031, Page 103 of the Real Property Records of bowie County, Texas and being more particularly described as

follows: BEGINNING at a set 5/8" rebar for corner at an existing fence corner at the Southeast corner of the above described 1.993 acre tract of land, same being on the North boundary line of a 34.9542 acre tract as described in a contract of sale from the Texas Veterans Land Board to Paul B. Barrett recorded in Volume 2957, Page 263 of the Real Property Records of bowie County, Texas; THENCE S. 89 Deg. 53' 25" W. along an existing fence line, same being the South boundary line of the above described 1.993 acre tract, same being the North boundary line of the above described 39.452 acre tract, 417.56 feet to a set 5/8" rebar for corner at an existing fence corner on the East right-of-way line of County Road No.3402; THENCE N 00 Deg. 32' 34" W. along an existing fence line, same being the East right-of-way line of County Road No. 3402, 208.30 feet to set 5/8" rebar for corner at an existing fence corner; THENCE N. 89 Deg. 50' 29" E. along an existing fence line, same being the North boundary line of the above described 1.993 acre tract, same being the South boundary line of a 15 acre tract as described in warranty deed from Robert Mitchell and wife, Marie Mitchell or Paul D. Mitchell and David W. Mitchell recorded in Volume 619, Page 175 of the Deed Records of Bowie County, Texas, 419.20 feet to a set 5/8" rebar for corner at an existing fence corner; THENCE S. 00 Deg. 05' 31" E. along an existing fence line, same being the East boundary line of the above described 1.993 acre tract, same being the West boundary line of the above described 15 acre tract, 208.65 feet to the POINT OF BEGINNING, containing 2.0023 acres of land, more or less.

3. Name and Address of Sender of Notice:

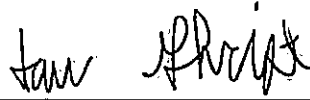
Ghrist Law Firm, PLLC, Ian Ghrist, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.

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.

GHRIST LAW FIRM PLLC



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

1-3-23

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

22TX373-0721
3141 US HIGHWAY 259 S, DE KALB, TX 75559

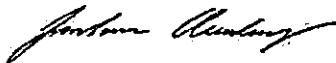
2022 DEC 13 AM 11:22

NOTICE OF FORECLOSURE SALE

- Property:** The Property to be sold is described as follows:
- SEE EXHIBIT A
- Security Instrument:** Deed of Trust dated December 8, 2020 and recorded on December 29, 2020, as Instrument Number 2020-00014140 in the real property records of ~~BOWIE~~ County, Texas, which contains a power of sale.
- Sale Information:** ~~January-03, 2023, 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 JOE D. GARREN secures the repayment of a Note dated December 8, 2020 in the amount of \$127,916.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mt. Laurel, NJ 08054, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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

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



Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
5601 Democracy Drive, Suite 265
Plano, TX 75024

Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Grady, Tonya Washington, Misty McMillan, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Dustin George
c/o Miller, George & Suggs, PLLC
5601 Democracy Drive, Suite 265
Plano, TX 75024

Certificate of Posting

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

EXHIBIT A

All that certain 7.103 acre tract of land in the JONATHAN HOPKINS HEADRIGHT SURVEY, A-253 in Bowie County, Texas, being all of that same tract of land conveyed to W. D. Garren, et ux, by Assumption Deed recorded in Vol. 2556, Pg. 136 of the Real Property Records of Bowie County, Texas, said 7.103 acre tract of land being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" iron rod set in the East line of U. S. Hwy. No. 259, for the Southwest corner of a 1 acre tract of land conveyed to James McMillon, et ux, by Warranty Deed recorded in Vol. 491, Pg. 178, the Northwest corner of this described tract;

THENCE S. 86 deg. 05' 49" E., at 8.48 ft. pass a 1/2" rebar found for reference, continuing a total distance of 249.30 ft. with a fence to a 1/2" rebar found at a cross-tie fence corner post in the West Line of Tract No. 2, a 54.495 acre tract of land described in a Deed of Trust recorded in Vol. 781, Pg. 921, D.T. Records for the Southern corner of said 1 acre tract, the Northeast corner of this described tract;

THENCE S. 03 deg. 15' 03" W, 762.88 ft. along a fence to a 3" Iron pipe fence corner post found in said West Line for the Northeast corner of a 14.91 acre tract of land conveyed to W. W. Lann by Warranty Deed recorded in Vol. 554, Pg. 844, the most Easterly Southeast corner of this described tract;

THENCE S. 88 deg. 45' 40" W. 297.66 ft. along an old fence to a 1/2" rebar found at a fence corner post for the Northwest corner of said 14.91 acre tract, an interior corner of this described tract; an interior corner of this described tract;

THENCE S. 22 deg. 45' 11" W. 139.85 ft. along an old fence to a 1/2" rebar found at a cross-tie fence corner post in the West Line of said Lann tract for the Northeast corner of a 39599 S.F. tract of land conveyed to Raymond B. Barger et ux by Warranty Deed recorded in Vol. 1797, Pg. 34, the most Southerly Southeast corner of this described tract;

THENCE N. 75 deg. 24' 13" W. 203.62 ft. along an old fence to a 1/2" rebar found at a cross-tie fence corner post in the East Line of U. S. Hwy. No. 259 for the Northwest corner of said Barger tract, the Southwest corner of this described tract;

THENCE with said East Line the following courses: N. 20 deg. 09' 06" E. 85.20 ft. along a line to a found iron "T" Post; S. 87 deg. 22' 20" E. 31.07 ft. along a line to a found iron "T" Post and N. 19 deg. 50' 12" E. at 541.44 ft. pass a Ty. 1 Conc. Mon., at 573.38 ft. pass another Ty. 1 Conc. Mon.O.D. Rt. continuing a total distance of 833.62 ft. along a line to the Point of Beginning, containing 7.103 acres of land, more or less.

NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes and does not override Item 2 of Schedule B hereof.

Tax ID: 11120010000 , 11120010001

THE STATE OF TEXAS

COUNTY OF BOWIE

I hereby certify that this instrument was FILED on the date and the time stamped hereon by me and was duly RECORDED in the Records of Bowie County, Texas.

2020-00014140 DOFT
12/29/2020 08:00:52 AM Total Fees: \$102.00

Tina Petty, County Clerk
Bowie County, Texas



Jan. 3rd
2022

2022 DEC -1 AM 11: 35

105 Precinct Line Road, Hooks, TX 75561

22-010844

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: ~~01/03/2023~~

Time: Between 11am-2pm and beginning not earlier than 11am-2pm or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Bowie County, pursuant to §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.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 5, 2006 and recorded in the real property records of Bowie County, TX and is recorded under Clerk's Book 4869, Page 41 with April Spencer and Christopher Spencer (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Hibernia National Bank mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by April Spencer and Christopher Spencer, securing the payment of the indebtedness in the original amount of \$37,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Nationstar Mortgage LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. ALL OF LOTS NUMBERED TWENTY FOUR (24), TWENTY FIVE (25), TWENTY SIX (26), AND A PART OF TWENTY SEVEN (27) AND TWENTY EIGHT (28) IN BLOCK NUMBERED ONE (1) OF J.R. GUINN'S SUBDIVISION, A PART OF H.H. MITCHELL HEADRIGHT SURVEY, ABSTRACT NO. 913, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 40, PAGE 300 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 FOUND FOR CORNER IN THE SOUTH RIGHT-OF-WAY LINE OF A STREET DESIGNATED AS AVENUE "B" AT THE NORTHWEST CORNER OF LOT NO. 24 IN BLOCK NO. 1 OF SAID J.R. GUINN'S SUBDIVISION;

THENCE S 84 DEG 54' 05" E, 97.34 FEET ALONG THE SOUTH RIGHT-OF-WAY LINE OF AVENUE "B" AND WITH THE NORTH LINES OF LOTS NO. 24, 25, 26 AND 27, TO A 1/2 INCH REINFORCING STEEL ROD SET FOR CORNER IN THE WEST RIGHT-OF-WAY LINE OF F.M. ROAD NO. 1398;

THENCE S 01 DEG 51' 00" E, 117.47 FEET ALONG THE WEST RIGHT-OF-WAY LINE OF F.M. ROAD NO. 1398 AND ACROSS SAID LOTS NO. 27 AND 28, TO A 1/2 INCH REINFORCING STEEL ROD SET FOR CORNER IN THE SOUTH LINE OF SAID LOT NO. 28;



4766194

THENCE N 84 DEG 54' 05" W, 103.77 FEET WITH THE SOUTH LINES OF SAID LOTS 28, 27, 26, 25 AND 24, TO A 1/2 INCH REINFORCING STEEL ROD SET FOR CORNER AT THE SOUTHWEST CORNER OF SAID LOT NO. 24;

THENCE N 01 DEG 16' 47" E, 116.87 FEET WITH THE WEST LINE OF SAID LOT NO. 24, TO THE POINT OF BEGINNING AND CONTAINING 0.269 ACRES OF LAND, MORE OR LESS.

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:


Nationstar Mortgage LLC
350 Highland Drive
Lewisville, TX 75067-4177

7. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Phillip Traynor Esq, Robert LaMont, Harriett Fletcher, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 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 whose address is 1 Mauchly, Irvine, CA 92618, Substitute Trustee to act under and by virtue of said Deed of Trust.

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

11/30/2022

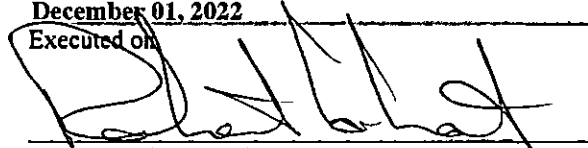
Executed on



James E. Albertelli, P.A.
Gabrielle A. Davis, Esq.
Philip Traynor, Esq.
2201 W. Royal Ln, Suite 155
Irving, TX 75063

December 01, 2022

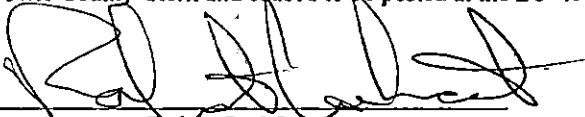
Executed on



SUBSTITUTE TRUSTEE
Agency Sales & Posting
Robert LaMont, Harriett Fletcher, Sheryl LaMont,
Allan Johnston, Sharon St. Pierre, Ronnie Hubbard
1320 Greenway Drive, Suite 300
Irving, TX 75038

CERTIFICATE OF POSTING

My name is Robert La Mont, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on December 01, 2022 I filed at the office of the Bowie County Clerk and caused to be posted at the Bowie County courthouse this notice of sale.



Declarants Name: Robert La Mont

Date: December 01, 2022

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

Jan 3rd
2022

22-067672

Notice of Substitute Trustee's Sale
2022 DEC -1 AM 11:36

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: April 2, 2010	Original Mortgagor/Grantor: DAMON L. MILLER AND SHIRLEY D. MILLER
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERIGROUP MORTGAGE CORPORATION, A DIVISION OF MORTGAGE INVESTORS CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: PLANET HOME LENDING, LLC
Recorded in: Volume: 5811 Page: 192 Instrument No: 4455	Property County: BOWIE
Mortgage Servicer: Planet Home Lending, LLC	Mortgage Servicer's Address: 321 Research Parkway, Suite 303 Meriden, Connecticut 06450

* 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 \$87,854.00, executed by DAMON L. MILLER AND SHIRLEY D. MILLER and payable to the order of Lender.

Property Address/Mailing Address: 18 TWILIGHT CIR, TEXARKANA, TX 75501

Legal Description of Property to be Sold: ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE JOHN JACKSON HEADRIGHT SURVEY, A-313, AND BEING A PART OF THAT CERTAIN 40 ACRE TRACT KNOWN AS LOT 5 OF THE KROUSE SUBDIVISION OF THE PAYNE LANDS AS RECORDED IN VOLUME 40, PAGE 84 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS AND MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SAID LOT 5;
THENCE NORTH ALONG THE WEST LINE OF SAID LOT 5, 233.71 FEET TO A 1/2" REBAR SET FOR THE SOUTHWEST CORNER AND POINT OF BEGINNING FOR THE HEREIN DESCRIBED TRACT;
THENCE CONTINUING NORTH ALONG SAID WEST LINE, 183 FT. TO A 1" IRON PIPE FOUND FOR THE NORTHWEST CORNER;
THENCE EAST, 694.32 FEET TO A 1/2" REBAR SET FOR THE NORTHEAST CORNER;
THENCE SOUTH, 198 FEET TO A 1/2" REBAR SET FOR THE SOUTHWEST CORNER;
THENCE WEST, 485.61 FEET TO A 1/2" REBAR SET FOR THE SOUTHERLY SOUTHWEST CORNER;
THENCE NORTH 15 FEET TO A 1/2" REBAR SET FOR INTERIOR CORNER;
THENCE WEST 208.71 FEET TO THE POINT OF BEGINNING AND CONTAINING 3.084 ACRES OF LAND MORE OR LESS.

TOGETHER WITH THE FOLLOWING ACCESS EASEMENT:

COMMENCING AT THE SOUTHWEST CORNER OF SAID LOT 5;
THENCE NORTH ALONG THE WEST SIDE OF LOT 5, 208.71 FEET TO A POINT;



THENCE EAST 694.32 FEET TO A POINT;
THENCE NORTH 75.46 FEET TO THE POINT OF BEGINNING FOR THE HEREIN DESCRIBED EASEMENT;
THENCE N 86 DEG. 54' 14" E, 445.14 FEET TO A POINT AT THE BEGINNING OF A CURVE TO THE LEFT;
THENCE ALONG THE ARC OF SAID CURVE, HAVING A RADIUS OF 470 FEET THROUGH A CENTRAL ANGLE OF 20 DEG. 25' 25" FOR A DISTANCE OF 167.54 FEET TO A POINT AT THE END OF SAID CURVE;
THENCE N 66 DEG. 28' 50" E, 20.73 FEET TO A POINT FOR CORNER IN THE EAST LINE OF SAID LOT 5, SAME BEING NORTH 354.84 FEET FROM THE SOUTHEAST CORNER OF SAID LOT 5;
THENCE NORTH ALONG SAID EAST LINE, SAME BEING GENERALLY IN THE CENTER OF A COUNTY ROAD 43.62 FEET TO A POINT OR CORNER;
THENCE S 66 DEG. 28' 50" W, 38.14 FEET TO A POINT AT THE BEGINNING OF A CURVE TO THE RIGHT;
THENCE ALONG THE ARC OF SAID CURVE HAVING A RADIUS OF 430 FEET THROUGH A CENTRAL ANGLE OF 20 DEG. 25' 25" FOR A DISTANCE OF 153.28 FEET TO A POINT AT THE END OF SAID CURVE;
THENCE S 86 DEG. 54' 14" W, 373.65 FEET TO A POINT FOR CORNER;
THENCE SOUTH 40.06 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.551 OF AN ACRE OF LAND MORE OR LESS.

Date of Sale: January 3, 2023	Earliest time Sale will begin: 11:00AM
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Place of sale of Property: Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 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, *PLANET HOME LENDING, LLC*, the owner and holder of the Note, has requested Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston whose address is 1 Mauchly Irvine, CA 92618 or Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 as substitute trustee, 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 *PLANET HOME LENDING, 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, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwierns, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston whose address is 1 Mauchly Irvine, CA 92618 or Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 as substitute trustee,, 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 Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwierns, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston whose address is 1 Mauchly Irvine, CA 92618 or Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 as substitute trustee,, 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 Mortgagee's attorney.



SUBSTITUTE TRUSTEE

Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwierns, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston or Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston Posted 12-01-2022

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

1-3-2023

C&M No. 44-22-2294/ FILE NOS

2022 NOV 22 AM 11:32

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated December 18, 2003 and recorded under Clerk's File No. 2003-20950, as affected by 2010-01602, in the real property records of BOWIE County, Texas, with Charles C. Harris, Sr., being one and the same person as Charles Clayton Harris, and wife, Susan Ann Harris as Grantor(s) and The First National Bank as Original Mortgagee.

Deed of Trust executed by Charles C. Harris, Sr., being one and the same person as Charles Clayton Harris, and wife, Susan Ann Harris securing payment of the indebtedness in the original principal amount of \$99,900.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Charles C. Harris, Sr. and Susan Ann Harris. Arvest bank, successor in interest by merger of Bear State Bank, formerly known as First National Bank is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Arvest Bank is acting as the Mortgage Servicer for the Mortgagee. Arvest Bank, is representing the Mortgagee, whose address is: 1188 N Salem Road #12, Fayetteville, AR 72704.

Legal Description: TRACT NO. 1:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED ABOUT 1-1/2 MILES NORTHWEST OF MAUD, BOWIE COUNTY, TEXAS, A PART OF THE JOHN B. DOWNEY HEADRIGHT SURVEY, ABSTRACT NO. 148 AND THE ANDREW G. MELTON HEADRIGHT SURVEY, ABSTRACT NO. 375 AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

**BEGINNING AT AN IP FOR CORNER IN THE CENTER OF A COUNTY ROAD, SAID POINT BEING 69.91 FEET SOUTH AND 788.04 FEET WEST OF THE SOUTHEAST CORNER OF SAID DOWNEY SURVEY;
THENCE: N 21° 50' 38" E, 308.07 FEET WITH A FENCE LINE TO AN IP FOR CORNER;
THENCE: S 57° 20' 24" E, 289.00 FEET TO AN IP FOR CORNER;
THENCE: S 30° 20' 31" W, 296.00 FEET TO AN IP FOR CORNER IN THE CENTER OF SAID COUNTY ROAD;
THENCE: N 58° 57' 06" W, 243.26 FEET WITH THE CENTER OF SAID COUNTY ROAD TO THE PLACE OF BEGINNING AND CONTAINING 0.995 ACRES IN SAID DOWNEY SURVEY AND 0.835 ACRE IN SAID MELTON SURVEY FOR A TOTAL OF 1.830 ACRE OF LAND, MORE OR LESS.**

TRACT NO. 2:

ALL THAT CERTAIN 6.123 ACRE TRACT OF LAND IN THE JOHN B. DOWNEY HEADRIGHT SURVEY. ABSTRACT NO. 148, BOWIE COUNTY, TEXAS, BEING A PART OF THAT SAME TRACT OF LAND CONVEYED TO EVERETT WELLS, ET UX, BY WARRANTY DEED RECORDED IN VOLUME 529, PAGE 469 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, SAID 6.123 ACRE



TRACT OF LAND AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

BEGINNING AT A POINT IN THE CENTER OF AN OLD DIRT ROAD FOR THE SOUTHWEST CORNER OF AN 8.23 ACRE TRACT OF LAND CONVEYED TO EVERETT WELL, ET UX, BY WARRANTY DEED RECORDED IN VOLUME 316, PAGE 91 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, FOR THE NORTHWEST CORNER OF THIS DESCRIBED TRACT, FROM WHICH A 1/2" REBAR SET FOR REFERENCE IN THE ROOT OF A 22" PINE FENCE CORNER TREE BEARS S 88° 31' 15" E, 13.35 FEET;

THENCE: S 88° 31' 15" E, 814.05 FEET ALONG AN OLD FENCE TO A 5/8" REBAR FOUND FOR THE NORTHWEST CORNER OF TRACT ONE, AN 8.538 ACRE TRACT OF LAND CONVEYED TO JAMES MARK SANDERS BY WARRANTY DEED RECORDED IN VOLUME 1748, PAGE 172 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, THE NORTHEAST CORNER OF THIS DESCRIBED TRACT, FROM WHICH THE SOUTHEAST CORNER OF SAID 8.23 ACRE TRACT BEARS S 88° 34' 08" E, 565.89 FEET;

THENCE: S 26° 53' 00" W, 294.61 FEET ALONG AN OLD FENCE TO A 3/4" REBAR FOUND AT A FENCE POST FOR THE SOUTHWEST CORNER OF SAID SANDERS TRACT, THE NORTHWEST CORNER OF A 1.83 ACRE TRACT OF LAND DESCRIBED IN A DEED OF TRUST RECORDED IN VOLUME 1835, PAGE 59 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: S 27° 00' 53" W, AT 286.07 FEET PASS A 1/2" REBAR SET A FENCE POST FOR REFERENCE, CONTINUING A TOTAL DISTANCE OF 307.15 FEET ALONG A LINE TO A POINT IN THE CENTER OF COUNTY ROAD NO. 1111 FOR THE SOUTHWEST CORNER OF SAID 1.83 ACRE TRACT, THE SOUTHEAST CORNER OF THIS DESCRIBED TRACT;

THENCE: N 54° 12' 48" W, 669.85 FEET ALONG SAID CENTER TO A POINT IN THE CENTER OF AN OLD DIRT ROAD FOR THE SOUTHWEST CORNER OF THIS DESCRIBED TRACT;

THENCE: N 00° 48' 25" E, 165.73 FEET ALONG SAID CENTER OF THE POINT OF BEGINNING AND CONTAINING 6.123 ACRES OF LAND, MORE OR LESS.

SALE INFORMATION

Date of Sale: 01/03/2023

Earliest Time Sale Will Begin: 11:00 AM

Location of Sale: The place of the sale shall be: BOWIE County Courthouse, Texas at the following location: At the front (north) entrance of the Bowie County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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


WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Robert LaMont, Harriett

Fletcher, Sheryl LaMont, Sharon St. Pierre, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Agency Sales And Posting, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on 11/18/2022.

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

Posted and filed by: 

Printed Name: Robert La Mont, November 22, 2022

C&M No. 44-22-2294

2022 NOV 21 PM 1:40

1-3-23

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, That certain Deed of Trust (the "Deed of Trust"), dated October 8th, 2021, from Scharessa Lashay Harris and Shirley L. Houff ("Borrower"), as Grantor to Teresa Lewellen, Trustee, filed for record in Real Property Records of Bowie County, Texas, more particularly described therein, which serves as security for a \$58,500.00 promissory note described therein (the "Note") executed by Borrower, payable to the order of Centex Casas, LLC.

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

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, Centex Casas, LLC, the Owner and Holder of the Promissory Note has requested the undersigned to sell the real property described in the Deed of Trust to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, January 3rd, 2023 beginning at 12 o'clock pm, or not later than 3:00 o'clock pm, the Substitute Trustee, will sell the following described real property, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, if any, at the Courthouse of Bowie County, Texas, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where nonjudicial foreclosure sales of real property are customarily and regularly held in Bowie County, Texas, which real property is described as follows:

Legal Description: Lot Numbered Twenty-Four (24) in Block Numbered Eighteen (18) of WAKE VILLAGE, a subdivision out of the Nancy Dycus Headright Survey, Abstract No. 145, Bowie County, Texas, as shown by certain plat recorded in Volume 40, Page 344 of the Plat Records of Bowie County, Texas.

Commonly known as: 736 Macarthur Ave, Wake Village, TX 75501

Together with all improvements on the property; all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property, if any described in and secured by the Deed of Trust.


The property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH THE RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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

IN WITNESS HEREOF, this instrument has been executed to be effective November 18, 2022

Property Address: 736 Macarthur, Wake Village, Bowie County, TX 75501



Centex Casas, LLC

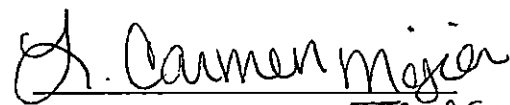
Acknowledgement

STATE OF Texas)
COUNTY OF Lampasas)

This instrument was acknowledged before me on Nov. 18, 2022 by Justin Milan for Centex Casas, LLC.

NOTARY SEAL:





Notary Public, the State of Texas.

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

2022 NOV 21 PM 1:40

1-3-23

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, That certain Deed of Trust (the "Deed of Trust"), dated June 26th, 2021, from Ladderius Maqua Fort and Shelbie Nicole Dockins ("Borrower"), as Grantor to Teresa Lewellen, Trustee, filed for-record in Real Property Records of Bowie County, Texas, more particularly described therein, which serves as security for a \$56,000.00 promissory note described therein (the "Note") executed by Borrower, payable to the order of Centex Casas, LLC.

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

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, Centex Casas, LLC, the Owner and Holder of the Promissory Note has requested the undersigned to sell the real property described in the Deed of Trust to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, January 3rd, 2023 beginning at 12 o'clock pm, or not later than 3:00 o'clock pm, the Substitute Trustee, will sell the following described real property, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, if any, at the Courthouse of Bowie County, Texas, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where nonjudicial foreclosure sales of real property are customarily and regularly held in Bowie County, Texas, which real property is described as follows:

Legal Description: Tract No 4: Lot Numbered Eleven (11) in Block Numbered Twenty-One (21) of WAKE VILLAGE, a subdivision out of the Nancy Dycus Headright Survey, Abstract No. 145, Bowie County, Texas, according to the plat thereof recorded in Volume 40, Page 344 of the Plat Records of Bowie County, Texas.

Commonly known as: 801 Macarthur, Wake Village, TX 75501

Together with all improvements on the property; all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property, if any described in and secured by the Deed of Trust.

The property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH THE RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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

IN WITNESS HEREOF, this instrument has been executed to be effective November 18th, 2022

Property Address: 801 Macarthur, Wake Village, Bowie County, TX 75501



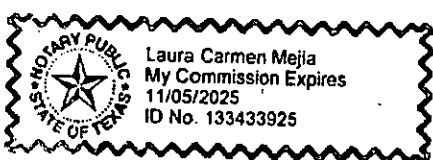
Centex Casas, LLC

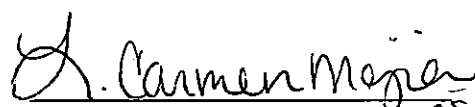
Acknowledgement

STATE OF Texas)
COUNTY OF Lampasas)

This instrument was acknowledged before me on Nov. 18, 2022 by Justin Milam for Centex Casas, LLC.

NOTARY SEAL:





Notary Public, the State of Texas

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

1/3/23

2022 NOV 29 PM 3:49
BOWIE COUNTY CLERK
BOWIE COUNTY TEXAS

Notice of Foreclosure Sale

November 29, 2022

Deed of Trust ("Deed of Trust"):

Dated: August 17, 2018

Grantor: **KAREN YANETH SUTTON**, a single person and **ANDRE ANTHONY ARNOLD**, a single person.

Trustee: **KYLE B. DAVIS**

Lender: **JAMES NAPLES**

Recorded as: Instrument No. 2018-00008784 of the real property records of Bowie County, Texas.

Warranty Deed with Vendors' Lien executed by **JAMES NAPLES** to **KAREN YANETH SUTTON** and **ANDRE ANTHONY ARNOLD** recorded under Instrument No. 2018-00008783 of the real property records of Bowie County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$194,500.00, executed by **KAREN YANETH SUTTON** and **ANDRE ANTHONY ARNOLD** ("Borrower") and payable to the order of Lender.

Foreclosure Sale:

Date: **Tuesday, January 3, 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 A.M. and not later than three hours thereafter.

Place: **Bowie County Courthouse**

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that JAMES NAPLES'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, JAMES NAPLES, the owner and holder of the Note, has requested Trustee to sell the Property.

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

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

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

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

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

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

written notice of the active duty military service to the sender of this notice immediately.



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

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 22-27539

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

2022 OCT 27 PM 2: 57

1/3/23

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 7/27/2015, Robert H. Carr, a single man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Michael Burns, Attorney at Law, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Sun West Mortgage Company, Inc, its successors and assigns, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$154,400.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Sun West Mortgage Company, Inc, its successors and assigns, which Deed of Trust is Recorded on 8/13/2015 as Volume 2015-8867, Book, Page, in 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;

See attached exhibit "A" attached hereto and made a part hereof

Commonly known as: 342 PIERCE ST Texarkana, TX 75501

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, Sheryl LaMont, Sharon St. Pierre, Dustin George 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 Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust M, which is the mortgagee of the Note and Deed of Trust or mortgage and 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. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on 1/3/2023 at 11:00 AM, or no later than three (3) hours after such time, in Bowie County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **The front (North) entrance of the Courthouse**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgageors 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.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



4763286

ServiceLink

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

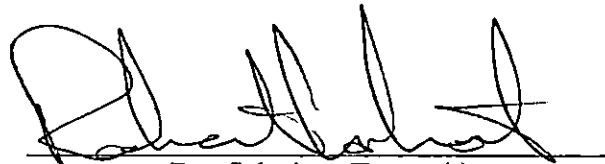
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

WITNESS, my hand this 10/25/2022

Monica Sandoval

By: Monica Sandoval, Trustee Sale Specialist,
Team Lead
Carrington Foreclosure Services, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

WITNESS, my hand this October 27, 2022.



By: Substitute Trustee(s)
Robert LaMont, Harriett Fletcher, Sheryl LaMont,
Sharon St. Pierre
C/O Carrington Foreclosure Services, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

SCHEDULE A

All that certain tract or parcel of land being a part of Lot Numbered ELEVEN (11) of the subdivision of the Payne Lands made by Leo Krouse and being a part of the John Jackson Headright Survey, A-313, Bowie County, Texas, and being all of a 0.8563 acre tract as described in Warranty Deed from Richard Owen Akins and wife, Rebecca Jo Akins to Robert H. Carr dated October 26, 1998, recorded in Volume 2950, Page 302 of the Real Property Records of Bowie County, Texas, and being more particularly described as follows:

BEGINNING at a found 5/8" rebar for corner on the South right-of-way line of Pierce Road and on the West right-of-way line of Sara Drive at the Northeast corner of the above described 0.8563 acre tract of land;

THENCE S 00 deg. 03' 39" E., with the East boundary line of the above described 0.8563 acre tract, same being the West right-of-way line of Sara Drive, 208.71 feet to a found 1/2" rebar for corner;

THENCE S 89 deg. 55' 26" W., with the South boundary line of the described 0.8563 acre tract, same being the North boundary line of a 0.8563 acre tract as described in Warranty Deed to Ronald Wayne Griffith recorded in Volume 3893, Page 124 of the Real Property Records of Bowie County, Texas, 178.40 feet to a set 5/8" rebar with plastic cap (Stamped R.P.L.S. 4874 Typical) for corner;

THENCE N 00 deg. 06' 38" W., along an existing fence line, passing at 69.91 feet a found 1/2" rebar and continuing a total distance of 208.71 feet to a set 5/8" rebar with plastic cap for corner on the South right-of-way line of Pierce Road; **THENCE** N 89 deg. 55' 30" E., with the North boundary line of the above described 0.8563 acre tract, same being the South right-of-way line of Pierce Road, 178.58 feet to the **POINT OF BEGINNING**, containing 0.8552 of an acre of land, more or less. **BASIS OF BEARINGS:** Bearings are based on record bearing between found iron pins at the Northeast and Southeast corners of the above described 0.8563 acre tract of land.

1/3/23

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.

RECORDED
BOWIE COUNTY, TEXAS
10/27/2023 2:00 PM

DEED OF TRUST INFORMATION:

Date: December 9, 2016
Grantor(s): Lee Alison McCrary and Adam B. Chandler, wife and husband
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Lenders of America, LLC
Original Principal: \$275,792.00
Recording Information: 2016-14406
Property County: ~~Bowie~~
Property: THE SOUTH ONE-HALF (S. 1/2) OF LOT NUMBERED SIX (6), ALL OF LOT NUMBERED SEVEN (7) AND THE NORTH ONE-HALF (N 1/2) OF LOT NUMBERED EIGHT (8) OF SECOND ADDITION - WOOD ACRES SUBDIVISION, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 329, PAGE 341, PLAT RECORDS OF BOWIE COUNTY, TEXAS.
Property Address: 594 South Highway 259 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: Lakeview Loan Servicing, LLC
Mortgage Servicer: Flagstar Bank
Mortgage Servicer Address: 5151 Corporate Drive Troy, MI 48098

SALE INFORMATION:

Date of Sale: ~~22~~ January 3, 2023
Time of Sale: 11:00 AM or within three hours thereafter.
Place of Sale: At the front (north) entrance of the Bowie County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Trustee: 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, or Michael J. Burns, Vrutti Patel, or Jonathan Smith, any to act
Substitute Trustee Address: 5501 LBJ Freeway, Suite 925 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 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, 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

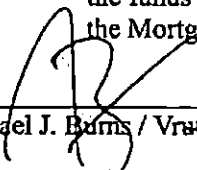
WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

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;

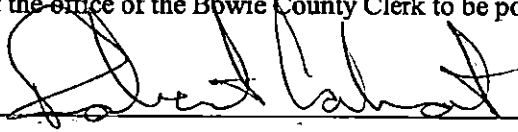
NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

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 October 20, 2022, I filed at the office of the Bowie County Clerk to be posted at the Bowie County courthouse this notice of sale.



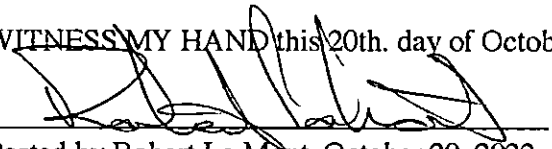
Declarant's Name: Robert La Mont

Date: October 20, 2022

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

Sign both
page 3 &
page 4
please

WITNESS MY HAND this 20th. day of October, 2022.

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

Posted by Robert La Mont, October 20, 2022.

1-3-23

FILED FOR RECORD #
BOWIE COUNTY, TEXAS
TINA POTTY, COUNTY CLERK

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

2022 DEC 12 PM 1:17

WHEREAS, That certain Deed of Trust (the "Deed of Trust") dated January 14, 2019, from Samuel J. Dawson and Taylor Renee Whitt ("Borrower"), as Grantor to Linda Booker, Trustee, filed for record in Real Property Records of Bowie County, Texas as Document # 2019-00001063, more particularly described therein, which serves as security for a \$36,900.00 promissory note described therein (the "Note") executed by Borrower, payable to Chris Hinkle Real Estate, LLC.

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

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, Chris Hinkle Real Estate LLC, the Owner and Holder of the Promissory Note has requested the undersigned to sell the real property described in the Deed of Trust to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, ~~January 3, 2023~~, beginning at 10:00 o'clock am and not later than 1:00 o'clock pm, the Trustee or Substitute Trustee, will sell the following described real property, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, if any, at the Courthouse of Bowie County, Texas, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where non-judicial foreclosure sales of real property are customarily and regularly held in Bowie County, Texas, which real property is described as follows:

Legal Description: LOT NUMBERED TWENTY TWO (22) IN BLOCK NUMBERED SEVEN (7) OF WAKE VILLAGE, A SUBDIVISION OUT OF THE NANCY DYCUS H.R.S. ACCORDING TO THE MAP OR PLAT FILED FOR RECORD ON MARCH 26, 1943, AND RECORDED IN VOLUME 40, PAGE 343, DEED RECORDS OF BOWIE COUNTY, TEXAS.

Together with all improvements on the property; all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights; and water stock; all fixtures attached to the property; and all personal property, if any described in and secured by the Deed of Trust.

The property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.


THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH THE RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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

IN WITNESS HEREOF, this instrument has been executed to be effective December 6, 2022

Property Address: 824 Singapore Drive, Wake Village, TX 75501

Substitute Trustee,


Eric Jancovech
3810 Medical Pkwy., Ste 134, Austin, TX 78756