

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#: 21-25566

## **NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, on 7/28/2009, Gail Higgins, a single woman, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Rebecca Suzanne Smith, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for LRS Financial Network, Inc., DBA HNB Mortgage, 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 \$46,122.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for LRS Financial Network, Inc., DBA HNB Mortgage, its successors and assigns, which Deed of Trust is Recorded on 7/29/2009 as Volume 2009-00003685, Book, Page, in Howard 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 5, Block 1, Stanford Park Addition, to the City of Big Spring, Howard County, Texas, according to the plat thereof of record in envelope 96/B, plat records of Howard County, Texas.**

Commonly known as: **1108 RIDGEROAD DR, BIG SPRING, TX 79720**

**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 **Shelley Nail, Donna Trout, Zane Nail, Shelley Nail, Cassie Martin or Donna Trout** 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 **JP MORGAN CHASE BANK, NATIONAL ASSOCIATION**, 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 **9/7/2021 at 10:00 AM**, or no later than three (3) hours after such time, in **Howard 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 NORTH FRONT DOOR OF THE HOWARD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**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.

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.



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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 7/14/2021

*Monica Sandoval*

By: Monica Sandoval, Trustee Sale Specialist,  
Team Lead  
Carrington Foreclosure Services, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1500 South Douglass Road, Suite 150  
Anaheim, CA 92806

WITNESS, my hand this 7/15/21



By: Substitute Trustee(s)  
Shelley Nail, Donna Trout, Zane Nail, Shelley  
Nail, Cassie Martin or Donna Trout

C/O Carrington Foreclosure Services, LLC  
1500 South Douglass Road, Suite 150  
Anaheim, CA 92806

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

~~BRENT ZITTERKOPF, County Clerk, Howard County, Texas  
By \_\_\_\_\_ Deputy~~

FILED at 2:14 A M O'clock 7-15-2021  
BRENT ZITTERKOPF, County Clerk, Howard County, Texas  
By Candy Norman Deputy