

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEES

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 SUBSTITUTE TRUSTEE'S SALE

DATE: March 26, 2025

NOTE: Note described as follows:

Date: January 20, 2004
Maker: LAURA AVERETTE
Payee: CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-5, successor to the original lender
Original Principal
Amount: \$45,500.00

DEED OF TRUST: Deed of Trust described as follows:

Date: January 20, 2004
Grantors: LAURA AVERETTE; JAMES AVERETTE
Trustee: ARGENT MORTGAGE COMPANY, LLC
Beneficiary: CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-5, successor to the original lender
Recorded: INSTRUMENT NO. 00000391, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF HOWARD COUNTY, TEXAS.

LENDER: CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-5

BORROWER: LAURA AVERETTE

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POSTED at 11:00 AM O'clock 03/27/25
JURY PADRON, County Clerk, Howard County, Texas
By John Medlin Deputy

[Handwritten initials]

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN HOWARD COUNTY, TEXAS, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: SHELLEY NAIL, COBY NAIL, DONNA TROUT, CASSIE MARTIN, ZANE NAIL, CHARLES GREEN, KRISTOPHER HOLUB, RAMIRO CUEVAS, PATRICK ZWIERS, AUCTION.COM, ZOEY FERNANDEZ, ZIA NAIL, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, TX 75219

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

MAY 6, 2025, the first Tuesday of the month, to commence at 10:00 AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In HOWARD County, Texas, AT HOWARD COUNTY COURTHOUSE, 300 S. MAIN STREET, BIG SPRING, TX 79720 OR AT THE AREA MOST RECENTLY DESIGNATED BY THE COUNTY COMMISSIONER'S COURT.

RECITALS

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The

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sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: January 20, 2004
Grantors: LAURA AVERETTE; JAMES AVERETTE
Trustee: ARGENT MORTGAGE COMPANY, LLC
Beneficiary: CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-5, successor to the original lender
Recorded: INSTRUMENT NO. 00000391, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF HOWARD COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN HOWARD COUNTY, TEXAS, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: SHELLEY NAIL, COBY NAIL, DONNA TROUT, CASSIE MARTIN, ZANE NAIL, CHARLES GREEN, KRISTOPHER HOLUB, RAMIRO CUEVAS, PATRICK ZWIERS, AUCTION.COM, ZOEY FERNANDEZ, ZIA NAIL, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

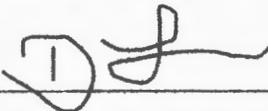
c/o SettlePou
3333 Lee Parkway, Eighth Floor



Dallas, TX 75219

Each Substitute Trustee is appointed effective as of MARCH 26, 2025, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: 

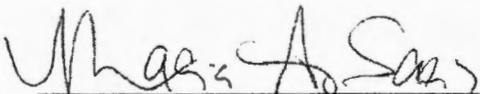
Name: Danika L. Lopez, Attorney for CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-5, successor to the original lender

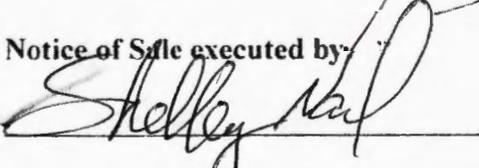
THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned authority, on this day appeared DANIKA L. LOPEZ, and after being by me duly sworn, stated that he executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on MARCH 26, 2025.




Notary Public, State of Texas

Notice of Sale executed by:

Name: Shelley Nail

Substitute Trustee



EXHIBIT A

BEING LOT THREE AND THE SOUTH ONE-HALF OF LOT TWO (S/2) BLOCK "A", A REPLAT OF E/2 OF BLOCK A AND PLAT OF BLOCKS 24, 25, & W/2 OF BLOCK A, MONTICELLO, AN ADDITION TO THE CITY OF BIG SPRING, HOWARD COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF OF RECORD IN THE PLAT RECORDS OF HOWARD COUNTY, TEXAS.

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