

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: **October 13, 2023**

Grantor(s): **Erin Casey Sosa, a single woman**

Original Mortgagee: **Mortgage Electronic Registration Systems, Inc., as nominee for American Financial Resources, Inc.**

Original Principal: **\$211,696.00**

Recording Information: **Book 504, Page 206**

Property County: **McCulloch**

Property: **Being 0.605 acres of land, out of the J. F. Braun Survey No. 407, Abstract No. 71, in McCulloch County, Texas and all of that certain 0.612 acre tract described in Volume 409, Page 271 of the Official Public Records of McCulloch County, Texas; said 0.605 acre tract being more particularly described as follows:
Beginning at a 1/2 inch iron pipe found in the West line of Bills Drive for the Southeast corner of that certain 0.85 acre tract described in said Volume 409, Page 271 and the Northeast corner hereof;
Thence South 28° 38` 57" East a distance of 74.11 feet along the West line of said Bills Drive to a 1/2 inch iron rod found in the North line of that certain 3.05 acre tract described in Volume 342, Page 857 of said Official Public Records and the North line of that certain 16 acres described in Volume 292, Page 86 of said Official Public records for the Southeast corner hereof;
Thence South 71° 58` 59" West a distance of 46.86 feet along the North line of said 3.05 acre tract and the North line of said 16 acre tract to a 1/2 inch iron rod found for the Northwest corner of said 3.05 acre tract and a corner hereof;
Thence South 72° 11` 51" West a distance of 264.21 feet along the North line of said 16 acre tract to a 1/2 inch iron rod found for the Northwest corner of said 16 acre tract, a corner of that certain 10.52 acre tract described in Volume 363, Page 902 of said Official Public Records and a corner hereof;
Thence South 73° 11` 42" West a distance of 17.47 feet along the North line of said 10.52 acre tract to a 3/8 inch iron rod found for a corner of said 10.52 acre tract and the Southwest corner hereof;
Thence North 14° 35` 35" West a distance of 92.53 feet along the East line of said 10.52 acre tract to a 1/2 inch iron rod found in the South line of said 0.85 acre tract for a corner of said 10.52 acre tract and the Northwest corner hereof;
Thence North 75° 50` 45" East a distance of 310.04 feet along the South line of said 0.85 acre tract to the point of beginning, containing 0.605 acres more or less.**

Property Address: **407 Bills Drive
Brady, TX 76825**

POSTED

NOV 07 2024

Christine A. Jones
McCulloch County Clerk

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: **Servbank, SB**
Mortgage Servicer: **Servbank, SB**
Mortgage Servicer: **3138 E. Elwood Street**
Address: **Phoenix, AZ 85034**

SALE INFORMATION:

Date of Sale: **January 7, 2025**
Time of Sale: **1:00 PM or within three hours thereafter.**
Place of Sale: **McCulloch County Courthouse, 199 Courthouse Square, Brady, TX 76825 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: **Alexis Mendoza, Kevin Key, Jay Jacobs, Kim Anderson, Ron Anderson, T. Reynolds Rossington, Martha Rossington, Kristopher Holub, Patrick Zwiers, Daniel McQuade, Auction.com, Padgett Law Group, Michael J. Burns, Jonathan Smith, Gabrielle A. Davis, or Paige Jones, any to act**
Substitute Trustee Address: **546 Silicon Dr., Suite 103 Southlake, TX 76092 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, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 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.

PJones

Michael J. Burns / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

CERTIFICATE OF POSTING

My name is T. Reynolds Rossington, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 11/7/2024, I filed at the office of the McCulloch County Clerk to be posted at the McCulloch County courthouse this notice of sale.



Declarant's Name: T. Reynolds Rossington

Date: 11/7/2024

Padgett Law Group
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Southlake, TX 76092
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(850) 422-2520