

FILED FOR RECORD
MORRIS COUNTY, TX
JUL 02 2026
TIME: 1:01 PM
COUNTY CLERK OFFICE

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 8/4/2026

Time: The earliest time the sale will begin is 10:00 AM, or within three (3) hours after that time.

Place: Morris County Courthouse, Texas, at the following location: 500 Broadnax Street, Daingerfield, TX 75638 THE FRONT DOOR (EAST DOOR OF COURTHOUSE) ALSO KNOWN AS VOTING PRECINCT #401, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. Property To Be Sold. EXHIBIT "A"

Commonly known as: 205 W FRONT ST NAPLES, TX 75568-5950

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 9/29/2022 and recorded in the office of the County Clerk of Morris County, Texas, recorded on 10/3/2022 under County Clerk's File No 2022-001932, in Book 618 and Page 632 in the Real Property Records of Morris County, Texas.

Grantor(s): Kathryn Leigh Toliver, an unmarried woman and David Bernard Hill, an unmarried man

Original Trustee: Michael H. Patterson

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Member First Mortgage, LLC, its successors and assigns

Current Mortgagee: Freedom Mortgage Corporation

Mortgage Servicer: Freedom Mortgage Corporation

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T.S. #: 2026-23772-TX

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee 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 §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.

5. Notice Regarding Federal Reporting Requirements. Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/re-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original

principal amount of \$95,243.00, executed by Kathryn Leigh Toliver, an unmarried woman and David Bernard Hill, an unmarried man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Member First Mortgage, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

c/o Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION



By:

Dated: 6/23/2026 Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052

EXHIBIT "A"

All that certain tract or parcel containing 0.473 acre of land in the F.J. Starr Survey, A-252, Morris County, Texas, being a portion of Lot 9, Story Addition, a subdivision of record in Cabinet 1, Slide 49, Morris County Plat Records (MCPR), and being all of Tract One and all of Tract Two, conveyed from Caren Eileen Hodges to David Lavem Kellen, by an instrument of record in Volume 818, Page 217, Morris County Official Public Records (MCORR), said 0.473 acre being more particularly described by metes and bounds as follows, basing bearings on the Texas Coordinate System of 1983, North Central Zone, to wit:

BEGINNING at a 5/8" iron rod found for the southwest corner, being the southwest corner of said Tract Two, lying at the northeast intersection of South Front Street and Story Street;

THENCE departing Story Street, N35°56'13"E, 163.38 feet along the common line of said Tract One, Tract Two and South Front Street to a 5/8" iron rod set for northwest corner, being the northwest corner of said Tract One and the southwest corner of a tract which was called Lot 12, Story Addition, conveyed from Corey L. Hines, et ux to Arlander F. Buford, et ux, by an instrument of record in Volume 459, Page 376 (MCOPR), from which a 3/8" iron rod found for northwest corner of said Lot 12 bears: N35°56'13"E, 163.38 feet;

THENCE departing South Front Street, S77°45'41"E, 128.68 feet along the common line of said Tract One and said Lot 12 to a 5/8" iron rod set for northeast corner, being the northeast corner of said Tract One and northwest corner of a tract which was called the south 1/2 of Lot 9 conveyed from Lloyd May, et ux to Donald L. Harkness, by an instrument of record in Volume 205, Page 22, (MCOPR), from which a 1" angle iron found for the southeast corner of said Lot 12 and the northeast corner of said south 1/2 of Lot 9 bears: S77°45'41"E, 128.68 feet;

THENCE S28°27'42"W, 155.85 feet along the common line of said Tract One, said Tract Two and said south 1/2 of Lot 9 to a 5/8" iron rod set for southwest corner, being the southeast corner of said Tract Two and southwest corner of said south 1/2 of Lot 9, lying in the north line of Story Street, from which a 1" flat bar found for the southeast corner of said south 1/2 of Lot 9 bears: S77°48'36"E, 148.85 feet;

THENCE N77°48'38"W, 148.85 feet along the common line of said Tract Two and Story Street to the PLACE OF BEGINNING, containing 0.473 acre, more or less.