

## Notice of Substitute Trustee Sale

T.S. #: 24-11728

**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.**

**Date, Time, and Place of Sale** - The sale is scheduled to be held at the following date, time and place:

Date: **1/7/2025**  
Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter.  
The sale will be completed by no later than **1:00 PM**  
Place: **Cass County Courthouse in Linden, Texas, at the following location: The North Entrance of the Cass County Courthouse located on Houston Street, Linden, TX, OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

**Property To Be Sold** - The property to be sold is described as follows:

**SEE ATTACHED EXHIBIT "A"**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 12/7/2022 and is recorded in the office of the County Clerk of Cass County, Texas, under County Clerk's File No 2022006772, recorded on 12/8/2022, of the Real Property Records of Cass County, Texas.  
Property Address: 117 N ESTES HUGHES SPRINGS TEXAS 75656

Trustor(s):	<b>MARK ALLEN SMITH and LONA SMITH</b>	Original Beneficiary:	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR T2 FINANCIAL LLC DBA/REVOLUTION MORTGAGE ITS SUCCESSORS AND ASSIGNS</b>
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Current Beneficiary:	<b>Planet Home Lending, LLC</b>	Loan Servicer:	<b>Planet Home Lending, LLC</b>
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Current Substituted Trustees:	<b>Auction.com, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, David Sims, Sharon St. Pierre, Rick Snoke, Prestige Default Services, LLC</b>
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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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary 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. Prospective bidders are strongly urged to examine the applicable property records to determine the

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nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by MARK ALLEN SMITH, JOINED HEREIN PRO FORMA BY HIS SPOUSE LONA SMITH. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$157,000.00, executed by MARK ALLEN SMITH, JOINED HEREIN PRO FORMA BY HIS SPOUSE LONA SMITH, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR T2 FINANCIAL LLC DBA/REVOLUTION MORTGAGE ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of MARK ALLEN SMITH, JOINED HEREIN PRO FORMA BY HIS SPOUSE LONA SMITH to MARK ALLEN SMITH and LONA SMITH. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

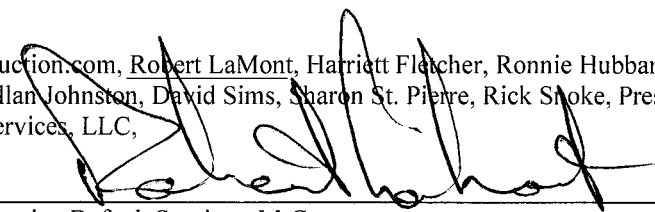
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**Planet Home Lending, LLC**  
**321 Research Parkway**  
**Meriden, Connecticut 06450-8301**  
**(855) 884-2250**

Dated: October 24, 2024

Auction.com, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, David Sims, Sharon St. Pierre, Rick Snoke, Prestige Default Services, LLC,



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Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732  
Sale Line Information: (866) 539-4173  
Website: <https://www.servicelinkauction.com>

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**EXHIBIT "A"**

**All that certain 0.98 acre tract of land situated in Lot 18 and Lot 19, Block 2, Jenkins Addition, City of Hughes Springs, the Joseph Burleson Survey, A-66, Cass County, Texas, being a tract recorded in Vol. 1087, Pg. 298, of Official Public Records of Cass County, Texas said .98 acres of land being more particularly described by metes and bounds as follows: (Bearing Basis: Deed Record 1087/298.)**

**Beginning at a 1/2" iron rod found in the West right-of-way of Estes Street and the South right-of-way of Vance Street for the Northeast corner of this tract;**

**Thence: S 00° 58' 53" W along the West right-of-way of Estes Street, 254.95 feet to a 1/2" iron rod found for the Southeast corner of this tract;**

**Thence: N 82° 15' 00" W along a common boundary of Lot 17 and Lot 16, 182.50 feet to a 1/2" iron rod found for the Southwest corner of this tract;**

**Thence: N 03° 43' 17" E along a fence, 230.79 feet to a 1/2" iron rod found in the South right-of-way of Vance Street for the Northwest corner of this tract;**

**Thence: N 90° 00' 00" E along said right-of-way, 170.22 feet to the Point of Beginning, containing 0.98 acres of land, more or less.**