

FILED FOR RECORD  
2024 OCT 31 PM 3: 01

### Notice of Substitute Trustee Sale

AMY L. VARNELL  
CASS COUNTY CLERK

T.S. #: 24-10943

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: Cass County Courthouse, 100 Houston, Linden, TX 75563  
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 LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 6/8/2022 and is recorded in the office of the County Clerk of Cass County, Texas, under County Clerk’s File No 2022003193, recorded on 6/10/2022, of the Real Property Records of Cass County, Texas.  
Property Address: 105 CALLOWAY DR HUGHES SPRINGS TEXAS 75656

Trustor(s): CURTIS BARGER AND NAOMI BARGER  
Original Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for RANLIFE, INC., its successors and assigns

Current Beneficiary: RANLIFE, INC.  
Loan Servicer: Servbank

Current Substituted Trustees: Auction.com, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, David Sims, Sharon St. Pierre, Rick Snoke, Prestige Default Services, LLC

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 nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the

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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 CURTIS BARGER AND NAOMI BARGER, HUSBAND AND WIFE. 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.

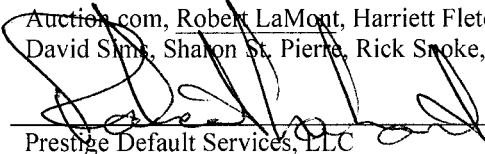
**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$186,362.00, executed by CURTIS BARGER AND NAOMI BARGER, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for RANLIFE, INC., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of CURTIS BARGER AND NAOMI BARGER, HUSBAND AND WIFE to CURTIS BARGER AND NAOMI BARGER. RANLIFE, INC. 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:

**RANLIFE, INC.**  
c/o Servbank  
3138 E Elwood St  
Phoenix, AZ 85034  
(800) 272-3286

Dated: October 31, 2024

  
Auction.com, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont,  
David Sims, Sharon St. Pierre, Rick Spoke, 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: (800) 793-6107  
Website: www.auction.com

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

**EXHIBIT "A"**

**DESCRIPTION OF PROPERTY SURVEYED:** Being all of that certain tract of land conveyed to Steve Thompson by deed recorded as Instrument No. 2007002507, Official Public Records, Cass County, Texas. This tract is also known as the "North 140' of the East 10' of Lot 2, Lot 3 and the West 40' of Lot 4, Block 1, Bentley-Callaway Addition to the City of Hughes Springs, Ed West Survey, Cass County, Texas". The plat of this subdivision is located in the Plat Records of the Cass County Clerk's office, filed and recorded in Vol. 1 Page 119. This property is more specifically described by METES AND BOUNDS, to-wit:

**POINT OF BEGINNING (POB):** Being a ½" Capped "RPLS 6020" Steel Rod Set (CSRS) for the northwest corner of this tract, same being a point in the north line of Lot 2, same being the north line of Block 1, of said addition, from this POB the northwest corner of Lot 1, same being the northwest corner of said Block 1 of said addition bears: S 89°18'13" West, 90.00 feet. This POB is also a point in the south line of Callaway Drive (50' ROW).

**THENCE:** North 89 degrees 18 minutes 13 seconds East with said Drive and the north line of said Block 1, passing the northeast corner of said Lot 2 and the northwest corner of said Lot 3 at 10.00 feet, thence continuing along the same course for an additional 50.00 feet passing the northeast corner of said Lot 3 and the northwest corner of said Lot 4, thence continuing for an additional distance of 40.00 feet, in all a total distance of 100.00 feet to a CSRS for the northeast corner of this tract. From this corner the northeast corner of said Lot 4 and the northeast corner of said Block 1 bears: N 89°18'13" E, 21.00 feet.

**THENCE:** South 00 degrees 41 minutes 42 seconds East with the east line of this tract and the interior of said Lot 4 for a distance of 140.00 feet to a CSRS for the southeast corner of this tract.

**THENCE:** South 89 degrees 18 minutes 13 seconds West, passing the original lot lines of said Lot 4 and said Lot 3 at 40.00 feet, thence passing the original Lot lines of said Lot 3 and said Lot 2 at an additional 50 feet, thence continuing along the same course for an additional 10.00 feet, for a total distance of 100.00 feet to a CSRS in the interior of said Lot 2 for the southwest corner of this tract.

**THENCE:** North 00 degrees 41 minutes 42 seconds West within the interior of said Lot 2 for a distance of 140.00 feet to the POB.

This tract contains 0.322 acres of land.