

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-05745-TX

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:

8/1/2023

Time:

The earliest time the sale will begin is 10:00 AM

Place:

Fayette County Courthouse, Texas, at the following location: 151 N Washington St, La Grange, TX 78945 IN THE AREA OF THE COURTHOUSE BULLETIN BOARD WHICH IS LOCATED ON AND IN THE STONE WALL ENCLOSURE LOCATED ON THE NORTHWEST PORTION OF THE FAYETTE COUNTY COURTHOUSE SQUARE FACING WEST COLORADO STREET NEAR IT'S

INTERSECTION WITH NORTH MAIN STREET

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners 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'

Commonly known as: 2900 STATE HIGHWAY 159 LA GRANGE, TX 78945

<u>Instrument to be Foreclosed</u> – The instrument to be foreclosed is the Deed of Trust dated 5/10/2021 and recorded in the office of the County Clerk of Fayette County, Texas, recorded on 6/3/2021 under County Clerk's File No 21-03863, in Book 1996 and Page 629 of the Real Property Records of Fayette County, Texas.

Grantor(s):

Jacob Lee Garlick, a married man who acquired title as single joined

by wife Whitney Sue Stark signing pro forma

Original Trustee:

Black, Mann & Graham, L.L.P.

Substitute Trustee:

Auction.com, Ebbie Murphy, Megan Randle-Bender, Robert Randle, Chloe Christensen, Rebecca Bolton, Louise Graham, Donald Graham, Pete Flores, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Josefina Nieto, Donna King, Angie Evans, Kelley Segovia,

Nestor Solutions, LLC

Original Mortgagee:

Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns

Current Mortgagee:

Freedom Mortgage Corporation

Mortgage Servicer:

Freedom Mortgage Corporation

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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 referenced property securing the above referenced loan.

<u>Terms of Sale</u> - 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. 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 mortgagee 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.

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 \$177,167.00, executed by Jacob Lee Garlick, a married man who acquired title as single joined by wife Whitney Sue Stark signing pro forma, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, ts successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee 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(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

Freedom Mortgage Corporation 10500 Kincaid Drive Fishers, IN 46037 Phone: 855-690-5900

<u>Default and Request to Act</u> - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

EXHIBIT 'A'

All that certain parcel of land situated in the County of Fayette, State of Texas: Field Note Description of 2.000 Acres of Land Out of the John Eblin League Abstract No. 42, in Fayette County, Texas, and being all of that certain (11.082 Acre) Tract of Land Conveyed to Marianne Giberson Hennig in a Deed as Recorded in Volume 1438 Page 44 of the Official Records of Fayette County, Texas, and being more particularly described by metes and bounds as follows:

Beginning for reference at a 1/2' iron rod found at the intersection of State Highway 159 and the northeasterly right-of-way line of High Hill Creek Road (a private road) being at the most westerly corner of that certain (11.082 acre) tract of land conveyed to Marianne Giberson Hennig in a deed as recorded in Volume 1438 Page 44 of the Official Records of Fayette County, Texas,

THENCE, with the southeasterly right-of-way line of State Highway 159, N 64 deg. 06' 02" E 239.04 feet to a U' iron rod found at the beginning of a curve, and with said curve to the left, having a radius of 2904.79 feet, and a chord which bears N 62 deg. 53' 35" E 12839 feet to a 1/2" iron rod set for the most OF BEGINNING of the tract herein described,

THENCE, continuing with the southeasterly right-of-way line of State Highway 159, and with said curve to the left, having a chord which bears N 58 deg. 40' 44"E 298.76 feet to a U iron rod set for the most northerly corner of this tract, and from which a 1/2" iron pipe found bears N 53 deg. 09' 55" E 260.09 feet,

THENCE, leaving said right-of-way line, S 33 deg. 28' 06" E 279.22 feet to a 1/2" iron rod set in the interior of the Hennig tract, being for the most easterly comer of this tract,

THENCE, continuing in the interior of the Hennig tract S 53 deg. 39' 40" W 302.99 feet to 1/2" iron rod southerly corner of this tract,

THENCE, continuing in the interior of the Hennig tract, N 32 deg. 42' 27" W 305.61 feet to the PLACE OF BEGINNING, in all containing 2.000 acres of land.

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Dated: 06/23/23

Auction.com, Ebbie Murphy, Megan Randle-Bender, Robert Randle, Chloe Christensen, Rebecca Bolton, Louise Graham, Donald Graham, Pete Flores, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Josefina Nieto, Donna King, Angie Evans, Kelley Segovia, Nestor Solutions, LLC

Co Nestor Solutions, LLC

2850 Redhill Avenue, Suite 240 Santa Ana, California 92705

Phone: (888) 403-4115 Fax: (888) 345-5501

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

SENDER OF THIS NOTICE: AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC 2850 Redhill Avenue, Suite 240 Santa Ana, California 92705