

\*VG-1443-2025-2500914\*

Freestone  
County  
Renee Gregory  
Freestone County  
Clerk

Instrument Number: 2500914

Foreclosure Posting

NOTICE OF FORECLOSURE

Recorded On: February 27, 2025 03:44 PM

Number of Pages: 3

" Examined and Charged as Follows: "

Total Recording: \$8.00

\*\*\*\*\* THIS PAGE IS PART OF THE INSTRUMENT \*\*\*\*\*

Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY  
because of color or race is invalid and unenforceable under federal law.

**File Information:**

Document Number: 2500914  
Receipt Number: 20250227000024  
Recorded Date/Time: February 27, 2025 03:44 PM  
User: Jennifer F  
Station: CCLERK02

**Record and Return To:**

HEATH & MOLLIE MCCOSLIN



STATE OF TEXAS  
COUNTY OF FREESTONE

I hereby certify that this Instrument was FILED in the File Number sequence on the date/time  
printed hereon, and was duly RECORDED in the Official Records of Freestone County, Texas.

Renee Gregory  
Freestone County Clerk  
Freestone County, TX

*Renee Reynolds*

FEB 27 2025

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

RENEE GREGORY  
Clerk County Court, Freestone County, Texas  
By [Signature]

**Assert and protect your rights as a member of the armed forces of the United States. If you 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.**

1. **Date, Time, and Place of Sale.**

DATE: May 6, 2025

TIME: 11:00 AM

PLACE: Freestone County Courthouse, 118 Commerce Street, Fairfield, TX 75840, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court

2. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. 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 50.009 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.
3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated March 27, 2023 and recorded as Instrument Number 2301149, real property records of Freestone County, Texas.
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by LATOYA HENRY AND CHARLIE HENRY, securing the payment of the indebtedness in the original principal amount of \$217,979.00, and obligations therein described including but not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Data Mortgage Inc., dba Essex Mortgage is the current mortgagee of the note and deed of trust or contract lien.
5. **Default.** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
6. **Property to be Sold.** The property to be sold is described as follows:  
Being Lot 99-W1, Lakewood, an addition to Freestone County, Texas, according to the map or plat thereof recorded in Cabinet A, Envelope 38B, Official Records, Freestone County, Texas.
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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Data Mortgage Inc. (dba Essex Mortgage) as Mortgage Servicer, is representing the current mortgagee, whose address is:



150 Lazy Way  
Fairfield, TX 75840

**Data Mortgage, Inc. d/b/a Essex Mortgage**  
**1417 North Magnolia Avenue**  
**Ocala, Florida 34475**

8. **Appointment of Substitute Trustee.** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Lori Garner, Mollie McCoslin, Sharon St. Pierre, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Aurora Campos, Jonathan Harrison, Ramiro Cuevas, Patrick Zwiers, Kristopher Holub, Evan Press, Auction.com, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
9. **Limitation of Damages.** 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, or the Mortgagee's attorney.


**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.**

Date: 2/26/2025

  
Jennifer Hooper

**Certificate of Posting**

I am Mollie McCoslin whose address is 4225 Wingren Dr. Suite 105 Irving TX 75602  
declare under penalty of perjury that on 2/27/25 I filed this Notice of [Substitute]  
Trustees Sale at the office of the Freestone County Clerk and caused it to be posted at the location directed  
by the Freestone County Commissioners Court.

  
Declarant's Name: Mollie McCoslin  
Date: 2/27/25