



VG-1443-2025-2506814

**Freestone
County
Renee Gregory
Freestone County
Clerk**

Instrument Number: 2506814

Foreclosure Posting

NOTICE OF FORECLOSURE

Recorded On: December 18, 2025 03:39 PM

Number of Pages: 4

" 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: 2506814
Receipt Number: 20251218000049
Recorded Date/Time: December 18, 2025 03:39 PM
User: Tammy C
Station: CCLERK02

Record and Return To:

RESOLVE TRUSTEE SERVICES, LLC
906 W MCDERMOTT, STE. 116-242
ALLEN TX 75013



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 Gregory

Notice of Substitute Trustee Sale

T.S. #: 25-16873

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: **2/3/2026**
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: **Freestone County Courthouse in Fairfield, Texas, at the following location: The front steps at the south entrance of the Freestone County Courthouse, 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 9/1/2022 and is recorded in the office of the County Clerk of Freestone County, Texas, under County Clerk's File No 2022-2203723, recorded on 9/6/2022, of the Real Property Records of Freestone County, Texas.

Property Address: 429 DAVIS ST FAIRFIELD TEXAS 75840

Trustor(s):	JAMES CLASON TALLEY AND AMBER NOEL TALLEY	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR American Neighborhood Mortgage Acceptance Company LLC ITS SUCCESSORS AND ASSIGNS
Current Beneficiary:	National Cooperative Bank, N.A.		Loan Servicer: Planet Home Lending, LLC
Current Substituted Trustees:	Auction.com, LLC, Sharon St. Pierre, Sheryl LaMont, David Sims, Mollie McCoslin, Harriett Fletcher, Jabria Foy, Heather Golden ,Rick Snone, Prestige Default Services, LLC, Agency Sales and Posting 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

T.S. #: 25-16873

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 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 JAMES CLASON TALLEY AND AMBER NOEL TALLEY, 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 \$235,500.00, executed by JAMES CLASON TALLEY AND AMBER NOEL TALLEY, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR American Neighborhood Mortgage Acceptance Company LLC ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JAMES CLASON TALLEY AND AMBER NOEL TALLEY, HUSBAND AND WIFE to JAMES CLASON TALLEY AND AMBER NOEL TALLEY. National Cooperative Bank, N.A. 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:
National Cooperative Bank, N.A.

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

Dated: December 18, 2025 Auction.com, LLC, Sharon St. Pierre, Sheryl LaMont, David Sims, Mollie McCoslin, Harriett Fletcher, Jabria Foy, Heather Golden, Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC

Sharon Pierre
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>

EXHIBIT A

All that certain tract or parcel of land, being 0.299 of an acre situated in the R. Gainer League, Abstract No. 12, Freestone County, Texas, being all of that certain called 80-feet by 163.5-feet tract described in a deed from Bonnie Donaldson Davis to Glenn D. McGinn and Betty J. McGinn, dated November 10, 1988 and recorded in Volume 789, Page 71 of the Deed Records of Freestone County, Texas. Said 0.299 of an acre being more completely described as follows, to-wit;

Bearings are based on the monumented east line of the called 80-feet by 163.5-feet tract recorded in Volume 789, Page 71 of the Deed Records of Freestone County, Texas.

BEGINNING at a 1/2" iron rod (found) for the southeast corner of the above mentioned McGinn tract; same being the northeast corner of the Daniel Sam Estate 0.38 of an acre tract and being in the west margin of Davis Street;

THENCE West, with the north line of said 0.38 acre tract, same being the south line of the McGinn tract, a distance of 163.50 feet to a 1/2" iron rod (set) for the southwest corner of the herein described tract, same being the northwest corner of the 0.38 of an acre tract, being the northeast corner of the John Lee Estate 3.14 acre tract and being the southeast corner of the Neal and Company 0.939 of an acre tract;

THENCE North, with the east line of said 0.939 of an acre tract, same being the west line of the McGinn tract, a distance of 79.77 feet to a 1/2" iron rod (set) for the northwest corner of the herein described tract and being the southwest corner of a certain called 0.300 of an acre tract described in a deed to Col R. Sutton recorded in Volume 1372, Page 401;

THENCE East; with the south line of said Sutton tract, same being the north line of the McGinn tract, a distance of 163.50 feet to a 1/2" iron rod (found) for the northeast corner of the herein described tract, same being the southeast corner of the Sutton tract and being in the west margin of Davis Street;

THENCE South, with said west margin, a distance of 79.77 feet to the **POINT OF BEGINNING** and containing 0.299 of an acre of land.