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NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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.

DEED OF TRUST INFORMATION:

Date: August 19, 2013
Grantor(s): Phillip G. Yowell and Patricia Yowell
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Citibank, N.A.
Original Principal: \$78,578.00
Recording Information: Book 1151, Page 838
Property County: Young
Property: Being all of Lot No. Eight (8), in Block No. Two (2), of the Richmond First Addition to the City of Olney, Young County, Texas, as per map or plat recorded in Volume 1, Page 256, Plat Records of Young County, Texas.
Property Address: 1102 West Howard Street
Olney, TX 76374

MORTGAGE SERVICING INFORMATION:

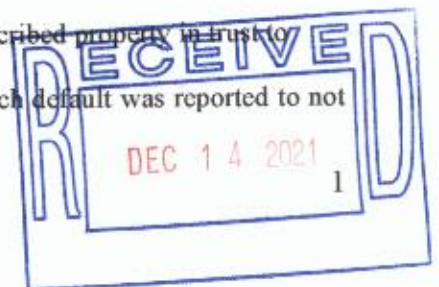
The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer Address: 55 Beattie Place, Suite 100 MS 561
Address: Greenville, SC 29601

SALE INFORMATION:

Date of Sale: January 4, 2022
Time of Sale: 1:00 pm - 4:00 pm or within three hours thereafter.
Place of Sale: Under the portico at the north entrance of the Young County Courthouse or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Trustee: Guy Wiggs, Brenda Wiggs, Donna Stockman, David Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, or Auction.com, any to act
Substitute Trustee Address: 5501 East LBJ Frwy, Ste. 925
Dallas, TX 75240

WHEREAS, the above-named Grantor previously conveyed the above-described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and
WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not



have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Guy Wiggs, Brenda Wiggs, Donna Stockman, David Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, or Auction.com, any to act, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

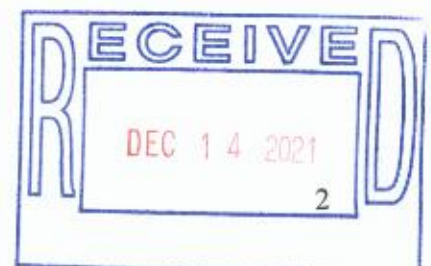
WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. Guy Wiggs, Brenda Wiggs, Donna Stockman, David Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, or Auction.com, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Padgett Law Group
6267 Old Water Oak Road
Suite 203
Tallahassee, FL 32313
(850) 422-2520

PLG File Number: 21-002583-1



WITNESS MY HAND this 14 day of December, 2021.
Donna Stockman

Donna Stockman,
David Stockman,
Michelle Schwartz
Guy Wiggs,
Brenda Wiggs,

