

January 7, 2025

**NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE:**

FILED FOR SALE  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

**Deed of Trust**

2024 DEC 17 PM 1:31

**Date:** 04/01/2023

**Grantor(s):** Laresa F. Anderson

**Mortgagee:** 417 W. Main Houston, LLC, a Delaware Limited Liability Company

**Recorded in:** Clerk's File No. 2023-00004864

**Property County:** ~~Bowie County~~

**Legal Description:** All that certain tract or parcel of land (together with all improvements thereon, if any) situated in **Bowie County, Texas**, being more particularly described as, **Lot 3, Block 1, Brownwood 2nd Addition to the City of Texarkana, Bowie County, Texas (Volume 670, Page 104, Deed Records, Bowie County, Texas) Tax Account No. 02940000300.** (more particularly described in the Loan Documents).

~~**Date of Sale:** 1/7/2025~~

**Earliest Time Sale Will Begin:** 11:00 AM

**Place of Sale of Property:** THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

The Trustee or Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

THIS INSTRUMENT APPOINTS THE TRUSTEE OR 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

**ACTIVE MILITARY SERVICE NOTICE**

**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 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.**

The Mortgagee, whose address is:

417 W. Main Houston, LLC, a Delaware Limited Liability Company  
6101 Southwest Fwy., Suite 400  
Houston, TX 77057

Dated this 12/17/2024



Robert Lamont or Harriett Fletcher  
or Ronnie Hubbard or Sheryl  
Lamont or Allan Johnston or Lucia  
Cortinas or Michelle Figueroa or  
Enrique Loera or Susana Garcia or  
Donna Brammer or Katrina  
Rodriguez or Cesar Acosta or Rinki  
Shah or Theresa Phillips or David  
Cerdeja or Jose Martinez or Mark  
Laffaye or Alexander Lawson or  
Maria Dabrowska or Lesbia  
Longoria or Emilio Martinez or  
Miguel Alberto Molina Alvarez or  
Sarah Friedman or Viridiana Silva  
or Tami Machoka or William  
Koeing or Eduardo Silva or Peggy  
Munoz or Kenneth David Fisher or  
John Hodges or Michele Laffite or  
Rodolfo Pineda or Karina Galvan  
or Ramon Guajardo or Nailah  
Hicks or Alex Collazo or Erica  
Feece  
Trustee or Substitute Trustee  
6101 Southwest Fwy, Suite 400, Houston, TX 77057

January 7, 2025

FILED FOR RECORD IN  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

NOTICE OF SHERIFF'S SALE

2024 DEC 12 PM 2:08

THE STATE OF TEXAS   §  
                                  §  
COUNTY OF BOWIE     §

THIS NOTICE OF SHERRIF'S SALE IS GIVEN by virtue of an Order of Sale issued on October 31, 2024, pursuant to the Judgment rendered on March 25, 2024 by 102<sup>nd</sup> Judicial District Court in Bowie County, Texas, in Cause No. 22C1118-102 styled LEESA C. HOUCHENS V. FIRST NATIONAL BANK OF HUGHES SPRINGS on October 28, 2022, I will on January 7, 2025, seize and levy on the first Tuesday in January, 2025, against all legal interest and/or right of all defendants subject to said Judgment upon the following described tracts or parcels of land:

LEGAL DESCRIPTION

Being a tract of land located in the J.S. HERRING SURVEY, Abstract No. 263, Bowie County, Texas, and being a part of the remainder of a called 48.000 acre tract conveyed to Robert E. Rachel, SR in a Deed found in Volume 684, Page 715 of the Deed Records of Bowie County, Texas, and part of a called 0.108 acre tract conveyed to Robert E. Rachel, SR in a Deed found in Volume 1830, Page 341 of the Real Property Records of Bowie County, Texas, and being more particularly described as follows:

Beginning at a 1/2" iron rod found at the northeast corner of a called 2.000 acre tract conveyed to Willie D. Rachel in a Deed found in Volume 5232, Page 250 of the Real Property Records of Bowie County, Texas, the same being an ell corner of said 48.000 acre tract and lying in a west line of a 69.6108 acre tract surveyed this April 21, 2014 (which contains (1) part of the remainder of said 48.000 acre tract; (2) all of a called 26.269 acre tract conveyed to Robert. E. Rachel and wife, Rose M. Rachel in a Deed found in Volume 2516, Page 86 of the Real Property Records of Bowie County, Texas; and (3) part of said 0.108 acre tract (V1830, P341 RPRBCT);

Thence South 87°44'28" West along the north line of said 2.000 acre tract and a south line of said 48.000 acre tract, and at a distance of 323.60 feet passing a 1/2" iron rod with a cap marked "TEX 5080" found, then continuing on for a total distance of 348.54 feet to a 30d nail found in the centerline of County Road No. 1204 at the northwest corner of said 2.000 acre tract, the same lying in the east line of a called 40 acre tract conveyed to Maud Independent School District in a Deed found in Volume 497, Page 332 of the Deed Records of Bowie County, Texas, from which a 30d nail found in the centerline of CR 1204, the east line of said 40 acre tract, and

Leesa Houchens  
Cause No. 22C1118-102

at the southwest corner of said 2.000 acre tract bears South 02°14'11" East a distance of 250.04 feet;

Thence North 02°14'11" West along the centerline of CR 1204, the east line of said 40 acre tract, and a west line of said 48.000 acre tract for a distance of 594.91 feet to a bridge nail set at the most northerly northwest corner of the remainder of said 48.000 acre tract, the same being the southwest corner of a called 0.108 acre tract conveyed to William Mac Rachel in a Deed found in Volume 1830, Page 344 of the Real Property Records of Bowie County, Texas, from which the northwest corner of said 0.108 acre tract (V1830, P344 RPRBCT) and the southwest corner of a called 2.00 acre tract conveyed to Paul Austin and wife, Shirley Austin in a Deed found in Volume 2585, Page 182 of the Real Property Records of Bowie County, Texas bears North 02°14'11" West a distance of 14.77 feet, a 1 1/4" iron pipe found on the north line of said 0.108 acre tract (V1830, P344 RPRBCT) and the south line of said 2.00 acre tract bears North 54°37'03" East a distance of 25.62 feet, the northeast corner of said 40 acre tract bears North 02°14'11" West a distance of 441.65 feet, and a 36" oak tree fence corner found on the north line of said 40 acre tract bears North 02°14'11" West 441.65 feet and South 87°45'49" West 16.70 feet;

Thence North 89°48'05" East along a north line of the remainder of said 48.000 acre tract and the south line of said 0.108 acre tract (V1830, P344 RPRBCT), and at a distance of 19.08 feet passing an 8" wooden post, then continuing on and at a distance of 30.50 feet passing a 1/2" iron rod with a cap marked "McNutt" set in the eastern right-of-way line of CR 1204, then continuing on for a total distance of 335.21 feet to a 1 1/4" iron pipe found at the southeast corner of said 0.108 acre tract (V1830, P344 RPRBCT) and the most westerly corner of said 0.108 acre tract (V1830, P341 RPRBCT), the same lying in a south line of the remainder of a called 65.256 acre tract conveyed to William Mac Rachel in a Deed found in Volume 684, Page 712 of the Deed Records of Bowie County, Texas;

Thence South 70°42'40" East along the north line of said 0.108 acre tract (V1830, P341 RPRBCT) and a south line of the remainder of said 65.256 acre tract for a distance of 46.85 feet to a point for corner inside an 811 wooden post at a northwest corner of said 69.6108 acre tract and the most westerly corner of said 26.269 acre tract;

Thence South 00°48'12" West along a west line of said 69.6108 acre tract, and at a distance of 0.08 feet passing the south line of said 0.108 acre tract (V1830, P341 RPRBCT) and the north line of the remainder of said 48.000 acre tract, the same still lying inside said 8" wooden post, then continuing on for a total distance of 566.46 feet to the place of beginning, and containing a total of 4.9082 acres of land,

with 0.4255 acres lying in the right-of-way of CR 1204, leaving a net acreage of 4.4827 acres of land.

Property Address: 435 County Road 1204, Maud, Texas 75567

On January 7, 2025, on the front steps of the Bowie County Courthouse at 710 James Bowie Drive, New Boston, Texas 75570, between the hours of 10:00am and 4:00pm, on said day, proceed to sell for cash to the highest bidder all the right, title, and interest of the defendant in such suit and to the above-described real property. I will offer for sale and sell at public auction, for cash to satisfy said Judgment plus accrued penalties, interests and attorney's fees totaling \$156,359.90 plus all post judgment interest, court costs and costs of sale awarded therein due on said tracts and the proceeds of said sales to be applied to the satisfaction thereof, and the remainder, if any, to be applied as the law directs. This property may have other liens, taxes due or encumbrances, which may become the responsibility of the successful bidder.

ALL SALES SUBJECT TO CANCELLATION WITHOUT PRIOR NOTICE. THIS PROPERTY IS SOLD "AS IS", WHERE IS, AND WITHOUT ANY WARRANTY, EITHER EXPRESS OR IMPLIED, NEITHER THE SELLER NOR SHERIFF'S DEPARTMENT WARRANTS OR MAKES ANY REPRESENTATIONS ABOUT THE PROPERTY'S TITLE, CONDITION, HABITABILITY, MERCHANTABILITY, OR FITNESS FOR A PARTICULAR PURPOSE. BUYERS ASSUME ALL RISKS.

SIGNED this 12 day of December, 2025.

A handwritten signature in black ink, appearing to read "Eric McMillian", followed by the number "#1010".

Bowie County Sheriff's Office  
Deputy Eric Mcmillian

January 7, 2025

FILED FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE  
TRUSTEE**

2024 DEC -5 AM 8:14

**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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated February 25, 2020 and recorded under Clerk's File No. 2020-00002506, in the real property records of BOWIE County Texas, with Delois J. Thornton, a single person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Royal United Mortgage LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Delois J. Thornton, a single person securing payment of the indebtedness in the original principal amount of \$36,009.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Delois J Thornton. CITIZENS BANK NA f/k/a RBS CITIZENS NA is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. Citizens Bank, N.A. a/k/a Citizens One Home Loans is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A. a/k/a Citizens One Home Loans, is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

**Legal Description:**

**ALL OF LOTS NUMBERED NINE (9) AND TEN (10) IN BLOCK NUMBERED FORTY-FIVE (45) OF BROADMOOR, AN ANNEX TO BEVERLY HEIGHTS, AN ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO A MAP OR PLAT FILED FOR RECORD ON AUGUST 5, 1925, AND RECORDED IN VOLUME 40, PAGE 172, PLAT RECORDS OF BOWIE COUNTY, TEXAS.**

**SALE INFORMATION****Date of Sale: 01/07/2025****Earliest Time Sale Will Begin: 11:00 AM**

**Location of Sale:** The place of the sale shall be: BOWIE County Courthouse, Texas at the following location: At the front (north) entrance of the Bowie 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

**TERMS OF SALE**

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.**

The sale will begin at the earliest time stated above, or within three (3) hours after that time. 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.**

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE Robert LaMont, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on 12/02/2024.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Sheryl LaMont

Printed Name: Sheryl LaMont, December 5, 2024

C&M No. 44-23-3072

Jan 7

FILED FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

**Notice of Foreclosure Sale**

2024 DEC 11 AM 10:52

**Date:** December 11, 2024

**Deed of Trust ("Deed of Trust"):**

**Dated:** March 1, 2022

**Grantor:** JOHNNY LEON DILBECK and KRISTI BARHAM DILBECK

**Trustee:** CADE MAYO

**Lender:** RODNEY T. FELTZ and DAWN FELTZ

**Recorded in:** Instrument No. 2024-00005176 of the real property records of Bowie County, Texas.

**Legal Description:**

All certain tract or parcel of land a part of the J.H. Bennett Headright Survey, A-27, Bowie County, Texas, and being all of a 0.4816 acre tract conveyed from Phyllis Jones to Rodney T. Feltz and wife, Dawn Feltz by Deed dated January 10, 2022, recorded in Volume, 729, Page 3 of the Real Property Records of Bowie County, Texas, and being more particularly described as follows:

BEGINNING at a found ½" rebar for corner at an existing fence corner at the Northeast corner of the above described 0.4816 acre tract, same being North 00' 00" East 829.60 feet and North 90 deg. 00' 00" West 1148.80 feet from the Southeast corner of said Bennett Headright Survey, Bowie County, Texas

THENCE South 03 degree 03 minutes 29 seconds West, 107.99 feet to a found 5/8 inch rebar for corner.

THENCE South 52 degrees 49 minutes 30 seconds West, 100.00 feet to a set 5/8 inch rebar for corner;

THENCE North 62 degrees 23 minutes 24 seconds West, 94.20 feet to a set 5/8 inch rebar for corner;

THENCE North 04 degree 11 minutes 20 seconds East, along an existing fence line, 100.00 feet to a found metal driveshaft for corner at an existing fence corner;

THENCE North 81 degrees 15 minutes 00 seconds East, along an existing fence line, 163.51 feet to the POINT OF BEGINNING, containing 0.4816 of an acre of land, more or less.



**Secures:** Promissory Note ("Note") in the original principal amount of \$60,000.00, executed by JOHNNY LEON DILBECK and KRISTI BARHAM DILBECK ("Borrower") and payable to the order of Lender

**Trustee:** CADE MAYO

**Trustee's Address:** 216 N. Center St., New Boston, Texas, 75570

**Foreclosure Sale:**

**Date:** ~~Tuesday, January 7, 2024~~

**Time:** The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.

**Place:** North Door of the Bowie County Courthouse, 710 James Bowie Drive, New Boston, Texas 75570

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that RODNEY T. FELTZ and DAWN FELTZ's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, RODNEY T. FELTZ and DAWN FELTZ, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of RODNEY T. FELTZ and DAWN FELTZ's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with RODNEY T. FELTZ and DAWN FELTZ's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.


If RODNEY T. FELTZ and DAWN FELTZ passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by RODNEY T. FELTZ and DAWN FELTZ. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

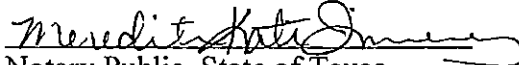
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

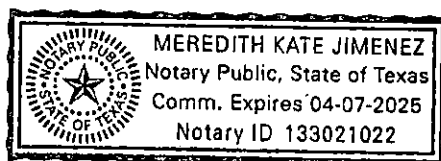
Pursuant to section 51.0075(a) of the Texas Property Code, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Trustee.

**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.**

  
\_\_\_\_\_  
CADE MAYO  
216 N. Center St.  
New Boston, Texas 75570  
Telephone (903) 628-2554  
Telecopier (903) 628-2555

SUBSCRIBED AND SWORN TO before me on December 11, 2024, by CADE MAYO.

  
Notary Public, State of Texas



January 7-2025

Prepared by:  
Jaci Roberts Berry, Attorney at Law  
NORTON + WOOD  
315 Main Street, Texarkana, Texas 75501-5604

FILED FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

2024 DEC 10 PM 4:00

After recording, return to:  
Jaci Roberts Berry, Attorney at Law  
NORTON + WOOD  
315 Main Street, Texarkana, Texas 75501-5604

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**NOTICE OF FORECLOSURE SALE  
AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

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**Date:** December 9, 2024

**Deed of Trust ("Deed of Trust")**

**Date:** March 19, 2020

**Grantor:** Michael Green

**Trustee:** Kelly D. Mitchell

**Lender:** TEXAR Federal Credit Union

**Recording in:** Instrument No. 2020-00002863 of the Real Property Records of  
Bowie County, Texas

**Legal Description:** See Legal Description attached hereto as Exhibit "A".

**Secures:** Multistate Fixed Rate Note ("Note") in the original principal amount of  
\$45,125.00, executed by Michael Green ("Borrower") and payable to the  
order of Lender and all other indebtedness of Borrower to Lender

**Property:** The real property, improvements, and personal property described in and  
mortgaged in the Deed of Trust, including the real property described in the  
attached Exhibit "A", and all rights and appurtenances thereto

**Foreclosure Sale:**

**Date:** January 7, 2025

**Time:** The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; **the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three (3) hours thereafter.**

**Place:** North Entrance of the Bowie County Courthouse, 710 James Bowie Drive,  
New Boston, Texas 75570

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law. If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in

accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **“AS IS,” without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.

Kelly D. Mitchell is Trustee under the Deed of Trust. Lender has appointed Jaci Roberts Berry, Richard J. Kroll, Marshall C. Wood, and/or Fred R. Norton, Jr. as Substitute Trustees under the Deed of Trust. Lender has instructed the Substitute Trustees to offer the Property for sale toward the satisfaction of the Note.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEES 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: December 9, 2024.

Submitted by:



Jaci Roberts Berry, Attorney for the Mortgagee

NORTON + WOOD

315 Main Street

Texarkana, TX 75501-5604

State Bar No.: 24134655

Email: [jaci@nortonandwood.com](mailto:jaci@nortonandwood.com)

Telephone: (903) 823-1321

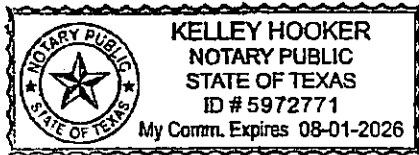
Facsimile: (903) 823-1325

[Space Below This Line For Acknowledgment]

STATE OF TEXAS       §  
                                  §  
COUNTY OF BOWIE   §

BEFORE ME, the undersigned Notary Public, on this day came Jaci Roberts Berry, known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that she has the authority to execute this instrument and that she executed this instrument for the purposes and consideration stated herein.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 9<sup>th</sup> day of December, 2024.



A handwritten signature in black ink, appearing to be "Kelley Hooker", written over a horizontal line.

NOTARY PUBLIC - STATE OF TEXAS

## **EXHIBIT "A"**

All that certain tract or parcel of land being all of Lots Numbered FIVE (5) and SIX (6) and part of Lots Numbered FOUR (4) and SEVEN (7) in Block Numbered TWO (2) of the HIGHLAND PARK ADDITION to the City of New Boston, Bowie County, Texas, according to the map or plat recorded in Volume 204, Page 143 of the Plat Records of Bowie County, Texas, and being more particularly described as follows:

**COMMENCING** at the Northwest corner of Lot No. 4 in Block No. 2 of said Highland Park Addition, same being the South right-of-way line of Cannon Street;

**THENCE** Northeasterly, with the North boundary line of Lot No. 4 in Block No. 2 of said Highland Park Addition, same being the South right-of-way line of Cannon Street, same being a curve to the left having radius of 530.00 feet, a central angle of  $02^{\circ} 16' 13''$ , a tangent length of 10.50 feet and an arc length of 21.00 feet to a set chiseled "X" for corner and being the **POINT OF BEGINNING** for the herein described tract of land;

**THENCE** Northeasterly with the North boundary line of Lots No. 4, 5, 6 and 7 in Block No. 2 of said Highland Park Addition, same being the South right-of-way line of Cannon Street, same being a curve to the left having a radius of 530.00 feet, a central angle of  $17^{\circ} 41' 16''$ , a tangent length of 82.46 feet and an arc length of 163.62 feet to a set 5/8" rebar for corner;

**THENCE**  $S 18^{\circ} 42' 09'' E$ , 105.02 feet to a set 5/8" rebar for corner on the South boundary line of Lot No. 7 in Block No. 2 of said Highland Park Addition;

**THENCE** Southwesterly with the South boundary line of Lots No. 4, 5, 6 and 7 in Block No. 2 of said Highland Park Addition, same being the North right-of-way line of an alley, same being a curve to the right having a radius of 635.00 feet, a central angle of  $17^{\circ} 02' 36''$ , a tangent length of 95.15 feet and an arc length of 188.89 feet to set 5/8" rebar for corner;

**THENCE**  $N 04^{\circ} 54' 37'' W$ , 105.09 feet to the **POINT OF BEGINNING**, containing 0.4248 of an acre of land, more or less.



Jan 7, 2025

FILED FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
CINA PETTY, COUNTY CLERK

2024 DEC -9 PM 1:05

## NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS That certain Deed of Trust (the "Deed of Trust") dated November 1st, 2023, from Vickie Lea Rosebery and Wesley Bryan Roseberry ("Borrower"), as Grantor Carmen Mejia, Trustee, filed for record on May 13, 2024, in Real Property Records of Bowie County, Texas, more particularly described therein, which serves as security for a \$45,000 promissory note described therein (the "Note") executed by Borrower.

WHEREAS the undersigned has been appointed Substitute Trustee in the place of the said original Trustee, upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, Centex Casas, LLC, the Owner and Holder of the Promissory Note has requested the undersigned to sell the real property described in the Deed of Trust to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, January 7th, 2025, beginning at 12 o'clock pm, or not later than 3:00 o'clock pm, the Substitute Trustee, will sell the following described real property, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, if any, at the Courthouse of Bowie County, Texas, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where nonjudicial foreclosure sales of real property are customarily and regularly held in Bowie County, Texas, which real property is described as follows:

Legal Description: All of Lot Numbered Eleven (11) and Twelve (12) in Block Numbered Five (5) of SMOLLEY AND SMITH ADDITION, an Addition to the City of Boston, Bowie County, Texas, according to map or plat of Record in Volume 40, Page 26, Plat Records of Bowie County, Texas.

Commonly known as: 902 S Merrill St, New Boston, Bowie County, TX, 75570

Together with all improvements on the property; all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property, if any described in and secured by the Deed of Trust.

The property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH THE RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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.

IN WITNESS HEREOF, this instrument has been executed to be effective December 5, 2024.

Property Address: 902 S Merrill St, New Boston, Bowie County, TX, 75570

Justin Milam  
Centex Casas, LLC

Acknowledgement

STATE OF Texas )  
COUNTY OF Lampasas )

This instrument was acknowledged before me on December 5, 2024 by Justin Milam for Centex Casas, LLC.

NOTARY SEAL:



L. Carmen Mejia  
Notary Public, the State of Texas

After Recording, please send to:  
Centex Casas, LLC  
P.O. Box 1606  
Lampasas, TX 76550

January 7, 2025

FILED FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK



2024 DEC -4 AM 9:50

**MILLER GEORGE & SUGGS**

Texas Office

6080 Tennyson Pkwy, Suite 100

Plano, Texas 75024

Main: 972.532.0128

Fax: 214.291.5507

FLORIDA | TEXAS | GEORGIA

## NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on September 14, 2011, a certain Deed of Trust was executed by Jerry Williams and Martha Williams as mortgagor in favor of Reverse Mortgage USA, Inc. as beneficiary and Patriot USA Settlement Services, Inc. as trustee, and was recorded on, September 23, 2011, as Instrument No. 11543 in the Office of the County Clerk, Bowie County, Texas; and

WHEREAS, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Deed of Trust is now owned by the Secretary pursuant to an assignment dated March 21, 2019, and recorded on July 19, 2019, as Instrument No. 2019-00007495 in the office of the County Clerk, Bowie County, Texas; and

WHEREAS, a default has been made in the covenants and conditions of the Deed of Trust in that all borrowers are deceased; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable.

NOW, THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on August 16, 2024 as Instrument No. 2024-00007551 notice is hereby given that on January 07, 2025 at 11:00 AM local time, or not later than three hours thereafter, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

ALL OF LOT NUMBERED SEVEN (7) AND THE WEST ONE-HALF (W 1/2) OF LOT NUMBERED EIGHT (8) IN BLOCK NUMBERED ONE (1) OF TWO STATES ADDITION TO TEXARKANA, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 204, PAGE 264, PLAT RECORDS OF BOWIE COUNTY, TEXAS.

Commonly known as: 3516 Austin Street, Texarkana, TX 75501

24TX941-0016



4829833

ServiceLink

The sale will be held at the front (north) entrance of the Bowie County Courthouse, or as designated by the County Commissioners Court.

The Secretary of Housing and Urban Development will bid \$100,977.90.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$10,097.79 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$10,097.79 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the

form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

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 send of this notice immediately.

Date: November 26, 2024



By: Dustin George  
Miller, George & Suggs, PLLC  
Foreclosure Commissioner  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024  
972-532-0128 Phone  
214-291-5507 Fax



Posted by Sheryl LaMont, December 4, 2024

January 7, 2025

FILED FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

PREPARED AND SENT BY:

Robert S. McGinnis, Jr.  
4102 Summerhill Road  
Texarkana, Texas 75503  
903/798-1717

2024 DEC -2 PM 2:18

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS       X

COUNTY OF BOWIE     X

On May 24, 2021, Courtney Rae Montgomery, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded in at Document 2021-00006222, Real Property Records of Bowie County, Texas.

On May 24, 2021, Courtney Rae Montgomery, as Grantor (whether one or more), executed a Second Lien Deed of Trust ("Deed of Trust"), conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded in at Document 2021-00006223, Real Property Records of Bowie County, Texas.

By instrument dated November 25, 2024, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deeds of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

NOTICE IS HEREBY GIVEN that on Tuesday, January 7, 2025, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

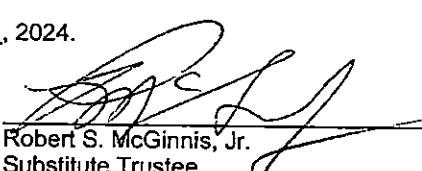
NOTICE IS FURTHER GIVEN that the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Lot Numbered NINE (9) and the South One-Half (S 1/2) of Lot Numbered TEN (10) in Block Numbered THIRTY-SIX (36) of BINGHAM PARK ADDITION to the City of Texarkana, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 40, Page 32 of the Plat Records of Bowie County, Texas. ("Property")

### ACTIVE MILITARY SERVICE NOTICE

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.

WITNESS MY HAND this November 26, 2024.

  
Robert S. McGinnis, Jr.  
Substitute Trustee

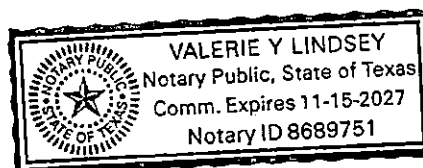
STATE OF TEXAS       )(

COUNTY OF BOWIE     )(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this November 26, 2024.

Valerie Y. Lindsey  
Notary Public, State of Texas  
My Commission Expires:



24323

~~December~~ January 7, 2025

FILED FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

105 Eastline, Wake Village, TX 75501

2024 NOV 26 AM 10:44

24-036304

**NOTICE OF [SUBSTITUTE] 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.**

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

Date: 01/07/2025

Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Bowie County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 6/7/2012 and recorded in the real property records of Bowie County, TX and is recorded under Clerk's Book 6248, Page 86, with Sondra Keener (grantor(s)) and United States of America acting through the Rural Housing Service or Successor agency, United States Department of Agriculture mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Sondra Keener, securing the payment of the indebtedness in the original amount of \$100,022.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Secretary, United States Department of Agriculture, Rural Development is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT NUMBERED THREE (3) IN BLOCK NUMBERED TWO (2) OF PINE FOREST SECOND ADDITION, A SUBDIVISION OF A PART OF THE NANCY DYCUS HEADRIGHT SURVEY, ABSTRACT NO. 145, WAKE VILLAGE, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 587, PAGES 123-141 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.



4829767

ServiceLink



6. **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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Dawson's Realty & Mortgages, Inc., as Mortgage Servicer, is representing the current Mortgagee whose address is:

Secretary, United States Department of Agriculture, Rural Development  
1293 Whisperwood Lane  
Lawrenceville, GA 30043

Sheryl LaMont

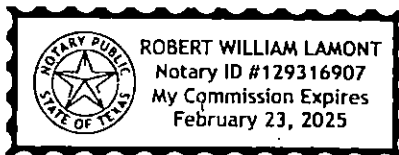
**SUBSTITUTE TRUSTEE**

Robert LaMont, Harriett Fletcher, Sheryl LaMont,  
Allan Johnston, Sharon St. Pierre, Ronnie Hubbard  
OR AUCTION.COM OR Kirk Schwartz, Esq.,  
Carson Emmons, Esq. c/o Albertelli Law  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039

STATE OF TEXAS  
COUNTY OF GREGG

Before me, the undersigned authority, on this day personally appeared Sheryl LaMont, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 26th. day of November, 2024.



Robert William LaMont

NOTARY PUBLIC in and for

GREGG COUNTY

My commission expires: February 23, 2025

Print Name of Notary:

Robert William LaMont

**CERTIFICATE OF POSTING**

My name is Sheryl LaMont, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on November 26, 2024 I filed at the office of the Bowie County Clerk and caused to be posted at the Bowie County courthouse this notice of sale.

Declarants Name: Sheryl LaMont

Date: November 26, 2024

January 7, 2025

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

2024 NOV 25 PM 1:08

T.S. #: 2024-11696-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:** 1/7/2025

**Time:** The earliest time the sale will begin is 11:00 AM or within three (3) hours after that time.

**Place:** Bowie County Courthouse, Texas, at the following location: 710 James Bowie Drive, New Boston, TX 75570 THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX 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:

All of Lots No. 7 and 8, Block No. 2 of ROCHELLE'S SECOND ADDITION to the City of Texarkana, Bowie County, Texas, according to the plat recorded in Volume 40, Page 134 of the Plat Records of Bowie County, Texas.

**Commonly known as:** 3404 OLIVE ST TEXARKANA, TX 75503

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 3/3/2022 and recorded in the office of the County Clerk of Bowie County, Texas, recorded on 3/7/2022 under County Clerk's File No 2022-00002630, in Book and Page of the Real Property Records of Bowie County, Texas.

<b>Grantor(s):</b>	Bethany Gaddy and Kevin Gaddy, a married couple
<b>Original Trustee:</b>	Brett M. Shanks
<b>Substitute Trustee:</b>	Nestor Solutions, LLC, Auction.com, Meghan Byrne, Robert LaMont, Sheryl LaMont, David Sims, Harriett Fletcher, Allan Johnston, Ronnie Hubbard, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Christy Smith, Renee McCoart, Ken Autrey, Ed Henderson, Jeff Benton, Sharon St. Pierre
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Financial Services, LLC, its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation
<b>Mortgage Servicer:</b>	Freedom Mortgage Corporation

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.

T.S. #: 2024-11696-TX

**Terms of Sale** - 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 but not limited to (1) the promissory note in the original principal amount of \$257,941.00, executed by Bethany Gaddy and Kevin Gaddy, a married couple, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Financial Services, LLC, its 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:

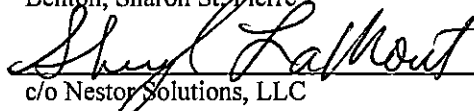
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

T.S. #: 2024-11696-TX

**Default and Request to Act -** 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.

Dated: November 25, 2024

Nestor Solutions, LLC, Auction.com, Meghan Byrne, Robert LaMont,  
Sheryl LaMont, David Sims, Harriett Fletcher, Allan Johnston, Ronnie  
Hubbard, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George  
Hawthorne, Christy Smith, Renee McCoart, Ken Autrey, Ed Henderson, Jeff  
Benton, Sharon St. Pierre



c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
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  
214 5th Street, Suite 205  
Huntington Beach, California 92648

January 7, 2025

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 1/11/2021	<b>Grantor(s)/Mortgagor(s):</b> TINA PETTY, COUNTY CLERK ASHLEY D JONES, AN UNMARRIED WOMAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMCAP MORTGAGE, LTD. DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Nationstar Mortgage LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2021-00000645	<b>Property County:</b> BOWIE
<b>Mortgage Servicer:</b> Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 8950 Cypress Waters Blvd., Coppell, TX 75019
<b>Date of Sale:</b> 11/7/2025	<b>Earliest Time Sale Will Begin:</b> 11am CST
<b>Place of Sale of Property:</b> At the front (north) entrance of the Bowie 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 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** ALL OF LOT NO. 5, BLOCK NO. 1 OF WHISPERING PINES FIRST ADDITION, A SUBDIVISION OF A PART OF THE WILLIS WHITAKER HEADRIGHT SURVEY, ABSTRACT 673, BOWIE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 532, PAGE 557 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Robert LaMont, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Ronnie Hubbard, Sheryl LaMont or Allan Johnston, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.**

Dated: 11/12/2024



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Nationstar Mortgage LLC

Dated: November 14, 2024



Robert LaMont  
Printed Name:  
Substitute Trustee  
c/o ServiceLink Auction  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**MH File Number:** TX-23-98082-POS  
**Loan Type:** Farm Loan

January 7, 2025

RECORDED FOR  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

24TX373-0178  
1305 GEORGE THOMAS RD, TEXARKANA, TX 75501

2024 NOV -7 PM 3:09

### NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:  
  
SEE EXHIBIT "A"

Security Instrument: Deed of Trust dated September 27, 2021 and recorded on September 29, 2021 as Instrument Number 2021-00011709 in the real property records of BOWIE County, Texas, which contains a power of sale.

Sale Information: ~~January 07, 2025~~ at 11:00 AM, or not later than three hours thereafter, at the front (north) entrance of the Bowie County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

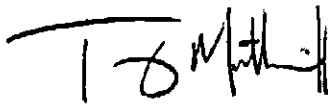
Obligation Secured: The Deed of Trust executed by ANTHONY M. HALL AND YOLANDA R. HALL secures the repayment of a Note dated September 27, 2021 in the amount of \$211,105.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

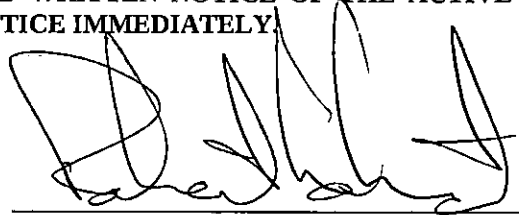
Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Grady, Tonya Washington, Misty McMillan, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, Christy Smith, Renee McCoart, Ken Autrey, Ed Henderson, Jamey Parsons, Dustin George

**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.**

**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.**



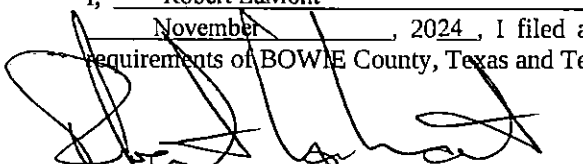
Miller, George & Suggs, PLLC  
Tracey Midkiff, Attorney at Law  
Jonathan Andring, Attorney at Law  
Rachel Son, Attorney at Law  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024



Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Grady, Tonya Washington, Misty McMillan, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, Christy Smith, Renee McCoart, Ken Autrey, Ed Henderson, Jamey Parsons, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

#### Certificate of Posting

I, Robert LaMont, declare under penalty of perjury that on the 7th day of November, 2024, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of BOWIE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).



Robert LaMont, November 7, 2024

## Exhibit "A" Legal Description

All that certain tract or parcel of land being a part of the J. B. FLOYD HEADRIGHT SURVEY, Abstract No. 219, Bowie County, Texas, and being a part of a 8 acre tract of land as conveyed to Tommie Tipton by Deed recorded in Volume 394, Page 405 of the Deed Records of Bowie County, Texas, and being a part of the same land as conveyed to Cynthia Allen by General Warranty Deed recorded in Volume 5262, Page 164 of the Real Property Records of Bowie County, Texas, and all of Tract One, Tract Two and Tract Four as conveyed to Roland Garry Tipton by Special Warranty Deed recorded in Volume 1483, Page 271 of the Real Property Records of Bowie County, Texas, the subject tract of land being all of that certain 3.028 acre tract of land as conveyed to Matthew A. Fry and wife, Amber B. Fry, by General Warranty Deed recorded as Instrument No. 2014-12137 of the Real Property Records of Bowie County, Texas, and all of a certain tract (Fry South tract) of land as conveyed to Matthew Fry and Amber Fry by Warranty Deed recorded as Instrument No. 2019-00001360 of the Real Property Records of Bowie County, Texas, and the subject tract of land being more particularly described by metes and bounds as follows:

Commencing at a point on the East side of a Street known as George Thomas Road, the Point of Commencing being the Southwest corner of said 6 acre tract and the Southwest corner of Tract No. 1 as conveyed to Charles T. Strachan by General Warranty Deed recorded in Volume 5848, Page 71 of the Real Property Records of Bowie County, Texas;

THENCE: North, 171.25 feet with the West line of said 8 acre tract, same being the West line of said Strachan Tract No. 1 to a 1/2" iron pin found for corner at the Northwest corner of said Strachan Tract No. 1 and the Southwest corner of said 3.028 acre tract, said corner also being located on the East side of George Thomas Road and being the Point of Beginning for the herein described tract of land;

THENCE: N 00°00'00" E, 181.25 feet with the West line of said 3.028 acre tract of land and along the East line of George Thomas Road to a 1/2" iron pin set for corner at the Northwest corner of said 3.028 acre tract;

THENCE: N 90°00'00" E, 741.39 feet with the North line of said 3.028 acre tract to a 1/2" iron pin set for corner at the Northeast corner of same, said corner being the Northwest corner of a certain 0.690 acre tract of land as conveyed to Donald Carlos Silveira, II, by General Warranty Deed recorded as Instrument No. 2017-6184 of the Real Property Records of Bowie County, Texas;

THENCE: S 00°00'00" E, 176.25 feet with the East line of said 3.028 acre tract, same being the West line of said 0.690 acre tract and on with the West line of a certain 0.993 acre tract of land as conveyed to Donald Carlos Silveira, II, by Quitclaim Deed recorded in Volume 5539, Page 335 of the Real Property Records of Bowie County, Texas, to a 1/2" iron pin set for corner at the Southeast corner of said 3.028 acre tract and the Northeast corner of a certain 1 acre tract of land as conveyed to Lori Terry by Warranty Deed recorded in Volume 6608, Page 320 of the Real Property Records of Bowie County, Texas;

THENCE: N 90°00'00" W, 247.13 feet with the South line of said 3.028 acre tract and the North line of said Terry tract to a 1/2" iron pin set for corner at the Northwest corner of said Terry tract, same being the Northeast corner of said Fry South tract;

THENCE: S 00°00'00" E, passing a 1/4" iron pin set on line at 155.90 feet and continuing for a total distance of 176.25 feet with the East line of said Fry South tract and the West line of said Terry tract to a point for corner in a street known as Henry Lane;

THENCE: N 90°00'00" W, 239.921 feet with the South line of said Fry South tract to a point for corner at the Southwest corner of same, said corner being located in Henry Lane and being the Southeast corner of Tract No. 2 (0.028 acre) of land as conveyed to Charles T. Strachan by General Warranty Deed recorded in Volume 5848, Page 71 of the Real Property Records of Bowie County, Texas;

THENCE: N 00°00'00" W, passing a 1/2" iron pin set on line and continuing for a total distance of 171.25 feet to a 1/2" iron pin found for corner at the Northwest corner of said 0.028 acre tract and the Westerly Southeast corner of said 3.028 acre tract, said corner being the Northwest corner of said Fry South tract;

THENCE: N 90°00'00" W, 254.35 feet with the South line of said 3.028 acre tract and the North line of said Strachan tracts to the Point of Beginning and containing 4.000 acres of land, more or less.

Together With a 30.00 foot access easement described as being a part of a certain 40 acre tract of land as conveyed to Roland Garry Tipton and wife, Karen Tipton, by Warranty Deed with Vendor's Lien recorded in Volume 2675, Page 256 of the Real Property Records of Bowie County, Texas, the subject access easement also being described in that General Warranty Deed to Matthew A. Fry and wife, Amber B. Fry, and recorded as Instrument No. 2014-12137 of the Real Property Records of Bowie County, Texas, and being more particularly described by metes and bounds as follows:

Beginning at a 1/2" iron pin set for corner at the Southwest corner of said 40 acre tract, same being the Northwest corner of a certain 3.028 acre tract as conveyed to Matthew A. Fry and wife, Amber B. Fry, by General Warranty Deed recorded as Instrument No. 2014-12137 of the Real Property Records of Bowie County, Texas, and also located on the East side of George Thomas Road;

THENCE: North, 30.00 feet with the West line of said 40 acre tract to a point for corner on the East side of George Thomas Road;

THENCE: East, 471.57 feet to a point for corner;

THENCE: South, 30.00 feet to a point for corner on the North line of said 3.028 acre tract and the South line of said 40 acre tract;

THENCE: West, 471.57 feet with the South line of said 40 acre tract and the North line of said 3.028 acre tract to the Point of Beginning and containing 0.325 acre of land, more or less.



REGIONS MORTGAGE (UPN)  
HUTCHINSON, GEORGE  
1219 WALNUT, TEXARKANA, TX 75501

CONVENTIONAL  
Firm File Number: 23-039927

RECORDS SECTION  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

**NOTICE OF TRUSTEE'S SALE**

2024 NOV -7 PM 3:12

WHEREAS, on November 18, 2020, GEORGE J HUTCHINSON UNMARRIED MAN, as Grantor(s), executed a Deed of Trust conveying to RYAN COLBURN, as Trustee, the Real Estate hereinafter described, to REGIONS BANK D/B/A REGIONS MORTGAGE in payment of a debt therein described. The Deed of Trust was filed in the real property records of BOWIE COUNTY, TX and is recorded under Clerk's File/Instrument Number 2020-00012851, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , Tuesday, January 7, 2025 between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in BOWIE COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Bowie, State of Texas:

A PART OF LOTS NUMBERED ONE (1) AND TWO (2) IN BLOCK NUMBERED ONE HUNDRED TWENTY-FIVE (125) OF TRIGG ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ALSO BEING KNOWN AS THE ORIGINAL CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, THE SUBJECT TRACT OF LAND BEING CALLED THE EAST ONE HUNDRED FOUR FEET (E-104') OF LOT NUMBERED ONE (1) AND THE EAST ONE HUNDRED FOUR FEET (E-104') OF THE NORTH THIRTY-EIGHT (38) FEET OF LOT NUMBERED TWO (2) IN BLOCK NUMBERED ONE HUNDRED TWENTY-FIVE (125) OF TRIGG ADDITION, SAID TRACT BEING THE SAME TRACT OF LAND AS CONVEYED TO KAREN PHELPS AND DAVID L. PHELPS BY WARRANTY DEED RECORDED IN VOLUME 6341, PAGE 77 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8" IRON PIN FOUND FOR CORNER AT THE INTERSECTION OF THE SOUTH RIGHT-OF-WAY LINE OF WEST 13TH STREET AND THE WEST RIGHT-OF-WAY LINE OF WALNUT STREET, THE POINT OF BEGINNING BEING THE NORTHEAST CORNER OF LOT NO. 1 IN BLOCK NO. 125 OF TRIGG ADDITION, TEXARKANA BOWIE COUNTY, TEXAS;

THENCE: S 22°59' 03" E, 88.00 FEET WITH THE EAST LINE OF SAID LOT NO. 1 AND ON THE WEST LINE OF SAID LOT NO. 2 TO A 1/2" IRON PIN SET FOR CORNER AT THE SOUTHEAST CORNER OF SAID PHELPS TRACT;

THENCE: S 67°38' 29" W, 101.98 FEET WITH THE SOUTH LINE OF SAID PHELPS TRACT TO A 1/2" IRON PIN SET FOR CORNER AT THE SOUTHWEST CORNER OF SAME, SAID CORNER BEING THE SOUTHEAST CORNER OF A CERTAIN TRACT OF LAND AS CONVEYED TO JAMES ALBERT FORT BY GENERAL WARRANTY DEED RECORDED IN VOLUME 6200, PAGE 137 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: N 22°41'06" W, 88.05 FEET ACROSS SAID LOTS NO. 1 AND 2, SAID LINE BEING THE EAST LINE OF SAID FORT TRACT, TO A 5/8" IRON PIN FOUND FOR CORNER ON THE NORTH LINE OF SAID LOT NO. 1, SAID CORNER BEING THE NORTHEAST CORNER OF SAID FORT TRACT AND THE NORTHWEST CORNER OF SAID PHELPS TRACT;

THENCE: N 67°40'28" E, 101.52 FEET WITH THE NORTH LINE OF SAID PHELPS TRACT, SAME BEING THE NORTH LINE OF SAID LOT NO. 1 AND THE SOUTH RIGHT-OF-WAY LINE OF WEST 13TH STREET, TO THE POINT OF BEGINNING AND CONTAINING 0.205 ACRE OF LAND, MORE OR LESS.

Property Address: 1219 WALNUT  
TEXARKANA, TX 75501  
Mortgage Servicer: REGIONS MORTGAGE  
Mortgagee: REGIONS  
6200 POPLAR AVENUE  
MEMPHIS, TN 38119

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.

**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**

**SUBSTITUTE TRUSTEE**

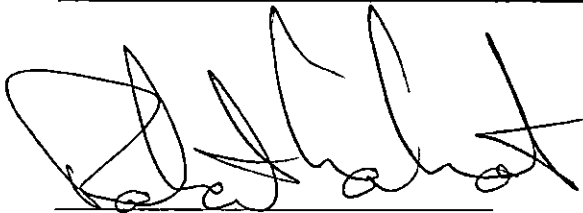
Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont or Allan Johnston  
14800 Landmark Blvd, Suite 850  
Dallas, TX 75254

WITNESS MY HAND this day November 6, 2024.

By: 

Ronny George  
Texas Bar # 24123104  
rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for REGIONS

**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 military service to the sender of this notice immediately.**



Posted by Robert LaMont, November 7, 2024.

January 7, 2025

Our Case No. 24-02626-FC

THANKS FOR YOUR BUSINESS

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

2024 OCT 10 AM 11:26

THE STATE OF TEXAS  
COUNTY OF BOWIE

**Deed of Trust Date:**  
July 29, 2022

**Property address:**  
106 LYNDA AVE  
TEXARKANA, TX 75503

**Grantor(s)/Mortgagor(s):**  
JENNIFER COLTON-FOWLER, A MARRIED WOMAN,  
AND SPOUSE, LISA ANN COLTON-FOWLER

**LEGAL DESCRIPTION:** All that certain tract or parcel of land being all of Lot Numbered Three (3) and a part of Lot Numbered Four (4) in Block Numbered Four (4) of Western Hills Addition, Texarkana, Bowie County, Texas, according to the map or plat of record in Volume 329, Page 47 of the Plat Records of Bowie County, Texas and being all of a tract as described in Third Party Deed from Robbin D. Cummins Mounts to Angela N. Dickert Dated June 6, 2012, recorded in Volume 6244, Page 259 of the Real Property Records of Bowie County, Texas and being more particularly described as follows:  
Beginning at a found 5/8" rebar for corner on the North right-of-way line of Lynda Avenue at the Southwest corner of Lot No. 3 in Block No. 4 of said Western Hills Addition, same being the Southwest corner of the above described tract of land;  
Thence N 31°57'00" W, with the West boundary line of Lot No. 3 in Block No. 4 of said Western Hills Addition, same being the West boundary line of the above described tract, 140.14 feet to a set Mag Nail for corner;  
Thence: N 53°32'00" E, with the North boundary line of Lot No. 3 in Block No. 4 of Said Western Hills Addition, same being the North boundary line of the above described tract, 102.03 feet to a set Mag Nail for corner;  
Thence: N 84° 05'00" E, with the North boundary line of Lot No. 4 in Block No. 4 of Said Western Hills Addition, same being the North boundary line of the above described tract, 5.25 feet to a set Mag Nail for corner;  
Thence: S 23° 37'00" E, with the East boundary line of the above described tract, 148.97 feet to a found 1/2" rebar for corner on the North right-of-way line of Lynda Avenue;  
Thence: S 75°26'00" W, with the South boundary line of Lot No. 4 in Block No. 4 of said Western Hills Addition, same being the south boundary line of the above described tract, same being the North right-of-way of Lynda Avenue, 5.06 feet to a found 1/2" rebar for corner;  
Thence: S 58°03'00" W, with the South boundary line of Lot No. 3 in Block No. 4 of said Western Hills Addition, same being the South boundary line of the above described tract, same being the North right-of-way line of Lynda Avenue, 80.00 feet to the Point of Beginning, containing 0.3168 of an acre of land, more or less.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR  
EVERETT FINANCIAL, INC DBA SUPREME LENDING  
ITS SUCCESSORS AND ASSIGNS

**Earliest-Time Sale Will Begin:** 11:00 AM

**Current Mortgagee:**  
LAKEVIEW LOAN SERVICING, LLC

**Date of Sale:** JANUARY 7, 2025

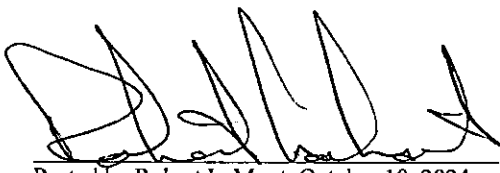
**Property County:** BOWIE

**Original Trustee:** SCOTT EVERETT

**Recorded on:** August 1, 2022  
**As Clerk's File No.:** 2022-00009228  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

**Substitute Trustee:**  
Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl  
LaMont, Allan Johnston, David Sims, Meghan Byrne,  
Marinosci Law Group PC

**Substitute Trustee Address:**  
c/o Marinosci Law Group, PC  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300



Posted by Robert LaMont, October 10, 2024.

**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.**

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, David Sims, Meghan Byrne, Marinosci Law Group PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JANUARY 7, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

**ACTIVE MILITARY SERVICE NOTICE**

**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.**

WITNESS MY HAND, 10/8/24

MARINOSCI LAW GROUP, PC

By:

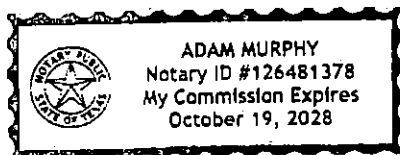
  
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 8 day of OCT 2024, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



Notary Public for the State of TEXAS

My Commission Expires: 10-19-28  
ADAM MURPHY  
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 24-02626

Return to: MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001

January 7, 2025

CENLAR FSB (CEN)  
LOCKETT, ESTATE OF TYRONE R AND BRENDA  
212 CITATION, TEXARKANA, TX 75501

VA 50-50-6-0155512  
Firm File Number: 20-035679

FILED FOR RECORD IN:  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

**NOTICE OF TRUSTEE'S SALE**

2024 OCT 24 PH 2: 36

WHEREAS, on July 26, 1995, TYRONE R. LOCKETT AND WIFE, BRENDA LOCKETT, as Grantor(s), executed a Deed of Trust conveying to DONALD W. CAPSHAW, as Trustee, the Real Estate hereinafter described, to TEXARKANA NATIONAL MORTGAGE COMPANY, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of BOWIE COUNTY, TX and is recorded under Clerk's File/Instrument Number 8023 Volume 2343, Page 336, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

~~NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, January 7, 2025, between ten o'clock AM and four o'clock PM, and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in BOWIE COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.~~

Said Real Estate is described as follows: In the County of Bowie, State of Texas:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND, BEING A PART OF THE THOMAS PRICE HEADRIGHT SURVEY, ABSTRACT NO. 466, BOWIE COUNTY, TEXAS, AND BEING A PART OF THAT CERTAIN 6.00 ACRE TRACT CONVEYED FROM DANIEL HARRISON BABB, JR., TO DAVID M. WATTS BY DEED DATED MARCH 6, 1950, RECORDED IN VOLUME 264, PAGE 181 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, AND THE HEREIN DESCRIBED TRACT BEING THAT SAME TRACT OF LAND CONVEYED TO SANDRA K. WILBORN BY DEED RECORDED IN VOLUME 715, PAGE 347 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS AND THE SUBJECT TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON PIN SET FOR CORNER IN THE SOUTH BOUNDARY LINE OF THAT CERTAIN 10.00 ACRE TRACT CONVEYED BY DANIEL HARRISON BABB, JR., TO DAVID M. WATTS BY DEED DATED OCTOBER 1, 1949, RECORDED IN VOLUME 260, PAGE 232 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, SAID POINT OF BEGINNING BEING N 88 DEG. 45' W, 186 FEET FROM THE SOUTHEAST CORNER OF SAID 10.00 ACRE TRACT;  
THENCE NORTH 88 DEG. 45 MIN. W, 166.00 FEET ALONG THE SOUTH BOUNDARY LINE OF SAID 10.00 ACRE TRACT TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER;  
THENCE SOUTH, 85.00 FEET ALONG THE EAST RIGHT-OF-WAY LINE OF CITATION STREET TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER;  
THENCE SOUTH 88 DEG. 45 MIN. EAST, 166.30 FEET WITH THE NORTH BOUNDARY LINE OF A CERTAIN TRACT CONVEYED FROM DAVID M. WATTS, ET UX, TO CLIFFORD L. COLLINS, ET UX, BY DEED DATED OCTOBER 30, 1951 AND RECORDED IN VOLUME 280, PAGE 432, DEED RECORDS OF BOWIE COUNTY, TEXAS, TO A 1/2 INCH IRON PIN SET FOR CORNER IN AN EXISTING FENCE CORNER;  
THENCE NORTH 00 DEG. 12 MIN. WEST, 85.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.324 ACRES OF LAND, MORE OR LESS.

Property Address: 212 CITATION  
TEXARKANA, TX 75501  
Mortgage Servicer: CENLAR FSB  
Mortgagee: CITIMORTGAGE, INC.  
425 PHILLIPS BOULEVARD  
EWING, NJ 08618

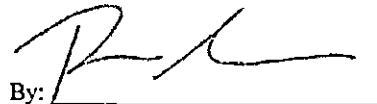
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**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**

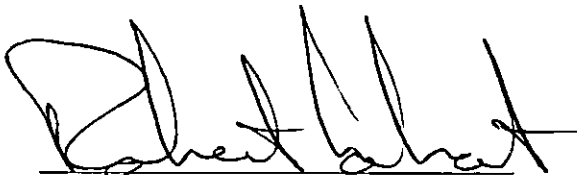
SUBSTITUTE TRUSTEE

Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Misty McMillan, , Terry Waters, Ashlee Luna  
1 Mauchly  
Irvine, CA 92618

WITNESS MY HAND this day October 22, 2024.

By:   
Ronny George  
Texas Bar # 24123104  
rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Plaintiff

**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 military service to the sender of this notice immediately.**



Posted by Robert LaMont, October 24, 2024.

January 7, 2025

**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: 04/12/2019  
Grantor(s): WALTER ROY JOHNSON, SR.  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS  
NOMINEE FOR ROYAL UNITED MORTGAGE LLC, ITS SUCCESSORS AND  
ASSIGNS  
Original Principal: \$72,800.00  
Recording Information: Instrument 2019-00004002  
Property County: Bowie  
Property: (See Attached Exhibit "A")  
Reported Address: 206 WARE ST, MAUD, TX 75567-4025

**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  
Current Beneficiary: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
Mortgage Servicer Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

**SALE INFORMATION:**

Date of Sale: Tuesday, the 7th day of January, 2025.  
Time of Sale: 11:00AM or within three hours thereafter.  
Place of Sale: AT THE FRONT (NORTH) ENTRANCE OF THE COURTHOUSE in Bowie County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Bowie County Commissioner's Court, at the area most recently designated by the Bowie County Commissioner's Court.

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 were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; 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 has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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 and 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 of the Deed of Trust.

RECORDED  
COUNTY CLERK  
FINANCIAL COUNTY CLERK  
2024 NOV 21 PM 3:48

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a 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 offered "AS-IS", purchasers 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 interests 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.

**Substitute Trustee(s):** Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Jami Grady, Tonya Washington, Misty McMillan, Auction.com, Terry Waters, Ashlee Luna, Robert LaMont, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am Sheryl LaMont whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on November 21, 2024 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Bowie County Clerk and caused it to be posted at the location directed by the Bowie County Commissioners Court.

By: Sheryl LaMont  
Posted by Sheryl LaMont, November 21, 2024.

Exhibit "A"

ALL THAT CERTAIN 1.038 TRACT OR PARCEL OF LAND SITUATED IN THE DANIEL MORRIS HEADRIGHT SURVEY, A-381, BOWIE COUNTY, TEXAS, BEING A PART OF THE SAME LAND DESCRIBED IN THE DEED FROM JOE LUPTON, ET UX, MATTIE LUPTON TO BONNY JOHNSON, ET UX, ANA LOU JOHNSON BY DEED DATED OCTOBER 7, 1941, AS SHOWN OF RECORD IN VOLUME 177, PAGE 632 OF THE DEED RECORDSMORE FU OF BOWIE COUNTY, TEXAS, AND BEING LLY DESCRIBED AS FOLLOWS:

BEGINNING AT A FOUND OLD IRON PIPE IN THE FENCE CORNER ON THE EAST ROW LINE OF WARE STREET, THE NORTHEAST CORNER OF THE ABOVE MENTIONED BONNY JOHNSON TRACT, SAID POINT OF BEGINNING BEING 2532.72 FEET SOUTH AND 6565.36 FEET WEST FROM THE MOST EASTERLY SOUTHEAST CORNER OF THE DANIEL MORRIS HEADRIGHT SURVEY;

THENCE S 2 DEG. 12' W., 151.39 FEET (54.5 VRS.) WITH THE WEST ROW LINE OF WARE STREET TO AN IRON PIPE FOR CORNER;

THENCE WEST 299.10 FEET (107.68 VRS.) TO A 3/4 INCH IRON PIPE FOR CORNER;

THENCE N 2 DEG. 12' E., 151.39 FEET (54.5 VRS.) TO A 3/4 INCH IRON PIPE IN THE OLD FENCE ON THE NORTH BOUNDARY LINE OF THE BONNY JOHNSON TRACT FOR CORNER;

THENCE EAST 299.10 FEET (107.68 VRS.) WITH THE OLD FENCE AND NORTH BOUNDARY LINE OF THE JOHNSON TRACT TO THE PLACE OF BEGINNING AND CONTAINING 1.038 ACRES OF LAND, MORE OR LESS.

APN: 36402

BEING THE SAME PROPERTY CONVEYED TO WALTER ROY JOHNSON, SR. AND WIFE, PATRICIA ANN JOHNSON BY DEED FROM BONNY JOHNSON AND WIFE, ANA LOU JOHNSON RECORDED 05/21/1974 IN DEED BOOK 573 PAGE 862, IN THE REGISTER'S OFFICE OF BOWIE COUNTY, TEXAS.

ALSO BEING THE SAME PROPERTY CONVEYED TO WALTER ROY JOHNSON, SR. BY AFFIDAVIT OF HEIRSHIP FROM PATRICIA ANN CHISUM JOHNSON RECORDED 12/07/2012 IN DEED BOOK 15202 PAGE 145, IN THE REGISTER'S OFFICE OF BOWIE COUNTY, TEXAS

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254