

8-06-2024

## NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

### Deed of Trust

2024 JUL 16 PM 2:09

**Date:** July 01, 2023  
**Grantor(s):** Chritopher Dwann Estell  
**Mortgagee:** 219 Marshall, LLC a Delaware Limited Liability Company  
**Recorded in:** Clerk's File No. 2023-00008349  
**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 14, Block 8, Bell View Addition to the city of Texarkana, Bowie County, Texas ("Tract Three" in Volume 5773, Page 131, SAVE AND EXCEPT Volume 6486, Page 278, and also being Document No. 2021-0000291, Official Public Records, Bowie County, Texas, (Tax Account No. 01380006600)** (more particularly described in the loan documents).

**Date of Sale:** August 06, 2024

**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:

219 Marshall, LLC a Delaware Limited Liability Company  
6101 Southwest Fwy., Suite 400  
Houston, TX 77057

Dated this 16th day of July, 2024



**Robert LaMont, Harriett Fletcher,  
Ronnie Hubbard, Sheryl LaMont or  
Allan Johnston or Enrique Loera or  
Susana Garcia or Donna Brammer  
or Katrina Rodriguez or Cesar  
Acosta or Christopher Apodaca or  
Rinki Shah or Theresa Phillips or  
David Cerda or Jose Martinez or  
Mark Laffaye or Alexander Lawson  
or Maria Dabrowska or Lesbia  
Longoria or Emilio Martinez or  
Miguel Alberto Molina Álvarez 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**

August 6, 2024

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

2024 JUL 16 AM 10:53

Date: July 16, 2024

Trustee: Lori Corpier, 409 W. Loop 281 #102, Longview, TX 75605

Lender: WJR Properties, LLC—Series 129

Note: Real Estate Lien Note dated January 17, 2020, executed by Edward J. Hushelpeck & Dawna G. Hushelpeck and made payable to WJR Properties, LLC—Series 129

Deed of Trust:

**Date:** January 17, 2020

**Grantor:** Edward J. Hushelpeck & Dawna G. Hushelpeck

**Lender:** WJR Properties, LLC—Series 129

**Recording information:** Instrument No. 2020-00000791, Official Public Records, Bowie County, Texas.

**Property (including any improvements):** All of Lot Numbered (4) in Block Numbered (2) of C.J.'S 1ST ADDITION, an addition to the City of Texarkana, Bowie County, Texas, according to the map or plat recorded in Volume 587, Page 68, Plat Records of Bowie County, Texas.

Date of Sale: August 6, 2024

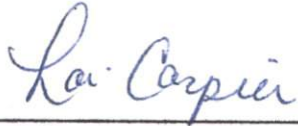
Time of Sale: 1:00 P.M.

Place of Sale: At the area designated at the Bowie County, Texas, courthouse by the Commissioners Court for such sales, or if the Commissioners Court has not designated an area, then at the front courthouse steps of the courthouse of Bowie County, Texas.

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. Lender appointed a Trustee under the Deed of Trust. Because of the default in performance of the obligations of the Deed of Trust, Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

**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.**

A handwritten signature in blue ink that reads "Lori Corpier". The signature is written in a cursive, flowing style.

---

Lori Corpier, Trustee



Aug 6, 2024

NOTICE OF FORECLOSURE SALE

BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

Notice is hereby given of a public nonjudicial foreclosure sale.

2024 JUL 12 AM 10:48

1. Property To Be Sold. The property to be sold is described as follows:

See **Exhibit A** attached hereto and made a part hereof for all intended purposes.

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date,

time, and place:

Date: Tuesday, August 6, 2024

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed no later than 1:00 p.m.

Place: The area of the Bowie County Courthouse in New Boston, Texas, designated by the Commissioner's Court pursuant to Section 51.002 of the Texas Property Code as a place where foreclosure sales are to take place.

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. 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 beneficiary 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 date 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. The sale shall not cover any part of the property that has been released of public record from the lien of 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 beneficiary has the right to direct the trustee or substitute trustee to sell the property in one or more parcels and/or sell all or only part of the property.

Pursuant to 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 condition of the property.

Pursuant to the Texas Property Code, the trustee or substitute 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 sale.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.) and state law, including section 51.015 Texas Property Code. 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.

4. Type of Sale. The sale is a nonjudicial Deed of Trust lien foreclosure sale being conducted pursuant to the power of sale granted by that one certain Deed of Trust executed by Donald G. McDonald, dated February 13, 2009, and recorded in Document Number 1907 Volume 5556 Page 179 of the Official Public Records of Bowie County, Texas.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described in the original principal amount of \$38,400.00 executed by Donald G. McDonald payable to the order of BancorpSouth Bank which indebtedness was renewed and extended pursuant to a Modification and Extension Agreement effective March 11, 2014 (collectively the "Obligation"). Cadence Bank is the current owner and holder of the Obligation and is the beneficiary under the Deed of Trust.

6. Default and Request To Act. Default has occurred under the Deed of Trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: July 11, 2024.



Blake Rasner  
Substitute Trustee  
Haley & Olson, P.C.  
100 N. Ritchie Road, Suite 200  
Waco, Texas 76712  
Telephone: (254) 776-3336  
Facsimile: (254) 776-6823  
Email: [brasner@haleyolson.com](mailto:brasner@haleyolson.com)

## Exhibit A

All that certain tract or parcel of land situated about one mile Northwest of New Boston, Bowie County, Texas, a part of the JOHN KITTRELL HEADRIGHT SURVEY, A-329 and the EZRA KNAPP HEADRIGHT SURVEY, A-709 and being more fully described as follows:

COMMENCING at an IP for corner on the North right-of-way line of Interstate Hwy. 30 in the center of a County Road, said point being 2906.68 ft. North and 19.50 ft. West of the SEC of said Knapp Survey;

THENCE N. 1 deg. 15' 41" W. 1495.55 ft. to an IP for corner, the PLACE OF BEGINNING for the herein described tract known as Tract No. 3 in the partition of the Delbert Bodeker 78.259 acre tract;

THENCE S. 88 deg. 01' 33" W. 1243.52 ft. to an IP for corner on the EBL of the Johnson tract;

THENCE N. 2 deg. 37' 34" W. 418.70 ft. with the EBL of said Johnson tract, the SWC of Tract No. 2 in the partition of the said Delbert Bodeker tract;

THENCE N. 88 deg. 01' 33" E. 1253.49 ft. to an IP for corner in the center of said County Road, the SEC of said Tract No. 2;

THENCE S. 1 deg. 15' 41" E. 418.71 ft. to the place of beginning and containing 8.400 acres in the John Kittrell Survey and 3.600 acres in the Ezra Knapp Survey for a total of 12.000 acres of land, more or less.



Aug 6, 2024

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 4/5/2023	<b>Grantor(s)/Mortgagor(s):</b> BIG-TEX TRIPLEX VENTURE LLC, A TEXAS LIMITED LIABILITY COMPANY
<b>Original Beneficiary/Mortgagee:</b> BPL MORTGAGE TRUST, LLC, A DELAWARE LIMITED LIABILITY COMPANY	<b>Current Beneficiary/Mortgagee:</b> Metropolitan Tower Life Insurance Company
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2023-00003424	<b>Property County:</b> BOWIE
<b>Mortgage Servicer:</b> Fay Servicing, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1600 LBJ Freeway, Farmers Branch, TX 75234
<b>Date of Sale:</b> 8/6/2024	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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, 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.**

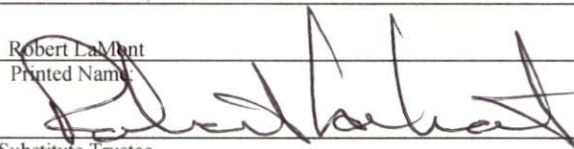
Dated: 6/26/2024



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

Dated: June 27, 2024

Robert LaMont  
Printed Name



Substitute Trustee  
c/o Tejas Trustee  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

2024 JUN 27 PM 1:10

FOR RECORD  
BOWIE COUNTY, TEXAS  
TINA FETTY, COUNTY CLERK

**MH File Number:** TX-24-101840-POS  
**Loan Type:** Commercial

## Exhibit A

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE WILLIAM CRUTCHER HEADRIGHT SURVEY, ABSTRACT NO. 107, BOWIE COUNTY, TEXAS, BEING A PART A CALLED 2.2024 ACRE TRACT OF LAND AS CONVEYED TO KENNETH P. MCKINNON BY WARRANTY DEED WITH VENDOR'S LIEN RECORDED IN VOLUME 2960, PAGE 321 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, THE SUBJECT TRACT OF LAND BEING ALL OF TRACT NO. 2 (CALLED 0.2980 ACRE) AS CONVEYED TO THOMAS GERACI, JR. AND WIFE, MARSHA GERACI, BY WARRANTY DEED WITH VENDOR'S LIEN RECORDED AS INSTRUMENT NO. 2019-00008042 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 NAIL SET FOR CORNER ON THE WEST RIGHT-OF-WAY LINE OF NORTH PECAN STREET, THE POINT OF COMMENCING BEING THE NORTHEAST CORNER OF SAID MCKINNON TRACT, ALSO BEING THE SOUTHEAST CORNER OF A CALLED 5.988 ACRE TRACT OF LAND AS CONVEYED TO R & J DAVIS APARTMENTS, LLC, BY WARRANTY DEED RECORDED IN VOLUME 6216, PAGE 164 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: S 87°35'29" W, 279.08 FEET WITH THE NORTH LINE OF SAID MCKINNON TRACT AND THE SOUTH LINE OF SAID 5.988 ACRE TRACT TO A 1/2" IRON PIN FOUND FOR CORNER AT THE NORTHEAST CORNER OF SAID TRACT NO. 2 AND BEING THE POINT OF BEGINNING FOR THE HEREIN DESCRIBED TRACT OF LAND;

THENCE: S 01°48'24" E, 110.00 FEET WITH THE EAST LINE OF SAID TRACT NO. 2 TO A MARK SET IN A CONCRETE DRIVEWAY FOR THE SOUTHEAST CORNER OF SAID TRACT NO. 2, SAID CORNER ALSO LOCATED ON THE SOUTHLINE OF SAID MCKINNON TRACT AND THE NORTH LINE OF A CALLED 2.2049 ACRE TRACT OF LAND AS CONVEYED TO STEVEN WELLS AND WIFE, LISA WELLS, BY WARRANTY DEED WITH VENDOR'S LIEN RECORDED IN VOLUME 2975, PAGE 326 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: S 87°35'29" W, 118.00 FEET WITH THE SOUTH LINE OF SAID TRACT NO. 2 AND SAID MCKINNON TRACT, SAME BEING THE NORTH LINE OF SAID WELLS TRACT, TO A MARK SET IN A CONCRETE DRIVEWAY FOR CORNER, SAID CORNER BEING THE SOUTHWEST CORNER OF SAID TRACT NO. 2;

THENCE: N 01°48'24" W, 110.00 FEET WITH THE WEST LINE OF SAID TRACT NO. 2 TO A 1/2" IRON PIN SET FOR CORNER AT THE NORTHWEST CORNER OF SAME, SAID CORNER BEING LOCATED ON THE NORTH LINE OF SAID MCKINNON TRACT AND THE SOUTH LINE OF SAID 5.988 ACRE TRACT;

THENCE: N 87°35'29" E, 118.00 FEET WITH THE NORTH LINE OF SAID TRACT NO. 2 AND SAID MCKINNON TRACT, SAME BEING THE SOUTH LINE OF SAID 5.988 ACRE TRACT, TO THE POINT OF BEGINNING AND CONTAINING 0.298 ACRE OF LAND, MORE OR LESS.

THE ABOVE DESCRIBED TRACT OF LAND HAVING ACCESS BY AND BEING SUBJECT TO A 20.00 FOOT ACCESS EASEMENT DESCRIBED AS ALL THAT CERTAIN TRACT OF LAND BEING A PART OF THE WILLIAM CRUTCHER HEADRIGHT SURVEY, ABSTRACT NO. 107, BOWIE COUNTY, TEXAS, THE SUBJECT TRACT ALSO FOR AND BEING DESCRIBED IN TRACT VII AS CONVEYED TO NORMA JEAN REESE, AS TRUSTEE OF THE



NORMA JEAN REESE LIVING TRUST BY WARRANTY DEED RECORDED AS INSTRUMENT NO. 2021-00008822 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, THE SUBJECT TRACT ALSO BEING A PART OF A CALLED 2.2024 ACRE TRACT OF LAND AS CONVEYED TO KENNETH P. MCKINNON BY WARRANTY DEED WITH VENDORS LIEN RECORDED IN VOLUME 2960, PAGE 321 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, ALSO BEING PART OF A CALLED 2.2049 ACRE TRACT OF LAND AS CONVEYED TO STEVEN WELLS AND WIFE, LISA WELLS, BY WARRANTY DEED WITH VENDOR'S LIEN RECORDED IN VOLUME 2975, PAGE 326 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, THE SUBJECT TRACT ALSO DESCRIBED BY WARRANTY DEED WITH VENDOR'S LIEN RECORDED AS INSTRUMENT NO. 2019-00008042 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, AND ALSO DESCRIBED BY WARRANTY DEED WITH VENDOR'S LIEN RECORDED AS INSTRUMENT NO. 2020 - 000104880 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 1" IRON PIPE FOUND FOR CORNER ON THE WEST RIGHT-OF-WAY LINE OF NORTH PECAN STREET, THE POINT OF COMMENCING BEING THE SOUTHEAST CORNER OF SAID WELLS TRACT AND THE NORTHEAST CORNER OF A TRACT OF LAND AS CONVEYED TO FRANCISCO IBARRA AND ROSA GALDAMEZ BY WARRANTY DEED RECORDED AS INSTRUMENT NO. 2022-00005967 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: N 01°35'53" W, 100.00 FEET WITH THE EAST LINE OF SAID WELLS TRACT AND THE WEST RIGHT-OF-WAY LINE OF NORTH PECAN STREET TO THE POINT OF BEGINNING FOR THE HEREIN DESCRIBED TRACT OF LAND;

THENCE: S 87°35'29" W, 545.53 FEET ACROSS SAID WELLS TRACT WITH A LINE PARALLEL TO AND 10.00 FEET SOUTH OF THE NORTH LINE OF SAME TO A POINT FOR CORNER ON THE WEST LINE OF SAME, SAID CORNER BEING LOCATED ON THE EAST LINE OF A CALLED 1.6522 ACRE TRACT OF LAND (TRACT VII) AS CONVEYED TO NORMA JEAN REESE, AS TRUSTEE OF THE NORMA JEAN REESE LIVING TRUST BY WARRANTY DEED RECORDED AS INSTRUMENT NO. 2021-00008822 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: N 01°48'24" W, 20.00 FEET WITH THE EAST LINE OF SAID CALLED 1.6522 ACRE TRACT TO A POINT FOR CORNER;

THENCE: N 87°35'29" E, 545.59 FEET WITH A LINE PARALLEL TO AND 10.00 FEET NORTH OF THE SOUTH LINE OF SAID MCKINNON TRACT TO A POINT FOR CORNER ON THE EAST LINE OF SAME, SAID CORNER ALSO BEING LOCATED ON THE WEST RIGHT-OF-WAY LINE OF NORTH PECAN STREET;

THENCE: S 01°36'53" E, 20.00 FEET WITH THE EAST LINE OF SAID MCKINNON TRACT AND ON WITH THE EAST LINE OF SAID WELLS TRACT, SAME BEING THE WEST RIGHT-OF-WAY LINE OF NORTH PECAN STREET, TO THE POINT OF BEGINNING AND CONTAINING 0.250 ACRE OF LAND, MORE OR LESS.

Aug 6, 2024  
Tired Teachers  
Investments LLC

CLERK OF DISTRICT COURT  
BOWIE COUNTY, TEXAS  
TINA FETTY, COUNTY CLERK

2024 JUN 27 PM 1:09

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

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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

**APPOINTMENT  
OF SUBSTITUTE**

**TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Robert LaMont, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE**

**TRUSTEE'S**

**ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, TX 75381; Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF**

**SUBSTITUTE**

**TRUSTEE SALE:**

WHEREAS, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on August 06, 2024 between the hours of 11am-2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF**

**SALE:**

The place of the sale shall be: 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 in BOWIE County, Texas or as designated by the County Commissioners.

**INSTRUMENT**

**TO BE FORECLOSED:** Deed of Trust or Contract Lien dated 07/15/2022 and recorded under Volume, Page or Clerk's File No. DOC# 2022-00009962 in the real property records of Bowie County Texas, with **TIRED TEACHERS INVESTMENTS LLC** as Grantor(s) and **CIVIC FINANCIAL SERVICES, LLC** as Original Mortgagee.

**OBLIGATIONS SECURED:** Deed of Trust or Contract Lien executed by **TIRED TEACHERS INVESTMENTS LLC** securing the payment of the indebtedness in the original principal amount of \$99,200.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by **TIRED TEACHERS INVESTMENTS LLC**. **CIVIC REAL ESTATE HOLDINGS III, LLC** is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE SERVICING INFORMATION:** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. **FAY SERVICING LLC** is acting as the Mortgage Servicer for **CIVIC REAL ESTATE HOLDINGS III, LLC** who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. **FAY SERVICING LLC**, as Mortgage Servicer, is representing the Mortgagee, whose address is:

CIVIC REAL ESTATE HOLDINGS III, LLC  
c/o FAY SERVICING LLC  
1601 LBJ Freeway, Suite 150  
Farmers Branch, TX 75234

**LEGAL DESCRIPTION OF PROPERTY TO BE SOLD:** A PART OF LOT NUMBERED SEVEN (7), IN BLOCK NUMBERED THREE (3) OF WEAVER'S FIRST ADDITION, A SUBDIVISION TO THE W.F. THOMPSON HEADRIGHT SURVEY, ABSTRACT NO. 565, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 204, PAGE 16 OF THE PLAT



RECORDS OF BOWIE COUNTY, TEXAS, BEING THE SAME TRACT OF LAND CONVEYED TO STEVEN M. HAYNES AND CODY A. MAY BY WARRANTY DEED RECORDED IN VOLUME 5789, PAGE 163 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:  
BEGINNING AT AN IRON PIN FOUND FOR CORNER ON THE EAST RIGHT-OF-WAY LINE OF N. MERRILL STREET, SAME BEING THE NORTHWEST CORNER OF LOT NO. 7, BLOCK NO. 3 OF WEAVER'S FIRST ADDITION;  
THENCE EAST, 137.60 FEET WITH THE NORTH BOUNDARY LINE OF SAID LOT NO.7, TO A 1/2" IRON PIN SET FOR CORNER;  
THENCE S 03° 05' 14" W, 60.00 FEET TO A 1/2" IRON PIN SET FOR CORNER;  
THENCE S 89° 58' 51" W, 136.59 FEET TO A 5/8" IRON PIN FOUND FOR CORNER ON THE WEST BOUNDARY LINE OF SAID LOT NO. 7, SAME BEING THE EAST RIGHT-OF-WAY LINE OF N. MERRILL STREET;  
THENCE N 02° 07' 33" E, 60.00 FEET WITH THE WEST BOUNDARY LINE OF SAID LOT NO.7, SAME BEING THE EAST RIGHT-OF-WAY LINE OF N. MERRILL STREET TO THE POINT OF BEGINNING AND CONTAINING 0.189 ACRES OF LAND, MORE OR LESS. (the "Property")

**REPORTED**

**PROPERTY**

**ADDRESS:**

**TERMS OF**

**SALE:**

204 N MERRILL ST, NEW BOSTON, TX 75570

The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

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 and/or Mortgage Servicer 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 their bid immediately in cash if their bid is accepted.

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. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refileing may be after the date originally scheduled for this 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**

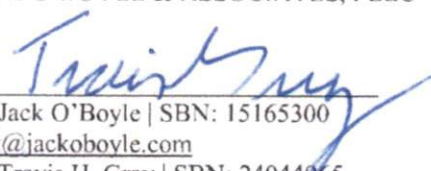


**DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE  
NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A  
RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED  
STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY  
MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

Signed on the 23 day of June, 2024.

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

  
\_\_\_\_\_  
Jack O'Boyle | SBN: 15165300

[jack@jackoboyle.com](mailto:jack@jackoboyle.com)

✓ Travis H. Gray | SBN: 24044965

[travis@jackoboyle.com](mailto:travis@jackoboyle.com)

\_\_\_\_\_  
Chris Ferguson | SBN: 24069714


[chris@jackoboyle.com](mailto:chris@jackoboyle.com)

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS  
MORTGAGE SERVICER



Posted by Robert LaMont, June 27, 2024.





August 6, 2024

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

2024 JUN 26 PM 1:29

PREPARED AND SENT BY: Robert S. McGinnis, Jr.  
4102 Summerhill Road  
Texarkana, Texas 75503  
903/798-1717

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS                }}

COUNTY OF BOWIE            }}

On July 30, 2021, Lawrence E. Block, Sr. aka Lawrence E. Block, and wife, Mary A. Block, 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 at Instrument 2021-00009295, Official Records of Bowie County, Texas.

By instrument dated June 13, 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 Deed 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, August 6, 2024, 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 EIGHT (8) in Block Numbered SEVEN (7) of RICHMOND HILLS SECOND ADDITION to the City of Texarkana, Bowie County, Texas, according to the map or plat thereof recorded in Volume 424, Page 590 of the Deed Records of Bowie County, Texas. ("Property")

The Real Property or its address is commonly known as 4014 Honeysuckle Lane, Texarkana, TX 75503.

### 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 June 14, 2024.

  
Robert S. McGinnis, Jr.  
Substitute Trustee

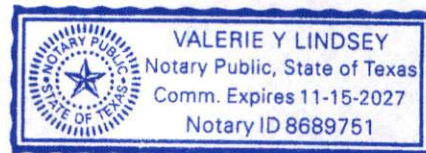
STATE OF TEXAS      )(

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 June 14, 2024.

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





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

4-6-2024  
VA 505060155512  
Firm File Number: 20-035679

BOOKED FOR RECORD BY:  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

2024 JUN 13 PM 1:03

### NOTICE OF TRUSTEE'S SALE

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, August 6, 2024 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:

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

Robert LaMont, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre  
4600 Fuller Ave., Suite 400  
Irving, TX 75038

WITNESS MY HAND this day June 10, 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 CitiMortgage, Inc.

**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

Date: June 13, 2024



August 6, 2024

RECORDED BY:  
PUBLICITY TEXAS  
TRIA PETTY COUNTY CLERK

2024 JUN 20 AM 11:19

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Robert LaMont, Harriett Fletcher, Ronnie Hubbard,  
Sheryl LaMont, Allan Johnston  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX08000052-24-1

APN 06320020701 | 16500028803

TO No 240306861-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on August 31, 2018, **HARLI SPENCE, LOGAN SPENCE** as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of JACKIE BIGGS as Trustee, NAVY FEDERAL CREDIT UNION as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$133,292.00, payable to the order of NAVY FEDERAL CREDIT UNION as current Beneficiary, which Deed of Trust recorded on September 5, 2018 as Document No. 2018-00009325 in Bowie County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 06320020701 | 16500028803

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and NAVY FEDERAL CREDIT UNION, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, August 6, 2024 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Bowie County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **710 James Bowie Drive, New Boston TX 75570; 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 Court.**

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

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 20th. day of June, 2024.

By: Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston  
Substitute Trustee(s)

**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.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.insourcelogic.com](http://www.insourcelogic.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.



**Exhibit A**      **2018-00009325**      **Page 20 of 20**

All that certain tract or parcel of land being a part of the NANCY DYCUS HEADRIGHT SURVEY, Abstract No. 145, Bowie County, Texas, and being the same called 0.40 acre tract of land as conveyed to Diana K. Krygowski by Warranty Deed with Lien In Favor of Third Party recorded in Volume 2466, Page 157 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 the Northeast corner of Block 3 of Runnels City Addition, same being a portion of a certain 279.37 acre tract of land as conveyed to F. L. King by Deed recorded in Volume 241, Page 97 of the Deed Records of Bowie County, Texas;

THENCE: East, along the South boundary line of a 50 foot street as recorded in Volume 251, Page 392 of the Deed Records of Bowie County, Texas, for a distance of 1502.50 feet to a point for corner at the Northerly Northeast corner of a certain 2.28 acre tract of land as conveyed to Thomas W. Shirley and wife, Sandra K. Shirley, by Deed recorded in Volume 1782, Page 98 of the Real Property Records of Bowie County, Texas;

THENCE: S 00°49'26" W (Basis of Bearings), 286.69 feet with the Northerly East line of said 2.28 acre tract and an East line of said 279.37 acre tract to a 1/2" iron pin found for corner on the North line of said 0.40 acre tract, said corner being the Southwest corner of a certain tract of land as conveyed to Danny Dillard and wife, Marsha Dillard, by Warranty Deed recorded in Volume 705, Page 84 of the Deed Records of Bowie County, Texas, and being the Point of Beginning for the herein described tract of land;

THENCE: S 89°34'53" E, 132.18 feet with the North line of said 0.40 acre tract and the South line of said Dillard tract to a 1/2" iron pin found for corner on the West line of a street known as Memorial Drive, said corner being the Northeast corner of said 0.40 acre tract and the Southeast corner of said Dillard tract;

THENCE: S 00°52'04" W, 96.35 feet with the East line of said 0.40 acre tract and the West line of Memorial Drive to a 1/2" iron pin set for corner at the Southeast corner of same;

THENCE: N 89°38'48" W, 182.08 feet with the South line of said 0.40 acre tract to a 1/2" iron pin set for corner at the Southwest corner of same, said corner being located on the Southerly East line of said 2.28 acre tract;

THENCE: N 00°50'39" E, 96.35 feet with the West line of said 0.40 acre tract and the Southerly East line of said Shirley tract to a 1-1/4" iron pipe found for corner at the Northwest corner of said 0.40 acre tract and an inside corner of said 2.28 acre tract;

THENCE: S 89°49'09" E, 49.94 feet with the North line of said 0.40 acre tract and a South line of said 2.28 acre tract to the Point of Beginning and containing 0.403 acres of land, more or less.

The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes and does not override Item 2 of Schedule B hereof.

**COUNTY OF BOWIE**

I hereby certify that this instrument was FILED on the date and the time stamped hereon by me and was duly RECORDED in the Records of Bowie County, Texas.

2018-00009325      DOFT  
09/05/2018 10:18:42 AM      Total Fees: \$102.00

Tina Petty, County Clerk  
Bowie County, Texas





August 6, 2024

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 8/25/2022	<b>Grantor(s)/Mortgagor(s):</b> JAMES PHILLIP PARKER AND AMBERLEE PARKER, A MARRIED COUPLE
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> GUILD MORTGAGE COMPANY LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202200010362	<b>Property County:</b> BOWIE
<b>Mortgage Servicer:</b> Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 5887 Copley Drive, San Diego, CA 92111
<b>Date of Sale:</b> 8/6/2024	<b>Earliest Time Sale Will Begin:</b> 11:00 AM
<b>Place of Sale of Property:</b> Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** SEE LEGAL DESCRIPTION ATTACHED

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, 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, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, 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: 5/21/2024

*Thuy Frazier*

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

Dated: May 30, 2024

Robert LaMont  
Printed Name:

*Robert LaMont*

Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

2024 MAY 30 AM 11:12

CLERK OF THE COUNTY CLERK  
BOWIE COUNTY, TEXAS

**MH File Number:** TX-24-101394-POS  
**Loan Type:** FHA

EXHIBIT "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE J. M. GOFFE HEADRIGHT SURVEY, ABSTRACT NO. 244, BOWIE COUNTY, TEXAS, AND BEING A PART OF THAT CERTAIN 0.42 ACRE TRACT OF LAND DESCRIBED BY SUBSTITUTE TRUSTEE'S DEED RECORDED IN VOLUME 5994, PAGE 241 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:

BEGINNING AT A 1/2 INCH IRON PIN SET FOR CORNER AT THE NORTHEAST CORNER OF THE AFOREMENTIONED 0.42 ACRE TRACT, SAME BEING LOCATED ON THE EAST LINE OF LOT NO. 4 OF THE CHARLES H. MOORES LAND AT A POINT LOCATED SOUTH, 473.24 FEET FROM THE NORTHEAST CORNER OF SAME;

THENCE: SOUTH 117.76 FEET WITH THE EAST LINE OF SAID LOT NO. 4 AND THE EAST LINE OF SAID 0.42 ACRE TRACT TO A 1/2 INCH IRON PIN FOUND FOR CORNER ON THE EAST END OF A COMMON BOUNDARY LINE ESTABLISHED BY THAT CERTAIN BOUNDARY AGREEMENT RECORDED IN VOLUME 1649, PAGE 136 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY TEXAS;

THENCE: WEST, 150.00 FEET ALONG SAID COMMON BOUNDARY LINE TO A 1/2 INCH IRON PIN SET FOR CORNER ON THE WEST LINE OF SAID 0.42 ACRE TRACT, SAME BEING THE EAST LINE OF ELI STREET;

THENCE: NORTH, 117.76 FEET WITH THE EAST LINE OF ELI STREET AND THE WEST LINE OF SAID 0.42 ACRE TRACT TO A 1/2 INCH IRON PIN SET FOR CORNER AT THE NORTHWEST CORNER OF SAME;

THENCE: EAST, 150.00 FEET WITH THE NORTH LINE OF SAID 0.42 ACRE TRACT OF LAND TO THE POINT OF BEGINNING AND CONTAINING 0.406 ACRES OF LAND, MORE OR LESS.



Aug 6, 2024

NOTICE OF TRUSTEE'S SALE

BOWIE COUNTY, TEXAS  
JANA BETTY, COUNTY CLERK

2024 JUL 11 AM 10:45

THE STATE OF TEXAS

§

COUNTY OF BOWIE

§

KNOW ALL MEN BY THESE PRESENTS

§

Date: July 8, 2024

Deed of Trust

Dated:

August 6, 2024

Grantor:

Frontier Capital Ventures, LLC

Trustee:

Dean A. Searle

Beneficiary:

Ashwin Patel, Minaxi Patel, and Sabrina Patel

County Where Property is Located:

Bowie County

Recorded As:

Doc. No. 2023-00007530, Official Public Records of  
Bowie County, Texas.

Property:

The tracts and improvements situated in the T. B.  
Moores Headright Survey, A-398, Bowie County,  
Texas, as described on the attached Exhibit "A".

**DATE OF SALE OF PROPERTY (First Tuesday of the Month, Between 1:00 PM  
and 4:00 PM): August 6, 2024**

**Place of Sale of Property** (Including County): At the Bowie County Courthouse,  
New Boston, Texas, at the Bowie County Courthouse, being the place designated by the  
Commissioners of said County, the designation having been recorded in the office of the County  
Clerk of said County, which designation is adopted in this Notice by this reference.

WHEREAS, Frontier Capital Ventures, LLC (the "Grantor"), executed Deed of Trust dated  
July 28, 2023, and recorded on August 7, 2023, in the Official Public Records of Bowie County,  
Texas (the "Records") as Doc. No. 2023-00007530 (together with all extensions, modifications,  
and renewals, if any, collectively referred to hereinafter as the "Deed of Trust");

WHEREAS, the Grantor, pursuant to the Deed of Trust, conveyed to Dean A. Searle (the  
"Trustee") for the benefit of Ashwin Patel, Minaxi Patel, and Sabrina Patel (the "Beneficiary"), all  
of the Property described, defined, and referred to in the Deed of Trust;

WHEREAS, the Deed of Trust secures payment of that certain Promissory Note dated July  
28, 2023, executed by the Grantor, as the Maker, and payable to the order of Ashwin Patel, Minaxi  
Patel, and Sabrina Patel (the "Beneficiary"), in the original principal sum of ONE HUNDRED

THOUSAND AND 00/100 DOLLARS (\$100,000.00) (together with all extensions, modifications, and renewals, if any, collectively referred to as the "Note");

WHEREAS, the Beneficiary is the current legal owner and holder of the indebtedness secured by the Deed of Trust (the "Indebtedness") and Beneficiary, as the holder of the Indebtedness, may appoint in writing a substitute or successor trustee succeeding to all rights and responsibilities conferred upon the Trustee in the Deed of Trust and by applicable law;

WHEREAS, Grantor has defaulted in the performance of its obligations under the Deed of Trust, notice has been given to Grantor by certified mail, return receipt requested, stating that Grantor is in default, and Grantor has failed to cure such default(s);

WHEREAS, acceleration of maturity and demand have been made upon Grantor for payment of the Indebtedness, and/or have been waived, and/or have occurred;

WHEREAS, the proceeds of the Note were used for commercial purposes, and the Property was not to be used by the debtor for residential purposes;

WHEREAS, the Deed of Trust named Dean A. Searle as Trustee of the Deed of Trust;

WHEREAS, the Note secured by the Deed of Trust ("the Note") and Deed of Trust are in default and the entire unpaid balance of the Note is due and payable, and Beneficiary intends to enforce the power of sale set forth in the Deed of Trust; and

WHEREAS, the Beneficiary has directed the Trustee to enforce the power of sale under the Deed of Trust for the purpose of collecting the indebtedness secured under it, after the giving of at least 21 consecutive days' notice and recording the Notice in the Harrison County Clerk's Office giving the time, place, and terms of said sale, and description of the property to be sold, pursuant to the Deed of Trust and the laws of the State of Texas;

NOW, THEREFORE, I, Dean A. Searle, Trustee, at the request of the Beneficiary, hereby give notice, after due posting as required by the Deed of Trust and the Texas Property Code, that I will, or a Substitute Trustee will, after due posting and filing of this Notice, and after having given written notice of at least 21 consecutive days by certified mail, return receipt requested, to each debtor obligated to pay the Note and indebtedness secured by the Deed of Trust, at the last-known address of each such debtor, according to the records of Beneficiary, as required by the Deed of Trust and the laws of the State of Texas, sell the Property at public auction to the highest bidder or bidders for cash at the Bowie County Courthouse, New Boston, Bowie County, Texas, the area that has been designated as the general area where foreclosure sales are conducted



pursuant to the order of the Commissioner's Court which has been recorded in the office of the County Clerk of Bowie County, Texas, the sale to begin no earlier than 1:00 PM and no later than three (3) hours after such time, on the first Tuesday of August, 2024.

Those desiring to purchase the Property will need to demonstrate their ability to pay cash on the day the property is sold. Payment in cash shall be made no later than 4:00 PM at the office of the Trustee, Dean A. Searle, 305 West Rusk Street, Marshall, Texas 75670, on the day of the sale, unless the purchaser and the Trustee reach some other agreement.

The Trustee reserves the right to postpone the sale for any reason without prior written notice. The Trustee reserves the right to reject any bid for any reason within his sole discretion. The Trustee reserves the right to accept back-up bids, which may replace the prevailing bid in the event a purchaser fails to timely make payment under the terms of this Notice and the Texas Property Code. The Trustee further reserves the right to set additional reasonable conditions for conducting the foreclosure sale, and any such additional conditions shall be announced by the Trustee prior to the start of the sale.

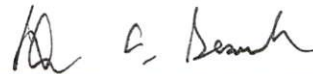
The foreclosure sale would be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the foreclosure sale will be made subject to all prior matters of record effecting the property, if any, to the extent that they remain in force and effect and have not been subordinated in the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matter, if any.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE TRUSTEE OR ANY DULY APPOINTED SUBSTITUTE TRUSTEE OR HOLDERS OF SAID INDEBTEDNESS, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE BENEFICIARY NOR THE TRUSTEE OR SUBSTITUTE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE 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 REPRESENTATION WHATSOEVER WITH RESPECT TO THE

PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER(S). PROSPECTIVE BIDDERS ARE ADVISED TO CONDUCT AN INDEPENDENT INVESTIGATION OF THE NATURE AND PHYSICAL CONDITION OF THE PROPERTY.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES OF AMERICA. 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 BY HAND this 8th day of July, 2024.



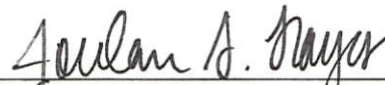
Dean A. Searle, Trustee

THE STATE OF TEXAS

§  
§  
§

COUNTY OF HARRISON

This instrument was acknowledged before me on the 8th day of July, 2024, by Dean A. Searle, Trustee.



NOTARY PUBLIC, State of Texas

My Commission Expires: 3.5.2028

Jordan S. Hayes

Typed or Printed Name of Notary



## Exhibit "A"

### Tract No. 1:

All that certain tract or parcel of land situated in the City of Texarkana, Bowie County, Texas, a part of the T. B. MOORES HEADRIGHT SURVEY, Abstract No. 398, and described by metes and bounds as follows:

BEGINNING at the Southeast corner of Block Numbered Eight (8) of the T. B. Moores Headright Survey;

THENCE: running West, 46 feet;

THENCE: North 140 feet;

THENCE: East 46 feet;

THENCE: South 140 feet to the PLACE OF BEGINNING.

### Tract No. 2:

The West 5.2 feet of Lot Numbered Five (5) of Block Numbered Two (2) of HEILBON'S 4TH SUBDIVISION of a part of the T. B. Moores Headright Survey in the City of Texarkana, Bowie County, Texas.

### Tract No. 3:

All that certain tract or parcel of land situated in the City of Texarkana, Bowie County, Texas, a part of the T. B. MOORES HEADRIGHT SURVEY, Abstract No. 398, and described by metes and bounds as follows

BEGINNING at the Southeast corner of Block Numbered Eight (8) of T. B. Moores Headright Survey;

THENCE: running 46 feet West to a point of beginning;

THENCE: North 140 feet;

THENCE: West 100 feet;

THENCE: South 140 feet;

THENCE: East 100 feet to the POINT OF BEGINNING.

### Tract No. 4:

A tract or parcel of land located in Block Two (2) of HEILBRON'S SUBDIVISION and also located in the T. B. Moores Headright Survey, Abstract No. 398, being more particularly described by metes and bounds as follows:

COMMENCING at the Southeast corner of Lot 1, Block 2, Heilbron's Subdivision;

THENCE: S 26 deg. 26' 00" E, a distance of 22.34 feet to a point for corner, said point being the Northeast corner of Lot 14, Block 2, Heilbron's Subdivision, and also being on the South line of a public alley;

THENCE: West, a distance of 253.71 feet along the Northern boundary lines of Lots 14, 13, 12, 11, 10, 9, 8, 7, 6 and 5, Block 2, Heilbron's Subdivision to a point, being the POINT OF BEGINNING of the herein described tract of land;

THENCE: West, a distance of 5.2 feet along the North boundary line of Lot 5, Block 2, Heilbron's Subdivision to the Northwest corner of said Lot, and continuing West a distance of 146.00 feet to a point for corner, said point being on the East right of way line of Congress Street;

THENCE: North, a distance of 10.00 feet along the East right of way of Congress Street to a point for corner;

THENCE: East, a distance of 146.00 feet to a point lying 10 feet North of the Northwest corner of Lot 5, Block 2, Heilbron's Subdivision, and continuing East a distance of 5.2 feet along a line 10 feet North of and parallel to the North boundary line of said lot to a point;

THENCE: South, a distance of 10.00 feet to the POINT OF BEGINNING; SUBJECT to a utility and refuse collection access easement for the City of Texarkana, Texas, along the North nine feet (N. 9') of the above described property.

*End of Exhibit "A"*



8-6-24

PROPERTY COUNTY CLERK  
2024 JUL -9 AM 10:43

# NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS That certain Deed of Trust (the "Deed of Trust") dated February 20, 2024, from Richard Lee Moore Jr ("Borrower"), as Grantor Carmen Majia, Trustee, filed for record on March 4th, 2024, in Real Property Records of Bowie County, Texas, more particularly described therein, which serves as security for a \$57,000 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, Challenger Trust, 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, August 6th, 2024, 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, 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 Lot Numbered five (5) in Block Numbered Forty (40) of BROADMOOR, an annex to Beverly Heights, and Addition to the City of Texarkana, Bowie County, Texas, according to the map or plat filed for the record on August 5, 1925, and recorded in Volume 40 Page 172, Plat Records of Bowie County, Texas.

Commonly known as 211 Connella St, Texarkana, Bowie County, TX 75501

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 July 5, 2024

Commonly known as 211 Connella St, Texarkana, Bowie County, TX 75501

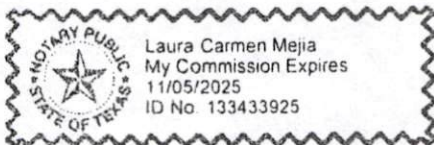
Justin Milam  
Challenger Trust, LLC

Acknowledgement

STATE OF Texas )  
COUNTY OF Lampasas )

This instrument was acknowledged before me on July 5, 2024 by Justin Milam  
for Challenger Trust, LLC.

NOTARY SEAL:



L. Carmen Mejia  
Notary Public, the State of Texas

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



2024 JUL 11 AM 11:43

## Notice of Substitute Trustee Sale

T.S. #: 24-11622

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

**Date, Time, and Place of Sale** - The sale is scheduled to be held at the following date, time and place:

Date: **8/6/2024**  
Time: The sale will begin no earlier than **11:00 AM** or no later than three hours thereafter.  
The sale will be completed by no later than **2:00 PM**  
Place: **Bowie County Courthouse in BOSTON, Texas, at the following location: 710 James Bowie Drive, New Boston, TX 75570 - at the front entrance of the courthouse in Bowie County, TX OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

**Property To Be Sold** - The property to be sold is described as follows:

**LOT NUMBERED SEVEN (7) IN BLOCK NUMBERED FOUR (4) OF NORTON COPPER RIDGE ADDITION, A SUBDIVISION OF A PART OF THE M.H. JAMES HEADRIGHT SURVEY, ABSTRACT NO. 305, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SUBDIVISION RECORDED IN VOLUME 5090, PAGE 7 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 7/31/2019 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 2019-00008194, recorded on 8/6/2019, of the Real Property Records of Bowie County, Texas.  
Property Address: 6 IRONGATE DRIVE TEXARKANA TEXAS 75503-5121

Trustor(s): **SEAN E. HARVEY AND ASHLEY F. HARVEY** Original Beneficiary: **Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for LEGACY TEXAS BANK, its successors and assigns**

Current Beneficiary: **U.S. Bank Trust National Association, as Trustee of LB-Igloo Series IV Trust** Loan Servicer: **SN Servicing Corporation**

Current Substituted Trustees: **Auction.com, Robert LaMont, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Rick Snoke, Prestige Default Services, LLC**

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

T.S. #: 24-11622

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by SEAN E. HARVEY AND ASHLEY F. HARVEY, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$216,000.00, executed by SEAN E. HARVEY AND ASHLEY F. HARVEY, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for LEGACY TEXAS BANK, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of SEAN E. HARVEY AND ASHLEY F. HARVEY, HUSBAND AND WIFE to SEAN E HARVEY AND ASHLEY F HARVEY. U.S. Bank Trust National Association, as Trustee of LB-Igloo Series IV Trust is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

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

**U.S. Bank Trust National Association, as Trustee of LB-Igloo Series IV Trust**  
c/o SN Servicing Corporation  
323 5th Street  
Eureka, CA 95501  
800-603-0836

Dated: July 11, 2024

Auction.com, Robert LaMont, Meghan Byrne, David Sims, Harriett Fletcher,  
Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Rick Snoke, Prestige Default  
Services, LLC,



Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732



T.S. #: 24-11622

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

August 6, 2024

CLERK OF THE COUNTY CLERK  
BOWIE COUNTY, TEXAS

2024 JUN 20 AM 11:20

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.

5965-754

## NOTICE OF FORECLOSURE SALE

### 1 THE PROPERTY TO BE SOLD

COMMONLY KNOWN AS

304 GLENWAY STREET, NASH, TEXAS 75569

LEGAL DESCRIPTION

THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF TEXAS, COUNTY OF BOWIE, CITY OF NASH, AND IS DESCRIBED AS FOLLOWS:

LOT NUMBERED SEVEN (7) IN BLOCK NUMBERED THREE (3) OF AKIN ACRES, A SUBDIVISION OUT OF THE NANCY DYCUS HEADRIGHT SURVEY IN BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION AS RECORDED IN VOLUME 204, PAGE 351 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS

### 2 THE DEED OF TRUST TO BE FORECLOSED UPON

RECORDED IN REAL PROPERTY RECORDS OF  
BOWIE COUNTY

RECORDED ON  
MARCH 11, 2009

UNDER DOCUMENT#  
3085

### 3 THE SALE IS SCHEDULED TO BE HELD

PLACE  
THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY  
COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED  
BY THE COUNTY COMMISSIONER'S OFFICE

DATE  
AUGUST 6, 2024

TIME  
11:00 AM - 2:00 PM

### TERMS OF SALE

The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the Property. Pursuant to § 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.

### OBLIGATIONS SECURED

The Deed of Trust executed by JOHNNY LEE KINDER and DORETTA M. KINDER, provides that it secures the payment of the indebtedness in the original principal amount of \$207,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. PHH MORTGAGE CORPORATION is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is the current mortgage servicer. A servicing agreement between the mortgager, whose address is 1661 Worthington Road, Suite #100, West Palm Beach, Florida 33409, and the mortgage service exists. TEXAS PROPERTY CODE § 51.0025 authorizes the mortgage servicer to collect the debt.

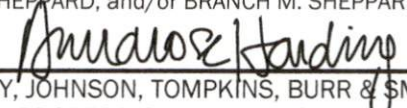
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE, THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

In accordance with Texas Property Code § 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust:

ROBERT LaMONT, HARRIETT FLETCHER, RONNIE HUBBARD, SHERYL LaMONT, ALLAN JOHNSTON, NICHOLAS S. CAMPBELL, ANNAROSE M. HARDING, SARA A. MORTON, RICHARD McCUTCHEON, HALEY SHEPPARD, and/or BRANCH M. SHEPPARD.

ATTORNEYS AT LAW

Branch M. Sheppard  
Annarose M. Harding  
Sara A. Morton  
Richard McCutcheon

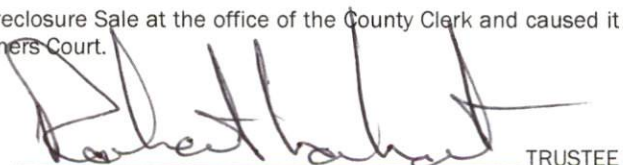
  
GALLOWAY, JOHNSON, TOMPKINS, BURR & SMITH  
A PROFESSIONAL LAW CORPORATION  
1301 McKinney Street, Suite 1400  
Houston, Texas 77010  
(713) 599-0700

### CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Commissioners Court.

POSTED June 20, 2024

NAME Robert LaMont

 TRUSTEE