

SEP 15 2023

SUSAN STRICKLAND  
COUNTY CLERK, VAN ZANDT CO., TX  
BY \_\_\_\_\_ DEP**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

T.S. #: 2023-06772-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: **11/7/2023**  
 Time: **The earliest time the sale will begin is 10:00 AM**  
 Place: **Van Zandt County Courthouse, Texas, at the following location: 121 East Dallas Street, Canton, TX 75103 THE STEPS OF THE NORTH ENTRANCE TO THE VAN ZANDT COUNTY COURTHOUSE**  
 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:

SEE ATTACHED EXHIBIT "A"

Commonly known as: 1646 VZ COUNTY ROAD 2414 CANTON, TX 75103

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 6/20/2014 and recorded in the office of the County Clerk of Van Zandt County, Texas, recorded on 6/23/2014 under County Clerk's File No 2014-004966, in Book -- and Page -- of the Real Property Records of Van Zandt County, Texas.

**Grantor(s):** CODY H MANNING AND AMANDA MANNING HUSBAND AND WIFE  
**Original Trustee:** SCOTT R. VALBY  
**Substitute Trustee:** Auction.com, Jim Mills, George Hawthorne, Susan Mills, Andrew Mills-Middlebrook, Bill Gibson, Russell Slaton, Ed Henderson, Sharon Hobbs, Tony Hulsey, Randy Daniel, Cindy Daniel, Jim OBryant, Nestor Solutions, LLC  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation  
**Mortgage Servicer:** 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.

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**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 by not limited to (1) the promissory note in the original principal amount of \$159,000.00, executed by CODY H MANNING AND AMANDA MANNING HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, 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.

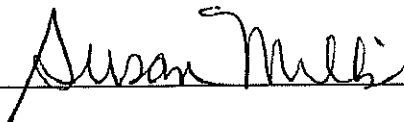
Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
10500 Kincaid Drive  
Fishers, IN 46037  
Phone: 855-690-5900

**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: 9-15-23

Auction.com, Jim Mills, George Hawthorne, Susan Mills, Andrew Mills-  
Middlebrook, Bill Gibson, Russell Slaton, Ed Henderson, Sharon Hobbs,  
Tony Hulsey, Randy Daniel, Cindy Daniel, Jim OBryant, Nestor Solutions,  
LLC

  
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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: [www.xome.com](http://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

**EXHIBIT "A"**

BEING 1.43 acres of land situated in the Edward Willingham Survey, Abstract No. 893, Van Zandt County, Texas, and being a part of Lot 919, in Block 1, of Tall Oaks Estates, Phase IV, according to the map or plat as the same appears of record in Glide 252A of the Plat Records of Van Zandt County, Texas. Said 1.43 acres of land being more particularly described as follows:

BEGINNING at a 1/2 inch iron rod (found) for the Northeast corner of these 1.43 acres. Said corner also being the Southeast corner of a called 1.43 acres to Robert S. Trammell, et ux. recorded in Document No. 2008-002345 of the Real Records of Van Zandt County, Texas, being the Northeast corner of Lot 919, being the Southeast corner of Lot 900, and being on the West right of way line of County Road No. 2414;

THENCE: South 02 deg. 40 min. 40 sec. West, along the East line of the above referenced Lot 919 and along the West right of way line of County Road No. 2414, a distance of 186.92 feet to a 1/2 inch iron rod (found) for the Southeast corner of these 1.43 acres and also being the Northeast corner of a called 1.441 acres to Robert F. Leonard recorded in Document No. 2010-006673 of the Real Records of Van Zandt County, Texas;

THENCE: North 88 deg. 24 min. 58 sec. West, over and across Lot 919, along the South line of the 1.43 acres (Doc. No. 2013-006440), and along the North line of the above referenced 1,441 acres, a distance of 333.99 feet to a 1/2 inch iron rod (found) for the Southwest corner of these 1.43 acres. Said corner also being the Northwest corner of the 1.441 acres, being on the East line of a called 5 acres to Tommie Earl Stone, Sr. recorded in Volume 2208, Page 488 of the Real Records of Van Zandt County, Texas and being on the West line of Lot 919;

THENCE: North 03 deg. 43 min. 57 sec. East, along the West line of Lot 919 and the East line of the above referenced 5 acres, a distance of 186.98 feet to a 1/2 inch iron rod (found) for the Northwest corner of these 1.43 acres. Said corner also being the Northwest corner of Lot 919 and the Southwest corner of Lot 900;

THENCE: South 88 deg. 25 min. 20 sec. East, along the South line of the 1.43 acres (Doc. No. 2008-002345), the South line of Lot 900, and the North line of Lot 919, a distance of 330.54 feet back to the PLACE OF BEGINNING and containing 1.43 acre of land.

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**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is \_\_\_\_\_. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the Van Zandt County Clerk and caused to be posted at the Van Zandt County courthouse this notice of sale.

\_\_\_\_\_  
Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_