

MAY 22 2025

NOTICE OF TRUSTEE'S SALESUSAN S. RICKLAND
COUNTY CLERK VAN ZANDT COUNTY
BY _____ DEP**DEED OF TRUST INFORMATION:**

Grantor(s)	Joy L. Nobles	Deed of Trust Date	October 9, 2019
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for Liberty Home Equity Solutions, Inc., its successors and assigns	Original Principal	\$252,000.00
Recording Information	Instrument #: 2019-009382 in Van Zandt County, Texas	Original Trustee	Fielder F. Nelms
Property Address	1173 VZ County Road 3425, Wills Point, TX 75169	Property County	Van Zandt

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	PHH Mortgage Corporation	Mortgage Servicer	PHH Mortgage Corporation
Current Beneficiary	PHH Mortgage Corporation	Mortgage Servicer Address	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

SALE INFORMATION:

Date of Sale	07/01/2025
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The steps to the North entrance of the Courthouse in Van Zandt County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Van Zandt County Commissioner's Court.
Substitute Trustees	Randy Daniel, Cindy Daniel, Jim O'Bryant, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:**Legal Description as per the Deed of Trust:**

BEING A 1.00 ACRE TRACT OF LAND SITUATED IN THE THOMAS HAYES SURVEY, ABSTRACT NO. 343, VAN ZANDT COUNTY, TEXAS, BEING PART OF A CALLED 19.586 ACRES TO WILLIAM HOYT, ET UX, RECORDED IN VOLUME 1907, PAGE 115 OF THE REAL RECORDS OF VAN ZANDT COUNTY, TEXAS. SAID 1.00 ACRE TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A 1/2 INCH IRON ROD (FOUND) FOR THE NORTH CORNER OF A CALLED 1.64 ACRES TO AVOS E. WICKER RECORDED IN DOCUMENT NO. 2018-011397 OF THE REAL RECORDS OF VAN ZANDT COUNTY, TEXAS. SAID CORNER ALSO BEING ON THE NORTHWEST LINE OF THE ABOVE REFERENCED 19.586 ACRES AND BEING ON THE SOUTHEAST RIGHT OF WAY OF VAN ZANDT COUNTY ROAD NO. 3425;

THENCE: NORTH 43 DEG. 07 MIN. 08 SEC. EAST, ALONG THE NORTHWEST LINE OF THE 19.586 ACRES AND ALONG THE SOUTHEAST RIGHT OF WAY LINE OF VAN ZANDT COUNTY ROAD NO. 3425. A DISTANCE OF 67.90 FEET TO A 1/2 INCH IRON ROD (SET) FOR THE POINT OF BEGINNING AND ALSO BEING THE WEST CORNER OF THESE 1.00 ACRES;

THENCE: NORTH 43 DEG. 07 MIN. 08 SEC. EAST, CONTINUING ALONG THE NORTHWEST LINE OF THE 19.586 ACRES AND ALONG THE SOUTHEAST RIGHT OF WAY LINE OF VAN ZANDT COUNTY ROAD NO. 3425, A DISTANCE OF 108.48 FEET TO A 1/2 INCH IRON ROD (SET) FOR THE NORTH CORNER OF THESE 1.00 ACRES;

THENCE: SOUTH 47 DEG. 19 MIN. 29 SEC. EAST, OVER AND ACROSS THE 19.586 ACRES, A DISTANCE OF 356.90 FEET TO A 1/2 INCH IRON ROD (SET) FOR THE EAST CORNER OF THESE 1.00 ACRES;

THENCE: SOUTH 47 DEG. 55 MIN. 04 SEC. WEST, CONTINUING OVER AND ACROSS THE 19.586 ACRES, A DISTANCE OF 139.76 FEET TO A 1/2 INCH IRON ROD (SET) FOR THE SOUTH CORNER OF THESE 1.00 ACRES;

TAHERZADEH, PLLC

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THENCE: NORTH 42 DEG. 14 MIN. 25 SEC. WEST, CONTINUING OVER AND ACROSS THE 19.586 ACRES, A DISTANCE OF 346.33 FEET BACK TO THE POINT OF BEGINNING AND CONTAINING A 1.00 ACRE TRACT OF LAND.

R-000010000

BEING PROPERTY CONVEYED BY SPECIAL WARRANTY DEED FROM WILLIAM HOYT NOBLES AND JOY L. NOBLES TO JOY L. NOBLES, TRUSTEES OF THE WILLIAM H. NOBLES AND JOY L. NOBLES REVOCABLE LIVING TRUST, RECORDED MARCH 8, 2004, IN (BOOK) 1907 AND (PAGE) 115, VAN ZANDT COUNTY, TEXAS.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's 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.

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 other 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 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 to sell the property in one or more parcels and/or to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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 refiled may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas

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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.

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.

Dated May 21, 2025.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
(469) 729-6800

Return to: **TAHERZADEH, PLLC**
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001