

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DEED OF TRUST INFORMATION:

Date: 03/11/2022
Grantor(s): CARLOS UNATE, UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$225,834.00
Recording Information: Instrument 2022-2292 ; re-recorded under Instrument 2024-5051
Property County: Cooke
Property: (See Attached Exhibit "A")
Reported Address: 1200 S WINE ST, GAINESVILLE, TX 76240

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 5th day of August, 2025
Time of Sale: 11:00 AM or within three hours thereafter.
Place of Sale: IMMEDIATELY OUTSIDE AND WITHIN 50 FEET OF THE FIRST FLOOR EAST ENTRANCE TO THE COURTHOUSE AT 101 SOUTH DIXON STREET, GAINESVILLE, TX 76240 AS THE PRIMARY SALES AREA AND THE AREA IMMEDIATELY OUTSIDE AND WITHIN 30 FEET OF THE FIRST FLOOR WEST ENTRANCE TO THE COURTHOUSE IF THE PRIMARY DESIGNATED AREA IS NOT AVAILABLE; OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE in Cooke County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Cooke County Commissioner's Court, at the area most recently designated by the Cooke County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, Terry Waters, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, Terry Waters, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED FOR RECORD

25 JUN 12 PM 12:39

PAM HARRISON
COUNTY CLERK, COOKE CO. TX

BY  DEPUTY

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, Terry Waters, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

Certificate of Posting

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

By: _____

Exhibit "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE B.P. TICKNOR SURVEY IN THE CITY OF GAINESVILLE, COOKE COUNTY, TEXAS BEING A PART OF A TRACT DESCRIBED AS THE FOURTH TRACT IN A DEED FROM P.W. SPRINGFIELD, ET AL TO CARL RAY KING, ET UX RECORDED IN VOLUME 526, PAGE 548 OF THE COOKE COUNTY DEED RECORDS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A SET STEEL PIN AT THE INTERSECTION OF THE SOUTH LINE OF HEMMING STREET WITH THE EAST LINE OF WINE STREET;

THENCE EAST, WITH SAID SOUTH LINE OF HEMMING STREET, A DISTANCE OF 79.34 FEET TO A SET STEEL PIN;

THENCE SOUTH 01 DEGREES 58 MINUTES 36 SECONDS WEST, ALONG AND NEAR A FENCE PART-WAY, A DISTANCE OF 315.98 FEET TO A SET STEEL PIN ON THE SOUTH LINE OF SAID FORTH TRACT, COMMON TO THE NORTH LINE OF THE OLD M.K. & T. RAILROAD A TRACT DESCRIBED IN A DEED TO THE CITY OF GAINESVILLE RECORDED IN VOLUME 521, PAGE 314 OF SAID DEED RECORDS;

THENCE NORTH 56 DEGREES 27 MINUTES 46 SECONDS WEST, WITH SAID COMMON LINE, A DISTANCE 84.99 FEET TO A SET STEEL PIN ON SAID EAST LINE OF WINE STREET;

THENCE NORTH 00 DEGREES 30 MINUTES 40 SECONDS EAST, WITH SAID EAST LINE OF WINE STREET, A DISTANCE OF 268.85 FEET TO THE POINT OF BEGINNING CONTAINING 0.507 OF AN ACRE OF LAND.

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