

RECORDING REQUESTED BY:

2019-103  
FILED FOR RECORD  
AT 2:18 O'CLOCK P.M.

WHEN RECORDED MAIL TO:

Lori Garner, Sharon St. Pierre, Robert LaMont, Sheryl LaMont, Randy Daniel, Cindy Daniel, Allan Johnston, Ronnie Hubbard, Patrick Zwiers, Shawn Schiller, Angie Uselton, Ramiro Cuevas, Aurora Campos, Kristopher Holub, Dana Kamin, Ronda Tyler, Vanessa McHaney  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

SEP 12 2019

SHERRY DOWD, County Clerk  
NAVARRO COUNTY, TEXAS  
BY IC DEPUTY

TS No TX07000255-19-1

APN C0000.00.10570.015.00.0

TO No 1129646

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, on June 15, 2017, ALEXA BERNAL, A SINGLE WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of MICHAEL BURNS, ATTORNEY AT LAW as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for MUSA FINANCIAL LLC DBA MORTGAGES USA, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$125,190.00, payable to the order of FREEDOM MORTGAGE CORPORATION as current Beneficiary, which Deed of Trust recorded on June 16, 2017 as Document No. 00004253 in Navarro 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 C0000.00.10570.015.00.0

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 **Lori Garner, Sharon St. Pierre, Robert LaMont, Sheryl LaMont, Randy Daniel, Cindy Daniel, Allan Johnston, Ronnie Hubbard, Patrick Zwiers, Shawn Schiller, Angie Uselton, Ramiro Cuevas, Aurora Campos, Kristopher Holub, Dana Kamin, Ronda Tyler, Vanessa McHaney** 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 **FREEDOM MORTGAGE CORPORATION**, 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.

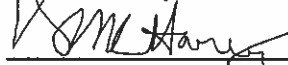
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, November 5, 2019 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Navarro 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: **The front steps of the courthouse, located at 300 West 3rd Avenue, Corsicana, Texas, or in the area designated by the Commissioner's Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and FREEDOM MORTGAGE CORPORATION'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 FREEDOM MORTGAGE CORPORATION'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 10 day of September, 2019.



By: Lori Garner, Sharon St. Pierre, Robert LaMont, Sheryl LaMont, Randy Daniel, Cindy Daniel, Allan Johnston, Ronnie Hubbard, Patrick Zwiers, Shawn Schiller, Angie Uselton, Ramiro Cuevas, Aurora Campos, Kristopher Holub, Dana Kamin, Ronda Tyler, Vanessa McHaney  
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.Auction.com](http://www.Auction.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: [Auction.com](http://Auction.com) at 800.280.2832**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300  
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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"

**BEING ALL THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE J. POWELL SURVEY, A-638, CITY OF COSICANA, NAVARRO COUNTY, TEXAS, BEING DESCRIBED AS LOT 16 AND PART OF LOT 15, BLOCK 23, OF EXALL HEIGHTS ADDITION, ACCORDING TO THE PLAT RECORDED IN VOLUME 179, PAGE 31 OF THE DEED RECORDS, NAVARRO COUNTY, TEXAS. SAID LOT TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**BEGINNING at a ½" iron rod found at the intersection of the south line of E. Drane Ave. and the west line of Mills Dr. being the northeast corner of Lot 16;**

**THENCE, S 15° 15' 47" E, 141.90 feet along the west line of Mills Dr. being the east line of Lot 16 to a ½" iron rod found in the north line of an Alley, being the southeast corner of Lot 16;**

**THENCE, S 75° 00' 00" W, 60.00 feet along the common line of the Alley and Lot 16 passing the southeast corner of Lot 15, to a ½" iron rod set with a plastic cap stamped #4207, being the southwest corner of this tract;**

**THENCE, N 15° 15' 47" W, 141.90 feet through Lot 15 being the west line of this tract to a ½" iron rod set with a plastic cap stamped #4207, in the south line of E. Drane Ave. being the north line of Lot 15 at the northwest corner of this tract;**

**THENCE, N 75° 00' 00" E (Reference Bearing), 60.00 feet along the south line of E. Drane Ave. being the north line of Lot 15 passing the northwest corner of Lot 16 to the POINT OF BEGINNING and CONTAINING 0.20 ACRES OF LAND MORE OR LESS.**