

24-01114  
1715 NW 4TH AVE, MINERAL WELLS, TX 76067

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

Property: The Property to be sold is described as follows:

BEING A TRACT OF LAND OUT OF THE NORTHEAST PART OF BLOCK 29, SLAUGHTER AND BARBER NORTH ADDITION TO THE CITY OF MINERAL WELLS, PALO PINTO COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 1, PAGE 88 OF THE PLAT RECORDS OF PALO PINTO COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A 1/2 INCH IRON ROD SET AT THE NORTHEAST CORNER OF SAID BLOCK 29 FOR THE NORTHEAST CORNER OF THIS TRACT; THENCE SOUTH, ALONG AND WITH THE EAST LINE OF BLOCK 29 AND THE WEST LINE OF NORTHWEST FOURTH AVENUE, A DISTANCE OF 100.00 FEET TO A 3/8 INCH IRON ROD, FOUND IN PLACE, FOR THE SOUTHEAST CORNER OF THIS TRACT; THENCE WEST, A DISTANCE OF 160.00 FEET, TO A 1/2 INCH IRON ROD SET FOR THE SOUTHWEST CORNER OF THIS TRACT; THENCE NORTH, A DISTANCE OF 100.00 FEET, TO A 1/2 INCH IRON ROD SET IN THE NORTH LINE OF SAID BLOCK 29, SAME BEING THE SOUTH LINE OF NORTHWEST SEVENTEENTH STREET, FOR THE NORTHWEST CORNER OF THIS TRACT; THENCE EAST, ALONG AND WITH SAID NORTH LINE OF BLOCK 29 AND THE SOUTH LINE OF NORTHWEST SEVENTEENTH STREET, A DISTANCE OF 160.00 FEET TO THE PLACE OF BEGINNING.

**FILED**  
At 1:19 O'Clock P M

APR 15 2024

*Janette Koffman*  
Clerk of the County Court  
Palo Pinto County, Texas  
By *J. Hunter*, Deputy

Security Instrument: Deed of Trust dated July 26, 2021 and recorded on August 2, 2021 at Instrument Number 2021-00005330 in the real property records of PALO PINTO County, Texas, which contains a power of sale.

Sale Information: July 2, 2024, at 1:00 PM, or not later than three hours thereafter, at the exterior steps at the entrance to the door of the Palo Pinto County Courthouse which opens and faces to the south, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by ISAAC BRAZEAL secures the repayment of a Note dated July 26, 2021 in the amount of \$181,649.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.



4814865

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**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.**

**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.**

*Nicki Company*

De Cubas & Lewis, P.C.  
Nicki Company, Attorney at Law  
PO Box 5026  
Fort Lauderdale, FL 33310

*Donna Stockman*

Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, **Angela Cooper, Irene Lindsay**, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Terry Waters, Logan Thomas, Guy Wiggs, Denise Boerner, Brenda Wiggs, Donna Stockman, David Stockman, Tim Lewis, Michelle Schwartz, Kathy Arrington, and Janet Pinder, Tionna Hadnot, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc and Xome employees included but not limited to those listed herein.

c/o De Cubas & Lewis, P.C.  
PO Box 5026  
Fort Lauderdale, FL 33310

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 15<sup>th</sup> day of April, 2024, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of PALO PINTO County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED

At 11:31 O'Clock A M.

P 7 50  
Our Case No. 19-03943-FC-7

APR 30 2024

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

Janette K. Dreen  
Clerk of the County Court  
Palo Pinto County, Texas  
By A. Figueroa Deputy

THE STATE OF TEXAS  
COUNTY OF PALO PINTO

**Deed of Trust Date:**  
April 20, 2018

**Property address:**  
900 NW 11TH ST  
MINERAL WELLS, TX 76067

**Grantor(s)/Mortgagor(s):**  
JAMES LEON MCNABB AND JAMIE LYNN ELGIN,  
HUSBAND AND WIFE

**LEGAL DESCRIPTION:** Being the West 21 feet of Lot Fifteen (15), and the East 44 feet of Lot Sixteen (16), Block "A", Lakeview Place Addition to the City of Mineral Wells, Palo Pinto County, Texas.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR  
EVERETT FINANCIAL INC. D/B/A SUPREME LENDING  
ITS SUCCESSORS AND ASSIGNS

**Earliest Time Sale Will Begin:** 01:00 PM

**Current Mortgagee:**  
PENNYMAC LOAN SERVICES, LLC

**Date of Sale:** JULY 2, 2024

**Property County:** PALO PINTO

**Original Trustee:** SCOTT EVERETT

**Recorded on:** May 14, 2018  
**As Clerk's File No.:** 2018-00002142  
**Mortgage Servicer:**  
PENNYMAC LOAN SERVICES, LLC

**Substitute Trustee:**  
Guy Wiggs, David Stockman, Donna Stockman, Angela  
Lewis, Brenda Wiggs, Michelle Schwartz, Kathy Arrington,  
Janet Pinder, Brandy Bacon, Jamie Dworsky or Angela  
Cooper, Marinosci Law Group PC

**Substitute Trustee Address:**  
c/o Marinosci Law Group, PC  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**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.**

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Guy Wiggs, David Stockman, Donna Stockman, Angela Lewis, Brenda Wiggs, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky or Angela Cooper, Marinosci Law Group PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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 Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JULY 2, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than **01:00 PM** or not later than three hours thereafter. 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 be conducted at the Palo Pinto County Courthouse, 520 Oak Street, Palo Pinto, TX 76484 as 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 was posted.


PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

**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 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, April 24, 2024

MARINOSCI LAW GROUP, P.C.

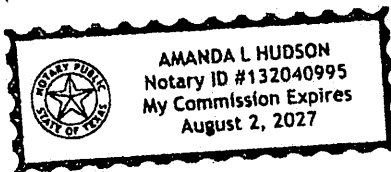
By:   
SAMMY HOODA  
MANAGING ATTORNEY

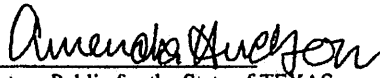
THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Amanda Hudson, the undersigned officer, on this, the 24th day of April 2024, personally appeared SAMMY HOODA,  known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



  
Notary Public for the State of TEXAS

My Commission Expires: 8-2-2027

Amanda Hudson  
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD, #200  
WESTLAKE VILLAGE, CA 91361  
Our File No. 19-03943

Return to: MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001

8:52 FILED A.M.  
O'Clock

### Notice of Foreclosure Sale

JUN - 4 2024

*Smuelk Shun*  
Clerk of the County Court  
Palo Pinto County, Texas  
By *[Signature]* Deputy

June 3, 2024

April 6, 2017 ("Deed of Trust"):

Dated: April 6, 2017

Grantor: MELISSA GONZALEZ

Trustee: NEAL F. GRANTHAM

Lender: MARIA BARKER

Recorded in: Deed of Trust recorded in Volume 2181, Page 779 of the official public records of Palo Pinto County, Texas.

Legal Description: Being all that certain lot, tract or parcel of land lying, being and situated in Palo Pinto County, Texas and being 75 X 100 feet of land out of the Northeast Corner of Block 12 of the Wiggins Addition to the City of Mineral Wells, Palo Pinto County, Texas, described by metes and bounds as follows, to-wit:  
Beginning at the Northeast Corner of said Block 12, of said Wiggins Addition;  
Thence West 75 feet to corner;  
Thence South 100 feet to corner;  
Thence East 75 feet to corner;  
Thence North 100 feet to the place of beginning.

Secures: Promissory Note ("Note") in the original principal amount of \$55,000.00, executed by MELISSA GONZALEZ ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Foreclosure Sale:

Date: Tuesday, July 2, 2024

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.

Place: 520 Oak Street, Mineral Wells, Texas 76067

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the

Property will be sold to the highest bidder for cash, except that MARIA BARKER's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, MARIA BARKER, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If MARIA BARKER passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by MARIA BARKER. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.**

**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.**



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PHIL GARRETT  
Attorney for lender



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Phil Garrett, Substitute Trustee  
PO Box 219  
Mineral Wells, Texas 76068

FILED  
At 2:01 O'Clock P.M.

JUN - 7 2024

Janette K. Dren  
Clerk of the County Court  
Palo Pinto County, Texas  
By A. Jaquez Deputy

**NOTICE OF TRUSTEE'S SALE BY  
SUBSTITUTE TRUSTEE**

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property to Be Sold. The property to be sold is described in Exhibit "A" attached hereto.
2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: **July 2, 2024**

Time: The sale shall begin no earlier than 10:00 A.M. or no later than three hours thereafter.

Place: Palo Pinto County Courthouse in Palo Pinto, Texas, at the south door of the courthouse.

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 refileing 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 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.

4. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deeds of Trust executed by property owners listed in Exhibit "A". The Deeds of Trust are recorded in the plat records in the office of the County Clerk of Palo Pinto County, Texas, under the volumes and page numbers listed in Exhibit "A."

5. Obligations Secured. The Deeds of Trust provide that they secure the payment of the



[indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount payable to the order of Double Diamond, Inc.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the property owners to Double Diamond, Inc. Double Diamond, Inc. is the current owner and holder of the Obligations 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 substitute 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 this 7 day of June, 2024.



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SONJA CRISLER  
160 CLIFFS DRIVE  
GRAFORD, TX 76449

**EXHIBIT "A"**

Cliffs I -	Cliffs Phase I Subdivision, as described in the Amended plat recorded in Slide 455-460 of the Plat Records of Palo Pinto County, Texas.
Cliffs II -	Cliffs Phase II Subdivision, as described in the plat recorded in Slide 468-473 of the Plat Records of Palo Pinto County, Texas.
Cliffs III-	Cliffs Phase III Subdivision, as described in the plat recorded in Slide 475-479 of the Plat Records of Palo Pinto County, Texas.
Cliffs IV-	Cliffs Phase IV Subdivision, as described in the plat recorded in Slide 480-485 of the Plat Records of Palo Pinto County, Texas.
Cliffs V-	Cliffs Phase V Subdivision, as described in the plat recorded in Slide 488 of the Plat Records of Palo Pinto County, Texas.
Cliffs VI-	Cliffs Phase VI Subdivision, as described in the plat recorded in Slide 489 of the Plat Records of Palo Pinto County, Texas.
Cliffs VII-	Cliffs Phase VII Subdivision, as described in the plat recorded in Slide 499-503 of the Plat Records of Palo Pinto County, Texas.
Cliffs VIII-	Cliffs Phase VIII Subdivision, as described in the plat recorded in Slide 491-498 of the Plat Records of Palo Pinto County, Texas.
Cliffs IX-	Cliffs Phase IX Subdivision, as described in the plat recorded in Slide 507-513 of the Plat Records of Palo Pinto County, Texas.
Cliffs X-	Cliffs Phase X Subdivision, as described in the plat recorded in Slide 509 of the Plat Records of Palo Pinto County, Texas.
Cliffs XI-	Cliffs Phase XI Subdivision, as described in the plat recorded in Slide 525 of the Plat Records of Palo Pinto County, Texas.
Cliffs XII-	Cliffs Phase XII Subdivision, as described in the plat recorded in Slide 582 of the Plat Records of Palo Pinto County, Texas
Cliffs XIII-	Cliffs Phase XIII Subdivision, as described in the plat recorded in Slide 652 of the Plat Records of Palo Pinto County, Texas.
Birkdale-	Birkdale Timeshare Regime more fully described in the Declaration establishing the Birkdale Timeshare Regime recorded in Volume 972, page 779 of the Deed of Records of Palo Pinto County, Texas.
Vista Point-	Vista Point Timeshare Regime more fully described in the Declaration establishing the Vista Point Timeshare Regime recorded in Volume 1160, page 136 of the Deed of Records of Palo Pinto County, Texas.

<b>MORTGAGOR</b>	<b>LOT</b>	<b>SUBDIVISION</b>	<b>DEED OF TRUST</b>	
			<b>VOLUME</b>	<b>PAGE</b>
JULIE INATON ROBERTS	319	THE CLIFFS PHASE II	2396	288