

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Michelle Jones, Angela Zavala, Richard Zavala, Jr.,
Sharlet Watts
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX14000068-24-1

APN 2612

TO No FIN-24002536

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on June 10, 1991, LEONARD B RICHARDSON AND WIFE, TREVA RICHARDSON as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of NEAL SOX JOHNSON as Trustee, UNITED STATES OF AMERICA, ACTING THROUGH THE FARMERS HOME ADMINISTRATION, UNITED STATES DEPARTMENT OF AGRICULTURE as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$31,000.00, payable to the order of United States Department of Agriculture as current Beneficiary, which Deed of Trust recorded on June 24, 1991 as Document No. 49393 in Lampasas 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 2612

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 Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts 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 United States Department of Agriculture, 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.

TS No TX14000068-24-1

APN 2612

TO No FIN-24002536

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, October 1, 2024 at 12:00 PM**, 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 Lampasas 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: **501 E. 4th Street, Lampasas TX 76550; At the west entrance to the Lampasas County Courthouse or if the preceding area is no longer the designated area at the area most recently designated by the County Commissioner Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and United States Department of Agriculture'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 United States Department of Agriculture'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 15 day of Aug., 2024

Angela Zavala

By: Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts
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.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

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.

TS No TX1400068-24-1

APN 2612

TO No FIN-24002536

EXHIBIT "A"

The following described property is located in the County of Lampasas:
Being Lot 34, Stanley Estates, Section 1, a subdivision in Lampasas, Lampasas County, Texas.

FILED

8:00 a.m. _____ p.m. o'clock

AUG 15 2024

By *Dianne Miller* Deputy
County Court, Lampasas County, TX
Clerk, Dianne Miller

NOTICE OF FORECLOSURE SALE

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

August 14, 2024

Property: 4400 CR 3010, Lampasas, TX 76550

Deed of Trust: Deed of Trust (The term "Deed of Trust" herein shall mean the Deed of Trust as so modified, renewed, and/or extended.)

Dated: February 15, 2022

Trustee:

William B. McMahan

Substitute Trustee:

Robert Klaeger

Address:

115 Main Street
Marble Falls, TX 78654

Grantors: Vernon Lyle Bonnet and Stephanie Bonnet

Mortgagees: Bobby J. Lea and Frances E. Lea (hereafter "Lenders")

Recording Information: Vol. 414, Pg. 334 of the Real Property Records of Lampasas County, Texas.

Property Address: 4400 CR 3010, Lampasas, TX 76550

Legal Description: BEING 25.13 acres, more or less, out of the Thomas R. Erwin Survey, Abstract No. 183, Lampasas County, Texas, and being more particularly described in Deed of Trust Recorded in Vol. 414, Pg. 334 of the Real Property Records of Lampasas County, Texas.

Note Secured by Deed of Trust: Promissory Note (The term "Note" herein shall mean the Note as modified, renewed, and/or extended.)

Date: February 15, 202

Original Principal Amount: \$427,000.00

Makers: Vernon Lyle Bonnet and Stephanie Bonnet

Lenders: Bobby J. Lea and Frances E. Lea

Property: All real property and improvements as described in and mortgaged in the Deed of Trust, including all rights and appurtenances thereto, with the exception of any Released Property.

Sale Location: Lampasas Courthouse as designated by the Commissioners Court of Lampasas County, Texas.

Sale Date: October 1, 2024

FILED

11:00 a.m. _____ p.m. o'clock

AUG 16 2024

By Michelle De Deputy
County Court, Lampasas County, TX
Clerk Dianne Miller

Sale Time: The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM local time. The earliest time the sale will begin is 11:00 a.m., or within three hours from that time.

Terms of the Sale: This public Foreclosure Sale will sell all property "AS IS" at a public auction to the highest cash bidder, with the exception of the Lenders, who will be allowed to bid credit against the amount owed under the obligation secured by the lien in the Deed of Trust.

Due to the default in payment of the Note and in performance of the obligations under the terms of the Deed of Trust, the Lenders directed the Substitute Trustee to administer the trust provisions.

The above-described Deed of Trust encumbers real property. This document constitutes formal notice by the Lenders to foreclose and sell the property, as described in Lenders's right and remedies under the Deed of Trust and in accordance with the terms of Section 9.604(a) of the Texas Business and Commerce Code and the Deed of Trust.

Notice is hereby given that the Foreclosure Sale will commence at the Sale Location, Sale Date, and Sale Time indicated above. At that time, the Substitute Trustee will direct the sale of the property described in the Deed of Trust in the manner allowed by the Deed of Trust and applicable Texas law.

If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be reposted and refiled in accordance with the terms of the Deed of Trust and applicable Texas law.

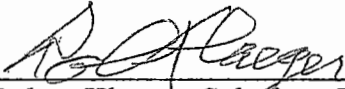
Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

Pursuant to Section 51.009 of the Texas Property Code, this property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

Pursuant to Section 51.0075(a) of the Texas Property Code, the Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the Foreclosure 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.

THIS DOCUMENT ASSIGNS ROBERT KLAEGER AS THE SUBSTITUTE TRUSTEE IDENTIFIED TO CARRY OUT THE SALE OF PROPERTY IDENTIFIED IN THE SECURITY INSTRUMENT AS SET FORTH IN THIS NOTICE OF FORECLOSURE SALE. THE SIGNER OF THIS DOCUMENT IS THE DULY AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



Robert Klaeger, Substitute Trustee
115 Main Street
Marble Falls, TX 78654

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF TRUSTEE'S SALE

DATE: August 19, 2024

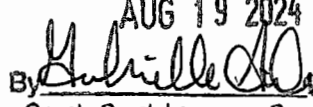
NOTE: Real Estate Lien Note described as follows:

Date: December 1, 2021
Maker: Painted Shepard Ranch, LLC,
A Texas Limited Liability Company
Payee: Nexus Series B, LLC
A Delaware Limited Liability Company
Original
Principal
Amount: \$220,000.00

DEED OF TRUST: Deed of Trust described as follows:

Date: December 1, 2021
Grantor: Painted Shepard Ranch, LLC,
A Texas Limited Liability Company
Trustee: John M. Taylor or Cody R. Coughlin
of Taylor & Coughlin, PLLC, Trustee
Beneficiary: Nexus Series B, LLC
A Delaware Limited Liability Company
Recorded: Document Number **189757**, in the Official Public Records of **Lampasas
County, Texas.**

LENDER: Nexus Series B, LLC
A Delaware Limited Liability Company

FILED
11:34 a.m. _____ p.m. o'clock
AUG 19 2024
By  Deputy
County Court, Lampasas County, TX
Clerk, Dianne Miller

BORROWER: Painted Shepard Ranch, LLC,
A Texas Limited Liability Company

PROPERTY: The real property described as follows:

TRACT ONE: 10.01 Acres, more or less, being part of the G. & B. N. Co. Survey, Abstract No. 255, in Lampasas County, Texas and being part of that certain called 441.96 acre tract, described in a deed to New RC Properties, LLC, recorded in Volume 558, Page 947, Deed Records of Lampasas County, Texas, and also being known as Ranch 8 in Pecan Creek Ranch, an unrecorded subdivision being more fully described on Exhibit "A" attached hereto and made a part hereof for all purposes.

TRACT TWO: Non-Exclusive Easement Estate created in Mutual Access Easement Agreement executed by New RC Properties, LLC, a Texas limited liability company, dated August 13, 2019, filed August 22, 2019, recorded in Volume 560, Page 143, Deed Records of Lampasas County, Texas.

TRUSTEE: John M. Taylor or Cody R. Coughlin,
of Taylor & Coughlin, PLLC, Trustee

**TRUSTEE'S
MAILING**

ADDRESS: 5926 Balcones Drive, Suite 100, Austin, Texas 78731

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

October 1, 2024, the first Tuesday of the month, to commence at **10:00 AM**, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

THE SALE WILL TAKE PLACE IN LAMPASAS 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: 501 E. 4TH STREET, LAMPASAS, TX 76550; AT THE WEST ENTRANCE TO THE LAMPASAS COUNTY COURTHOUSE OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA AT THE AREA MOST RECENTLY DESIGNATED BY THE COUNTY COMMISSIONER COURT.

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.

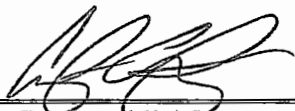
RECITALS

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

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

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

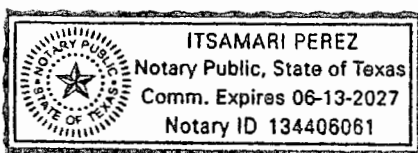
EXECUTED as of **August 19, 2024**.

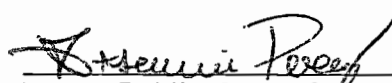


Cody R. Coughlin, Trustee
Taylor & Coughlin, PLLC

STATE OF TEXAS §
COUNTY OF TRAVIS §

The foregoing instrument was acknowledged before me on the 19th day of August 2024, by **Cody R. Coughlin** the Trustee for the purpose therein stated.





Notary Public, State of Texas



GOODSON SURVEYORS

RETAINING THE HISTORY OF
JERRY S. GOODSON, SURVEYOR
411 S. WESTERN AVE. (P.O. BOX 349) LAMPASAS, TX 76850
512-556-6885 FAX 512-556-6261 Jerry@texas.com
TBPES FIRM REGISTRATION NO. 10068100

RANCH 8, PECAN CREEK RANCH

FIELD NOTES FOR A 10.01-ACRE TRACT OF LAND, BEING PART OF THE G. & B. N. CO. SURVEY,
ABSTRACT NO. 255, IN LAMPASAS COUNTY, TEXAS.

MADE FOR: NEW RC PROPERTIES, LLC

BEING 10.01-Acres, more or less, being part the G. & B. N. CO. SURVEY, ABSTRACT NO. 255, in Lampasas County, Texas and being part of that certain called 441.96 acre tract, described in a deed to New RC Properties, LLC, recorded in Volume 658, Page 947, Deed Records of Lampasas County, Texas. Said 10.01-acre tract being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" rebar with "GOODSONS RPLS 4330" cap set, in the south line of said 441.96 acre tract, same being the north line of that certain called 233.06-acre tract, described in a deed to Robert D. West, recorded in Volume 418, Page 490, Deed Records of Lampasas County, Texas, for the southeast corner of this tract, from which a 1/2" rebar found, being the southeast corner of said 441.96-acre tract, bears: N 69° 05' 28" E, 2136.86 feet.

THENCE S 69° 05' 26" W, 359.05 feet, with the south line of said 441.96-acre tract (deed S 69° 05' 28" W, 2942.40 feet) same being the north line of said 233.06-acre tract, to a 1/2" rebar with "GOODSONS RPLS 4330" cap set, for the southwest corner of this tract;

THENCE N 20° 54' 34" W, at a distance of 1196.26 feet passing a 1/2" rebar with "GOODSONS RPLS 4330" cap set, in the south line of a proposed 60 foot wide Roadway Easement, and continuing in all 1226.39 feet, to a 60 penny nail set, in the center of said Roadway Easement, for the northwest corner of this tract.

THENCE N 72° 52' 55" E, passing a 60 penny nail set at the intersection of another proposed street, in all, 359.83 feet, with the center of said Roadway Easement to a 60 penny nail set, for the northeast corner of this tract.

THENCE S 20° 54' 34" E, at a distance of 30.07 feet passing a 1/2" rebar with "GOODSONS RPLS 4330" cap set in the south line of said Roadway Easement, and continuing in all 1202.54 feet, to the POINT OF BEGINNING and CONTAINING 10.01-ACRES.

Survey completed on the ground July 2019. Basis of Bearings, as determined by G.P.S. Also reference accompanying Sketch of the Tract described hereon, which is made a part of this.

Mike W. Krieger
Registered Professional
Land Surveyor No. 4330

Exhibit A
Page 1 of 1

After recording, please return original to:

Taylor & Coughlin, PLLC
5926 Balcones Drive, Suite 100
Austin, Texas 78731

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 5/10/2007	Grantor(s)/Mortgagor(s): MONTE ALLWEIN AND JAN ALLWEIN, HUSBAND AND WIFE, AS COMMUNITY PROPERTY
Original Beneficiary/Mortgagee: TAYLOR, BEAN AND WHITAKER MORTGAGE CORP.	Current Beneficiary/Mortgagee: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust
Recorded in: Volume: N/A Page: N/A Instrument No: 128893	Property County: LAMPASAS
Mortgage Servicer: NewRez LLC, d/b/a Shellpoint Mortgage Servicing is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 75 Beattie Place, SUITE 300, GREENVILLE, SC 29601
Date of Sale: 10/1/2024	Earliest Time Sale Will Begin: 12pm
Place of Sale of Property: THE WEST ENTRANCE TO THE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: SEE ATTACHED EXHIBIT A.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Michelle Jones, Angela Zavala, Richard Zavala, Jr or Sharlet Watts, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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 beneficiary therein

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 begin at the earliest time stated above or within three (3) hours after that time.


The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

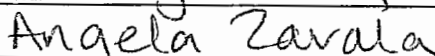
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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.

Dated: 8/19/2024

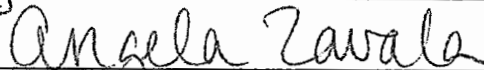


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for NewRez LLC, d/b/a Shellpoint Mortgage Servicing

Dated: August 22, 2024



Printed Name:



Substitute Trustee
c/o Tejas Trustee
1255 West 15th Street, Suite 1060
Plano, TX 75075

MH File Number: TX-22-95616-HE
Loan Type: Conventional Residential

TX-22-95616-HE

EXHIBIT "A"

FIELD NOTES for a tract of land in Lampasas County, Texas, part of the Thomas R. Erwin Survey, Abstract No. 183 and the land herein described being all of that called 1.500 acre tract of land described in a deed from Fredrick Clyde Shotwell and Audrey R. Shotwell to Jerry F. McGehee and wife, Sharon R. McGehee, recorded in Volume 348, Page 470, Deeds Records of Lampasas County, Texas.

BEGINNING at a 3/8" iron rod found in the south right of way of County Road 4314, and in the east line of Lot 2, Ja'Nice Country Estates, an Addition to Lampasas County, Texas, recorded in Cabinet 1, Slide 192, Plat Records of Lampasas County, Texas, being the northwest corner of the 1.500 acre tract, for the northwest corner of this.

THENCE with the north line of the 1.500 acre tract and the south right of way of County Road 4314, N 87°00'01" E 202.12 feet (Deed N 87°00'01" 202.12 feet) to a 3/8" iron rod with cap stamped "Mitchell & Associates, Killeen" set, being the northeast corner of the 1.500 acre tract and the northwest corner of a tract of land described in a deed to Michael S. Bragdon, and wife, Barbara J. Bragdon, recorded in Volume 230, Page 373, Deed Records of Lampasas County, Texas.

THENCE with the west line of Bragdon Tract and the east line of the 1.500 acre tract, S 23°11'50" E 269.60 feet (Deed S 22°18'22" E 267.59 feet) to a fence post found in the north line of a tract of land described in a deed to John M. Beckling and wife, Tac Sun Beckling, recorded in Volume 196, Page 574, Deed of Records of Lampasas County, Texas, being the southeast corner of the 1.500 acre tract and the southwest corner of the Bragdon tract, for the southeast corner of this.

THENCE with the south line of the 1.500 acre tract and the north line of the Beckling Tract, S 71°36'55" W 244.77 feet (Deed S 71°07'24" W 241.47 feet) to a fence post found in the east line of a tract of land described in a deed to John Wilson Cranford and wife, Martha Ann Cranford, recorded in Volume 183, Page 426, Deed of Records of Lampasas County, Texas, being the southwest corner of the 1.500 acre tract, for the southwest corner of this.

THENCE with the east line of the Cranford Tract and the west line of the 1.500 acre tract, N 21°46'05" W 46.68 feet (Deed N 19°52'26" W 47.95 feet) to a 60D nail found at a fence post, being a corner of the 1.500 acre tract, the northeast corner of the Cranford tract and the southeast corner of Lot 2, Ja'Nice Country Estates, for a corner of this.

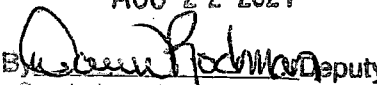
THENCE with the west line of the 1.500 acre tract and the east line of Lot 2, N 12°10'05" W 277.31 feet (Deed N 12°15'01" W 276.31 feet) to the PLACE OF BEGINNING containing 1.517 acres of land.

The Bearings for the above description are based upon the North line of the 1.500 acre tract.

FILED

8:00 a.m. _____ p.m. o'clock

AUG 22 2024

By  Deputy
County Court, Lampasas County, TX
Clerk, Dianne Miller

Notice of Substitute Trustee Sale

T.S. #: 24-10940

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: 10/1/2024

Time: The sale will begin no earlier than 12:00 PM or no later than three-hours thereafter.
The sale will be completed by no later than 3:00 PM

Place: Lampasas County Courthouse in LAMPASAS, Texas, at the following location:
THE WEST ENTRANCE TO THE COURTHOUSE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S 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"

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 11/14/2022 and is recorded in the office of the County Clerk of Lampasas County, Texas, under County Clerk's File No 194890 recorded on 11/17/2022 in Book Page of the Real Property Records of Lampasas County, Texas.

703 E AVENUE J
LAMPASAS TEXAS 76550

Trustor(s):	JAMES MERCER	Original Beneficiary:	Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for HOMETOWN EQUITY MORTGAGE, LLC, its successors and assigns
Current Beneficiary:	UMB Bank, National Association, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2023-3	Loan Servicer:	NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing
Current Substituted Trustees:	Auction.com, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Rick Snoke, Prestige Default Services, LLC		

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 above referenced loan.

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. Prospective bidders are strongly urged to examine the

T.S. #: 24-10940

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 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.

Type of sale - The present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described in Exhibit "B" attached hereto. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures 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 of \$345,000.00, executed by JAMES MERCER, and payable to the order of Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for HOMETOWN EQUITY MORTGAGE, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JAMES MERCER to JAMES MERCER. UMB Bank, National Association, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2023-3 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

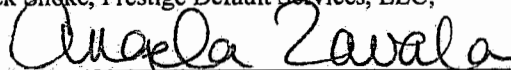
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses.

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

UMB Bank, National Association, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2023-3
c/o NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing
55 Beattie Place, Suite 100
Greenville, South Carolina 29601-2743
800-365-7107

Dated: 8/22/24

Auction.com, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts,
Rick Snoke, Prestige Default Services, LLC,



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

EXHIBIT "A"

Being 0.515 acres of the Elijah Ingram Survey, Abst. No. 412 in Lampasas County, Texas, and being the same tract of land described as 0.51 acres in a deed from James Lee Hoffpauir to Zachary Ryan Huckaboe, et al. dated December 10, 2020, as recorded in Vol. 576, Page 279 of the Deed Records of Lampasas County, Texas; said 0.515 acres being more particularly described as follows:

BEGINNING at a one inch iron pipe found at a fence corner on the north right of way line of F.M. Hwy. 560 (also known as East Avenue J) for the southeast corner hereof and the southwest corner of a 0.15 acre tract of land described in a deed to Richard L. Yeaman, et ux, as recorded in Vol. 479, Page 544 of said deed records;

THENCE with the north right of way line of said F.M. Hwy. 560 as follows;

70.28 feet clockwise along the arc of a circular curve with a radius of 1105.92 feet (long chord = South 68° 44' 53" West, 70.27 feet) to a 1/2 inch iron pin found;

South 70° 02' 33" West, 59.59 feet to a 1/2 inch iron pin with cap marked "MAPLES RPLS 5043" set for the southeast corner of a 0.90 acre tract of land described in a deed to Shannon Kellner, as recorded in Vol. 377, Page 8 of said deed records;

THENCE North 21° 41' 16" West, with the east line of said 0.90 acre tract, 173.09 feet to a 1/2 inch iron pin found for the northeast corner of said 0.90 acre tract, being on the south line of a 4.71 acre tract of land described as Tract One in a deed to Christopher David Eicher, as recorded in Vol. 443, Page 261 of said deed records

THENCE North 70° 07' 47" East, with the south line of said 4.71 acre tract and along the general course of a fence, at 125.07 feet passing the southeast corner of said 4.71 acre tract and the southwest corner of a tract of land described in a deed to Fred H. Mims, et ux, as recorded in Vol. 324, Page 249 of said deed records, continuing with Mims' south line for a total distance of 130.83 feet to a 1/2 inch iron pin with cap marked "MAPLES RPLS 5043" set for the northwest corner of a 0.37 acre tract of land described in a deed to Christopher Rogers, et ux, as recorded in Vol. 582, Page 321 of said deed records;

THENCE South 21° 38' 35" East, with the west line of said 0.37 acre tract, at 81.30 feet passing the southwest corner of said 0.37 acre tract and the northwest corner of said 0.15 acre tract, continuing with the west line of said 0.15 acre tract for a total distance of 171.30 feet to the PLACE OF BEGINNING, as surveyed on the ground on December 15, 2021, by MAPLES & ASSOCIATES, INC., and as shown on an accompanying plat of even survey data herewith.

FILED

8:00 a.m. _____ p.m. o'clock

AUG 22 2024

By Dianne Rockman Deputy
County Court, Lampasas County, TX
Clerk, Dianne Miller

Notice of [Substitute] Trustee 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.

1. Date, Time and Place of Sale:

Date: 10/01/2024

Time: The sale will begin at 12:00 PM or not later than three hours after that time

Place: Lampasas County, Texas at the following location: **THE WEST ENTRANCE TO THE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 8225 FM 2657, KEMPNER, TX 76539

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 04/14/2005 and recorded 04/26/2005 in Book 201 Page 38 Document 117417, real property records of Lampasas County, Texas, with **JERRY DUNN, AND LISA DUNN, HUSBAND AND WIFE** grantor(s) and **SOUTHTRUST MORTGAGE CORP. D/B/A EQUIBANC MORTGAGE** as Lender, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint **AVT Title Services, LLC**, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **JERRY DUNN, AND LISA DUNN, HUSBAND AND WIFE**, securing the payment of the indebtedness in the original principal amount of \$99,700.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **U.S. Bank Trust Company, National Association**, as trustee as successor-in-interest to **U.S. Bank National Association**, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-KS6 is the current mortgagee of the note and deed of trust or contract lien.

FILED

10:21 a.m. _____ p.m. o'clock

AUG 29 2024

By *Dianne Miller* Deputy
County Court, Lampasas County, TX
Clerk, Dianne Miller

TS No. 2024-00670-TX
22-000490-673

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

Being Lots Four (4), Block Two (2), Oak Dale Subdivision, a subdivision out of the J. M. Clements Survey, Abstract No. 1095, in Lampasas County, Texas, according to the plat thereof of record in Cabinet 1, Slide 285, Plat Records, Lampasas County, Texas.

8. Mortgage Servicer Information: 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 lien securing the property referenced above. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

PO BOX 24605

West Palm Beach, FL 33416-4605

Phone: 877-744-2506

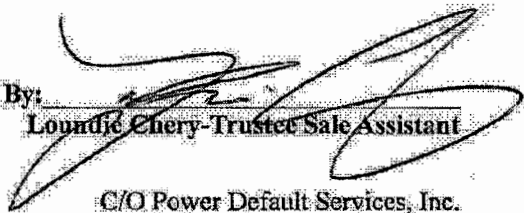
TS No.: 2024-00670-TX
22-000490-673

Notice of [Substitute] Trustee Sale

9. Limitation of Damages: If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

Date: August 26, 2024

By: 
Loundie Chery - Trustee Sale Assistant

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.auction.com or (800) 280-2832

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Certificate of Posting

I am _____ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Lampasas County Clerk and caused it to be posted at the location directed by the Lampasas County Commissioners Court.