

# NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2024-10992-TX

**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: **12/3/2024**  
Time: **The earliest time the sale will begin is 1:00 PM**, or within three (3) hours after that time.  
Place: **Lamar County** Courthouse, Texas, at the following location: 119 North Main Street Paris, Texas 75460 THE EAST FOYER, JUST INSIDE THE FIRST FLOOR EAST ENTRANCE TO THE LAMAR COUNTY COURTHOUSE AT 119 NORTH MAIN STREET, PARIS, LAMAR COUNTY. Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

All that certain tract or parcel of land situated about 7.0 miles South 83.6° East from the city of Paris, in Lamar County, Texas; part of the Richard G. Miller Survey, Abstract No. 568, and being all of the called 1 acre tract of land described in a Deed to Daughtrey Properties, and recorded in Document 175047-2020, of the Official Public Records of Lamar County, and being more particularly described as follows, to wit:

Beginning at a 1/2" rebar (set) for a corner in a Northwest Line of FM Highway 2121, same being the Southeast corner of said 1 acre tract, and same also being the Northeast corner of the called 0.998 acre tract of land described in a Deed to Lowell Gillie, et ux., and recorded in Volume 408, Page 106, of the Real Property Records of Lamar County;

Thence N 88° 07' 55" W with the South Line of said 1 acre tract and with the North Line of said 0.998 acre tract, a distance of 252.669', to a spike nail (set) for a corner in the top and center of a 12" bois d'arc fence corner post, same being the Southwest corner of said 1 acre tract, same being the Northwest corner of said 0.998 acre tract, same being the Northeast corner of a called 34.71 acre tract of land described in a Deed to Michael Blackburn, and recorded in Document 141002-2017, of the Official Public Records of Lamar County, and same also being a Southwest corner of a called 200.03 acre (net) tract of land described in a Deed to B & B Farm Partnership, and recorded in Volume 821, Page 331, of the Real Property Records of Lamar County;

Thence N 02° 55' 11" E with the West Line of said 1 acre tract and with an East Line of said 200.03 acre tract, a distance of 139.082', to a spike nail (set) for a corner in the top and center of a 24" bois d'arc fence corner post, same being the Northwest corner of said 1.0 acre tract, and same also being an inside corner of said 200.03 acre tract;

Thence N 90° 00' 00" E with the North Line of said 1 acre tract and with a South Line of said 200.03 acre tract, a distance of 354.608', to a spike nail (set) for a corner in the top and center of a 24" bois d'arc fence corner post, same being in a Northwest Line of said FM Highway, same being the Northeast corner of said 1 acre tract, and same also being a Southeast corner of said 200.03 acre tract;

Thence S 36° 33' 13" W with the Southeast Line of said 1 acre tract and with a Northwest Line of said FM Highway, a distance of 183.291, to the Place of Beginning and containing 1.003 acres of land.

The bearings recited herein are based upon the North Line of said 1 acre tract, being East-West. This description was prepared from an actual survey made on the ground and under my supervision, with field notes completed June 30, 2021.

RECEIVED BY  
LAMAR COUNTY CLERKS OFFICE  
ON THIS THE 10<sup>th</sup> DAY OF Oct, 2024.

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**Commonly known as:** 848 FARM MARKET 2121 PARIS, TX 75462

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 8/13/2021 and recorded in the office of the County Clerk of Lamar County, Texas, recorded on 8/16/2021 under County Clerk’s File No 185070-2021, in Book -- and Page -- of the Real Property Records of Lamar County, Texas.

**Grantor(s):** Alba Bailey White, a single man

**Original Trustee:** Michael H. Patterson

**Substitute Trustee:** Auction.com, Robert La Mont, Sheryl LaMont, Harriett Fletcher, Ronnie Hubbard, Sharon St. Pierre, Allan Johnston, David Sims, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, Ed Wilson, Ginnelle Czarnecki, Virginia Wentland, Bonnie Yoakum, Ted Stephens, Sherie White, Ed Henderson, Larry Pennington, Michael Wilson, Joe Hallonquist, Jeff Benton, Nestor Solutions, LLC

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Farmers Bank & Trust Company, its successors and assigns

**Current Mortgagee:** Freedom Mortgage Corporation

**Mortgage Servicer:** Freedom Mortgage Corporation

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 referenced 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 mortgagee 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.

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. 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.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the “Obligations”) including by not limited to (1) the promissory note in the original principal amount of \$206,196.00, executed by Alba Bailey White, a single man, and payable to the order of Mortgage

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Electronic Registration Systems, Inc., as Beneficiary, as nominee for Farmers Bank & Trust Company, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee 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(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: October 10, 2024

Auction.com, Robert La Mont, Sheryl LaMont, Harriett Fletcher, Ronnie Hubbard, Sharon St. Pierre, Allan Johnston, David Sims, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, Ed Wilson, Ginnelle Czarnecki, Virginia Wentland, Bonnie Yoakum, Ted Stephens, Sherie White, Ed Henderson, Larry Pennington, Michael Wilson, Joe Hallonquist, Jeff Benton, Nestor Solutions, LLC



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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648