

**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:** 04/28/2023  
**Grantor(s):** KRISTOPHER A JEANS AND ERICA GILCHRIEST JEANS, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUARANTEED RATE, INC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$90,824.00  
**Recording Information:** Instrument 2023-135347  
**Property County:** Hardin  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 875 WOODROW ST, SILSBEE, TX 77656

**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 3rd day of December, 2024  
**Time of Sale:** 11:00 AM or within three hours thereafter.  
**Place of Sale:** AT THE COMMISSIONERS COURTROOM AREA OF THE COURTHOUSE in Hardin County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Hardin County Commissioner's Court, at the area most recently designated by the Hardin 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 Reid Ruple, Kathleen Adkins, Evan Press, Cary Corenblum, Kristopher Holub, Joshua Sanders, Amy Oian, Matthew Hansen, Jami Grady, Christian Brooks, Michael Kolak, Crystal Koza, Aleena Litton, Aarti Patel, Auction.com, Dana Dennen, Cindy Dennen, 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. Reid Ruple, Kathleen Adkins, Evan Press, Cary Corenblum, Kristopher Holub, Joshua Sanders, Amy Oian, Matthew Hansen, Jami Grady, Christian Brooks, Michael Kolak, Crystal Koza, Aleena Litton, Aarti Patel, Auction.com, Dana Dennen, Cindy Dennen, 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

2024 OCT 24 PM 1:26

CONNIE BECTON  
COUNTY CLERK  
HARDIN COUNTY TEXAS  
*Connie Becton*

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):** Reid Ruple, Kathleen Adkins, Evan Press, Cary Corenblum, Kristopher Holub, Joshua Sanders, Amy Oian, Matthew Hansen, Jami Grady, Christian Brooks, Michael Kolak, Crystal Koza, Aleena Litton, Aarti Patel, Auction.com, Dana Dennen, Cindy Dennen, 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 Margie Allen whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 10-24-24 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Hardin County Clerk and caused it to be posted at the location directed by the Hardin County Commissioners Court.

By: Margie Allen

#### Exhibit "A"

BEING A TRACT OR PARCEL CONTAINING 0.65 ACRES OF LAND OUT OF AND A PART OF THE L.D. LESLIE LEAGUE, ABSTRACT NUMBER 35, HARDIN COUNTY, TEXAS, AND BEING OUT OF A 2.00 ACRE TRACT RECORDED IN VOLUME 231, PAGE 43, DEED RECORDS OF HARDIN COUNTY, TEXAS, AND BEING OUT OF BLOCK 26, HOUSTON OIL COMPANY OF TEXAS ADDITION NUMBER 1, SAID 0.65 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND IN THE SOUTH RIGHT OF WAY LINE OF A PUBLIC ROAD KNOWN AS WOODROW ROAD, ALSO BEING THE NORTHWEST CORNER OF A 0.39 ACRE TRACT RECORDED IN VOLUME 1052, PAGE 250, OFFICIAL PUBLIC RECORDS OF HARDIN COUNTY, TEXAS;

THENCE SOUTH 70 DEG. 19 MIN. 36 SEC. WEST, ALONG THE SOUTH RIGHT OF WAY LINE OF SAID WOODROW ROAD FOR A DISTANCE OF 86.98 FEET (DEED = SOUTH 70 DEG. 00 MIN. 10 SEC. WEST 87.00 FEET) TO A 90D SPIKE FOUND AT THE NORTHEAST CORNER OF A 1.223 ACRE TRACT RECORDED IN VOLUME 770, PAGE 383, DEED RECORDS OF HARDIN COUNTY, TEXAS;

THENCE SOUTH 16 DEG. 59 MIN. 50 SEC. EAST (REFERENCE BEARING) ALONG THE EAST LINE OF SAID 1.223 ACRE TRACT 314.44 FEET PASS A 90D SPIKE FOUND ON LINE FOR REFERENCE AND CONTINIUNG FOR A TOTAL DISTANCE OF 363.07 FEET TO A POINT FOR CORNER IN THE CENTERLINE OF A DRAINAGE EASEMENT;

THENCE NORTH 27 DEG. 45 MIN. 39 SEC. EAST, ALONG THE CENTERLINE OF SAID DRAINAGE EASEMENT FOR A DISTANCE OF 128.08 FEET (DEED = NORTH 27 DEG. 08 MIN. 06 SEC. EAST, 121.00 FEET) TO POINT FOR CORNER AT THE SOUTHWEST CORNER OF SAID 0.39 ACRE TRACT;

THENCE NORTH 17 DEG. 40 MIN. 27 SEC. WEST, ALONG THE WEST LINE OF SAID 0.39 ACRE TRACT AT 37.55 FEET PASS A 1/2 INCH IRON ROD FOUND ON LINE FOR REFERENCE AND CONTINUING FOR A TOTAL DISTANCE OF 276.24 FEET (DEED = NORTH 16 DEG. 26 MIN. 00 SEC. WEST) TO THE POINT OF BEGINNING AND CONTAINING 0.65 ACRES OF LAND, MORE OR LESS.

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