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AT _____ O'CLOCK _____ M

DEC 19 2023

Notice of Substitute Trustee Sale

Libby Leasing
Clerk, County Court Comanche Co., Texas

T.S. #: 22-7595

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: **2/6/2024**
Time: The sale will begin no earlier than **1:00 PM** or no later than three hours thereafter.
The sale will be completed by no later than **4:00 PM**
Place: **Comanche** County Courthouse in **Comanche**, Texas, at the following location: **At the south door of the Comanche County 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 4/30/2010 and is recorded in the office of the County Clerk of Comanche County, Texas, under County Clerk's File No 1126, recorded on 5/20/2010, in Book 52-63, Page 351, Rerecorded on 05/19/2010 as Instrument No. 2118 of the Real Property Records of Comanche County, Texas.

Property Address: 2800 HWY 16 DE LEON Texas 76444

Trustor(s):	FREDERICK R. SMITH and LEOLA A. SMITH	Original Beneficiary:	URBAN FINANCIAL GROUP
Current Beneficiary:	Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of Reliant Trust, Series HPP2	Loan Servicer:	PHH MORTGAGE CORPORATION
Current Substituted Trustees:	Auction.com, Lemar Craves, Christopher D. Brown, Stephen E. Haynes, Reyn Rossington, Kim Anderson, Ron Anderson, Louis Starzel, Tom Swearingen, Justin Slone, 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 with funds being made payable to Prestige Default Services, LLC, 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 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



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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 sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by FREDERICK R. SMITH and LEOLA A. SMITH HUSBAND AND WIFE. 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 \$720,000.00, executed by FREDERICK R. SMITH and LEOLA A. SMITH HUSBAND AND WIFE, and payable to the order of URBAN FINANCIAL GROUP; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of FREDERICK R. SMITH and LEOLA A. SMITH HUSBAND AND WIFE to FREDERICK R. SMITH and LEOLA A. SMITH. Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of Reliant Trust, Series HPP2 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

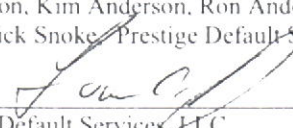
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including,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

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

**Wilmington Savings Fund Society, FSB, not in its individual capacity
but solely as Trustee of Reliant Trust, Series HPP2
c/o PHH MORTGAGE CORPORATION
3000 Leadenhall Road
Mount Laurel, NJ 08054-4637
(800) 449-8767**

Dated: 12/19/2023

Auction.com, Lemar Craves, Christopher D. Brown, Stephen E. Haynes, Reyn Rossington, Kim Anderson, Ron Anderson, Louis Starzel, Tom Swearingen, Justin Slone, 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

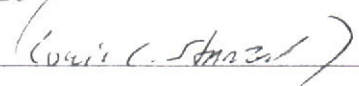


EXHIBIT "A"

All that certain 21.84 acre tract of land, more or less, being part of the North-Half of Subdivision No. 18 of the J. P. Stephenson Survey, Abstract No. 833, in Comanche County, Texas and being part of that certain 100 acre tract described in deed from C. A. Rosebrough et ux to David D. Long, dated October 4, 1990 and recorded in Volume 677, Page 30 of the Deed Records of Comanche County, Texas, being all that certain 11.84 acre tract described as Tract I and all that certain 10.00 acre tract described as Tract II in Deed of Trust from David D. Long to Freedom Bank, DeLeon, Texas, Comanche County Clerks File No. 2545 and described as follows:
BEGINNING at an iron rod set for the NW corner of this tract, being the NW corner of said 10.00 acre tract, from which the NW corner of Subdivision No. 18 of the J. P. Stephenson Survey and the NW corner of the David D. Long tract bears N 19 deg. 07' 33" E, 404.68 feet to a point in the north line of said Subdivision No. 18 and N 70 deg. 54' 15" W, 1078.84 feet to a found concrete monument at the NW corner of said 100 acre tract;
THENCE S 70 deg. 52' 27" E, 660.0 feet to an iron rod set at the NE corner of said 10 acre tract, for a corner of this tract;
THENCE S 19 deg. 07' 33" W along the east line of said 10 acre tract, 95.56 feet to an iron rod set at the NW corner of said 11.84 acre tract, for a corner of this tract;
THENCE parallel to and 5 feet north of an existing water line as follows, S 73 deg. 59' 41" E 56.64 feet, S 82 deg. 18' 46" E, 121.03 feet, S 58 deg. 31' 49" E, 146.75 feet, S 66 deg. 21' 25" E, 80.53 feet, S 82 deg. 42' 07" E, 148.99 feet, S 76 deg. 12' 24" E, 154.16 feet, S 63 deg. 20' 50" E, 185.14 feet, S 42 deg. 18' 52" E, 192.29 feet, S 40 deg. 23' 33" E, 153.18 feet, and S 65 deg. 15' 22" E, 113.77 feet to an iron rod set in the west line of a water well site, N 13 deg. 51' 11" E, 12.00 feet to an iron rod set at the NW corner of said site and S 76 deg. 01' 21" E, 60.35 feet to a point in the curved west right of way line of State Highway No. 16, being the NE corner of said 11.84 acre tract, for the NE corner of this tract, from which an iron rod bears N 76 deg. 01' 21" W, 3.29 feet;
THENCE in a southerly direction along the west line of said highway, being along a curve to the right, radius = 2804.69 feet, long chord = S 11 deg. 01' 59" W, 280.35 feet, along a curve distance of 280.47 feet to an iron rod set at the SE corner of said 11.84 acre tract, for the SE corner of this tract;
THENCE along the south line of an existing road as follows, N 73 deg. 23' 10" W, 206.71 feet, N 56 deg. 41' 52" W, 229.85 feet, N 68 deg. 55' 44" W, 289.09 feet, N 84 deg. 56' 12" W, 310.41 feet, N 61 deg. 53' 43" W, 216.46 feet, N 38 deg. 22' 22" W, 114.30 feet, and N 18 deg. 30' 12" W, 105.91 feet to an iron rod set in the east line of said 10 acre tract and the SW corner of said 11.84 acre tract, for a corner of this tract;
THENCE S 19 deg. 07' 33" W, 294.15 feet to an iron rod set at the SE corner of said 10 acre tract, for a corner of this tract;
THENCE N 70 deg. 52' 27" W, 660.0 feet to an iron rod set at the SW corner of said 10.00 acre tract, for the SW corner of this tract;
THENCE N 19 deg. 07' 33" E, 660.0 feet to the place of beginning and containing 21.84 acres of land.

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AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department