

15626 VALLEY VIEW ROAD
FORNEY, TX 75126

20090031411488

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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead BOB DICKERSON, AARON PARKER, TERRY WATERS, BRUCE MILLER, CRAIG MUIRHEAD, WENDY LAMBERT, THOMAS LESTER, SHAWN SCHILLER, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGLE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, AUCTION.COM, JUDITH A. FRAPPIER, ROBERT FORSTER, OR JEFFREY FLEMING whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.

Israel Saucedo

Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 5-19-22 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 5-19-22

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KAUFMAN

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE JUAN LOPEZ SURVEY, ABSTRACT NO. 286, KAUFMAN COUNTY, TEXAS, PART OF THAT CERTAIN CALLED 16.88 ACRES, SAVE AND EXCEPT 0.79 ACRES, CONVEYED TO MARLEN M. WOODS BY J.W. WILLIAMS ON JULY 10, 1981, RECORDED IN VOLUME 701, PAGE 147 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 3/8 INCH IRON SET AT THE INTERSECTION OF THE NORTHEAST LINE OF THE ABOVE MENTIONED 16.88 ACRE TRACT WITH THE SOUTH LINE OF THE CITY OF DALLAS 7.82 ACRE TRACT, RECORDED IN VOLUME 444, PAGE 466 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, IN THE SOUTHWEST LINE OF THE SCOTT C. ARMBRUSTER 19.366 ACRE TRACT, RECORDED IN VOLUME 1016, PAGE 606 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING SOUTH 45 DEGREES 00 MINUTES 00 SECONDS EAST - 585.21 FEET FROM THE NORTH CORNER OF SAID 16.88 ACRE TRACT.

THENCE SOUTH 45 DEGREES 00 MINUTES 00 SECONDS EAST, WITH THE NORTHEAST LINE OF SAID 16.88 ACRE TRACT, A DISTANCE OF 490.53 FEET TO A 3/8 INCH IRON ROD SET FOR CORNER.

THENCE SOUTH 45 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 237.72 FEET TO A 3/8 INCH IRON ROD SET FOR CORNER.

THENCE NORTH 44 DEGREES 58 MINUTES 24 SECONDS WEST, PASSING AN ELL CORNER OF SAID 16.88 ACRE TRACT AND CONTINUING WITH THE NORTHERLY SOUTHWEST LINE OF SAME, A TOTAL DISTANCE OF 609.51 FEET TO A 3/8 INCH IRON ROD SET AT THE INTERSECTION OF SAME WITH THE SOUTH LINE OF THE ABOVE MENTIONED 7.82 ACRE TRACT AND BEING AT THE NORTH CORNER OF THE DANELLE VAUGHAN 0.99 ACRE TRACT TWO, RECORDED IN VOLUME 2257, PAGE 229 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS.

THENCE NORTH 71 DEGREES 37 MINUTES 01 SECONDS EAST, WITH THE SOUTH LINE OF SAID 7.82 ACRE TRACT, A DISTANCE OF 265.58 FEET TO THE POINT OF BEGINNING, CONTAINING 3.000 ACRES OF LAND, MORE OR LESS.

SAVE AND EXCEPT:

THAT PORTION OF PROPERTY (0.7926 ACRES) CONVEYED TO THE CITY OF DALLAS BY WARRANTY DEED EXECUTED BY MARLEN M. WOODS AND MARY JOANN WOODS, DATED JUNE 12, 2017, FILED JUNE 13, 2017, RECORDED UNDER CLERK'S FILE NO. 2017-0013342 (VOLUME 5369, PAGE 464), D.R.K.C.T., AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FIELD NOTES DESCRIBING A TRACT OF LAND FOR FEE SIMPLE ACQUISITION OF RIGHT-OF-WAY FOR THE LAKE TAWAKONI RAW WATER TRANSMISSION MAIN KAUFMAN COUNTY, TEXAS. PARCEL: 64

BEING A 0.7926 ACRE TRACT OF LAND IN THE JUAN LOPEZ SURVEY, ABSTRACT NO 286, IN KAUFMAN COUNTY, TEXAS, AND BEING PART OF A CALLED 3.000 ACRE TRACT OF LAND DESCRIBED IN WARRANTY DEED TO MARY JOANN WOODS, (AN UNDIVIDED ONE-HALF INTEREST), DATED OCTOBER 7, 2004, AS RECORDED IN VOLUME 2534, PAGE 309, OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS (D.R.K.C.T.), ALSO BEING PART OF A 16.09 ACRE TRACT OF LAND DESCRIBED IN A DEED TO MARLEN M WOODS, DATED, JULY 10, 1981, AS RECORDED IN VOLUME 701, PAGE 147, D.R.K.C.T., AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2-INCH IRON ROD WITH RED CAP STAMPED "DAL-TECH" (HEREINAFTER REFERRED TO AS "WITH CAP") SET AT THE NORTH CORNER OF SAID WOODS TRACT, AND THE WEST CORNER OF AN 18.074 ACRE TRACT OF LAND DESCRIBED IN WARRANTY DEED WITH VENDOR'S LIEN (VENDOR'S LIEN RESERVED AND ASSIGNED TO THIRD

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FORNEY, TX 75126

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THIS POINT) AS RECORDED IN VOLUME 444, PAGE 466, AND VOLUME 444, PAGE 464, D.R.K.C.T.;

THENCE SOUTH 46 DEGREES 24 MINUTES 21 SECONDS EAST, DEPARTING THE SOUTHEAST LINE OF SAID CITY OF DALLAS WATER LINE RIGHT-OF-WAY, WITH THE NORTHEAST LINE OF SAID WOODS TRACT AND THE SOUTHWEST LINE OF SAID ZAVALA TRACT, A DISTANCE OF 145.38 FEET TO A 1/2-INCH IRON ROD WITH CAP SET;

THENCE SOUTH 70 DEGREES 11 MINUTES 16 SECONDS WEST, DEPARTING SAID NORTHEAST LINE AND SAID SOUTHWEST LINE, A DISTANCE OF 265.60 FEET TO A 1/2-INCH IRON ROD WITH CAP SET IN THE SOUTHWEST LINE OF SAID WOODS TRACT AND IN THE NORTHEAST LINE OF A 1.00 ACRE TRACT OF LAND DESCRIBED AS "TRACT II" IN SPECIAL WARRANTY DEED WITH VENDOR'S LIEN TO MEADOW WOOD HOMES, INC., AS RECORDED IN VOLUME 4257, PAGE 279, D.R.K.C.T.;

THENCE NORTH 46 DEGREES 22 MINUTES 45 SECONDS WEST, WITH THE SOUTHWEST LINE OF SAID WOODS TRACT AND THE NORTHEAST LINE OF SAID "TRACT II", A DISTANCE OF 145.35 FEET TO A 3/8-INCH IRON ROD WITH CAP STAMPED "RPLS 5244" FOUND AT THE WEST CORNER OF SAID WOODS TRACT, AND THE NORTH CORNER OF SAID "TRACT II", AND IN THE SOUTHEAST LINE OF SAID CITY OF DALLAS WATER LINE RIGHT-OF-WAY;

THENCE NORTH 70 DEGREES 11 MINUTES 16 SECONDS EAST, WITH THE NORTHWEST LINE OF SAID WOODS TRACT AND WITH THE SOUTHEAST LINE OF SAID CITY OF DALLAS WATER LINE RIGHT-OF-WAY, A DISTANCE OF 265.53 FEET TO THE POINT OF BEGINNING AND CONTAINING 34,524 SQUARE FEET OR 0.7926 ACRES OF LAND, MORE OR LESS.

ALL BEARINGS FOR THIS TRACT REFER TO THE NAD-83 TEXAS STATE PLANE COORDINATE SYSTEM, NORTH CENTRAL ZONE 4202, ACCORDING TO MEASUREMENTS MADE AT NGS CONTINUOUSLY OPERATING REFERENCE STATIONS COLLIN CORS ARP, DALLAS CORS ARP, KAUFMAN CORS ARP, TYLER CORS ARP, AND PARIS CORS ARP. THE KAUFMAN COUNTY SCALE FACTOR OF 1.000114077 AS PUBLISHED BY THE TEXAS DEPARTMENT OF TRANSPORTATION, DALLAS DISTRICT WAS USED FOR THIS PROJECT.

NOTICE OF [SUBSTITUTE] 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.

1. Date, Time, and Place of Sale.

Date: ~~July 05, 2022~~

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

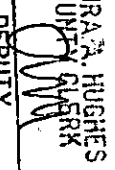
3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 29, 2018 and recorded in Document CLERK'S FILE NO 2018-0027569 real property records of KAUFMAN County, Texas, with NAARTUB GUERRERO JR AND ERIKA GUERRERO, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by NAARTUB GUERRERO JR AND ERIKA GUERRERO, securing the payment of the indebtednesses in the original principal amount of \$167,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. SWBC MORTGAGE CORPORATION is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. 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. CENLAR FSB, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CENLAR FSB
425 PHILLIPS BLVD
EWING, NJ 08618

FILED FOR RECORD
KAUFMAN CO. TEXAS
2022 MAY 12 PM 12:46
LAURAN HUGHES
CLERK
BY:  DEPUTY



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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JACK BECKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, OR JANET PINDER whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 5-12-22 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle
Date: 5-12-22

EXHIBIT "A"

BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN THE E. HIGDON SURVEY, A-197, KAUFMAN COUNTY, TEXAS BEING DESCRIBED AS PART OF LOTS 3 AND 4 OF HILLTOP ACRES, AN UNRECORDED SUBDIVISION, BEING MORE PARTICULARLY AS ALL OF A CALLED 0.50 ACRE TRACT OF LAND DESCRIBED IN DEED OF THE STEVENS FAMILY TRUST RECORDED IN DOCUMENT NO. 2013-0020225 OF THE OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS (OPRKCT). SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND AT THE EAST CORNER OF THE ABOVE STEVENS FAMILY TRUST 0.50 ACRE TRACT, THE SOUTHWEST LINE OF BREELAND DRIVE, THE NORTH CORNER OF THE DANIEL H. AND SHELLY DEGARMO 0.5 ACRE TRACT AS DESCRIBED IN DEED RECORDED IN VOLUME 4422, PAGE 77 OF THE OPRKCT. BEING THE EAST CORNER OF THIS TRACT;

THENCE, S 42 DEGREES 30' 01" W, 178.43 FEET ALONG THE COMMONLINE OF THE DEGARMO 0.5 ACRE TRACT AND THIS TRACT TO A 1/2" IRON ROD FOUND AT THE SOUTH CORNER OF THE STEVENS FAMILY TRUST 0.50 ACRE TRACT, THE NORTHEAST LINE OF THE DANNY AND RUTH ANDREWS 1.3631 ACRE TRACT OF LAND AS DESCRIBED IN DEED RECORDED IN VOLUME 759, PAGE 416 OF THE DEED RECORDS, KAUFMAN COUNTY, TEXAS BEING THE SOUTH CORNER OF THIS TRACT;

THENCE N 47 DEGREES 00' 09" W, 84.55 FEET ALONG THE COMMON LINE ANDREW 1.3631 ACRE TRACT AND THIS TRACT TO A 1/2" IRON ROD FOUND AT THE WEST CORNER OF THE STEVEN'S FAMILY TRUST 0.50 ACRE TRACT THE EAST LINE OF THE DONNA K. SCOTT 0.9183 ACRE TRACT AS DESCRIBED IN DEED RECORDED IN VOLUME 5109, PAGE 377, OF THE OPRKCT, BEING THE WEST CORNER OF THIS TRACT;

THENCE, N 19 DEGRESS 16' 59: E, ALONG THE COMMON LINE OF THE SCOTT 0.9183 ACRE TRACT AND THIS TRACT PASSING THE SOUTH CORNER OF THE MIKE ROBERTS AS SHOWN IN CAD FILENO. 26720 AN CONTINUING A TOTAL DISTANCE OF 193.82 FEE TO A 1/2" IRON ROD SET WITH A PLASTIC CAP LABELED #4207 IN THE SOUTHWEST LINE OF BREELAND DRIVE, BEING THE NORTH CORNER OF THE STEVEN'S FAMILY TRUST 0.50 ACRE TRACT AND THIS TRACT;

THENCE, S 47 DEGREES 21' 00" E, 160.95 FEE ALONG THE SOUTHWEST LINE OF BREELAND DRIVE TO THE POING OF BEGINNING AND CONTAINING 0.50 ACRES OF LAND MORE OR LESS.

FF
RTS-407
T.S. #: 22-6260

Notice of Substitute Trustee Sale

FILED FOR RECORD
KAUFMAN CO TEXAS
2022 MAY 12 PM 1:10

LAURA A. HUGHES
COUNTY CLERK

Assert and protect your rights as a member of the armed forces of the United States. If you are or have been 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.

JS

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 7/5/2022
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter. The sale will be completed by no later than 1:00 PM
Place: Kaufman County Courthouse in Kaufman, Texas, at the following location: Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, TX 75142 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 8/18/2017 and is recorded in the office of the County Clerk of Kaufman County, Texas, under County Clerk's File No 2017-0019328 recorded on 8/23/2017 in Book 5434 Page 467 of the Real Property Records of Kaufman County, Texas. The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2018-0007342 and recorded on 03/29/2018.

9404 BLUEBONNET DR
SCURRY Texas 75158

Trustor(s): JEREMY DUSTIN REED and COURTNEY NICOLE REED Original Beneficiary: Mortgage Electronic Registration Systems, Inc., as nominee for Georgetown Mortgage, LLC, its Successors and Assigns

Current Beneficiary: PLANET HOME LENDING, LLC Loan Servicer: Planet Home Lending, LLC

Current Substituted Trustees: Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Jack Beckman, 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 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 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 JEREMY DUSTIN REED and COURTNEY NICOLE REED, 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 \$212,990.00, executed by JEREMY DUSTIN REED and COURTNEY NICOLE REED, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for Georgetown Mortgage, LLC, its Successors and Assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JEREMY DUSTIN REED and COURTNEY NICOLE REED, HUSBAND AND WIFE to JEREMY DUSTIN REED and COURTNEY NICOLE REED. PLANET HOME LENDING, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

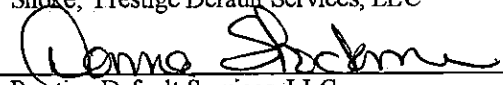
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of 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 beneficiary:

PLANET HOME LENDING, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

Dated: 5.9.22

Auction.com Donna Stockman Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Jack Beckman, Rick Snake, Prestige Default Services, LLC



Prestige Default Services, LLC
9720 Coit Road, Suite 220-228
Plano, Texas 75025
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Website: AUCTION.COM

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
9720 Coit Road, Suite 220-228
Plano, Texas 75025
Attn: Trustee Department

EXHIBIT "A"

Situate, lying and being in the County of Kaufman, State of Texas, described as follows:

Being a 3.00 acre cut out of Lot 77, of Silver Creek Estates, Kaufman County, Texas, according to the Map thereof recorded in Cabinet 1, Page 658, Map Records, Kaufman County, Texas, same being that tract of land conveyed to George Daniel Jarvis and Deborah Ann Jarvis, by deed recorded in Document No. 2016-0010683, Deed Records, Kaufman County, Texas, and being more particularly described as follows:

Commencing at a point for corner, said corner being the North corner of Lot 78, of said Silver Creek Estates, and the West corner of said Lot 77 and the remainder of said Jarvis tract, said corner being in the center line of Bluebonnet Drive (60 foot right-of-way easement);

THENCE South 57 degrees 34 minutes 10 seconds East, along the Northeast line of said Lot 78, a distance of 36.45 feet to a fence post found for the point of beginning;

Thence North 32 degrees 42 minutes 30 seconds East, a distance 292.24 feet to a fence post found for corner;

Thence South 56 degrees 15 minutes 54 seconds East, Passing at a distance of 374.12 feet to a fence post found on-line, and continuing a total distance of 467.78 feet to a point for corner;

Thence South 37 degrees 46 minutes 02 seconds West, a distance of 282.82 feet to a point for corner, said corner being on said Northeast line of Lot 78;

Thence North 57 degrees 34 minutes 10 seconds West, along said Northeast line of Lot 78, passing at a distance of 93.83 feet to a fence post found on-line, and continuing a total distance of 442.77 feet to the point of beginning, and containing 130,680 square feet or 3.00 acres of land.

FILED FOR RECORD
KAUFMAN CO TEXAS

2022 MAY 12 PM 1:09

LAURA A. HUGHES
COUNTY CLERK

BY: _____
DEPUTY

A
RTS 406
T.S. #: 22-5956

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 7/5/2022
Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter. The sale will be completed by no later than **1:00 PM**
Place: **Kaufman County Courthouse in Kaufman, Texas, at the following location: Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, TX 75142 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:

LOT 15, BLOCK "B", OF CLEMENTS RANCH 6, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 622 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 3/30/2021 and is recorded in the office of the County Clerk of Kaufman County, Texas, under County Clerk’s File No 2021-0012461 recorded on 4/1/2021 in Book 6914 Page 381 of the Real Property Records of Kaufman County, Texas.

2124 HOBBY DR
FORNEY Texas 75126

Trustor(s): **DANIEL BENJAMIN CAMACHO** Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASIGNS**

Current Beneficiary: **MORTGAGE SOLUTIONS OF COLORADO, LLC, D.B.A MORTGAGE SOLUTIONS FINANCIAL** Loan Servicer: **THE MONEY SOURCE INC**

Current Substituted Trustees: **Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Jack Beckman, Rick Snoko, 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 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 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 DANIEL BENJAMIN CAMACHO, AN UNMARRIED MAN. 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 \$252,560.00, executed by DANIEL BENJAMIN CAMACHO, AN UNMARRIED MAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of DANIEL BENJAMIN CAMACHO, AN UNMARRIED MAN to DANIEL BENJAMIN CAMACHO. MORTGAGE SOLUTIONS OF COLORADO, LLC, D.B.A MORTGAGE SOLUTIONS FINANCIAL 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(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.

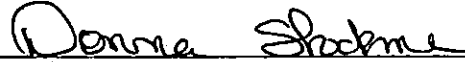
Questions concerning the sale may be directed to the undersigned or to the beneficiary:

MORTGAGE SOLUTIONS OF COLORADO, LLC, D.B.A MORTGAGE SOLUTIONS FINANCIAL
c/o THE MONEY SOURCE INC
135 Maxess Road
Melville, NY 11747
855-611-0550

T.S. # 22-5956

Dated: 5-9-22

Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Jack Beckman, Rick Snoke, Prestige Default Services, LLC



Prestige Default Services, LLC
9720 Coit Road, Suite 220-228
Plano, Texas 75025
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Website: AUCTION.COM

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
9720 Coit Road, Suite 220-228
Plano, Texas 75025
Attn: Trustee Department

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
5/10/2019

Grantor(s)/Mortgagor(s):
LOUIS D. ENGLAND, JR., A SINGLE MAN

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
CALIBER HOME LOANS, INC.

Recorded in:
Volume: 6009
Page: 315
Instrument No: 2019-0010739

Property County:
KAUFMAN

Mortgage Servicer:
Caliber Home Loans, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
13801 Wireless Way,
Oklahoma City, OK 73134

FILED FOR RECORD
KAUFMAN CO. TEXAS
2022 MAY -5 AM 10:06
LAURA A. HUGHES
COUNTY CLERK
BY: _____
DEPUTY

Legal Description: SEE " EXHIBIT A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

Date of Sale: 7/5/2022

Earliest Time Sale Will Begin: 10:00:00 AM

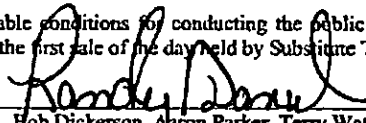
Place of Sale of Property: Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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.

Notice Pursuant to Tex. Prop. Code § 51.002(i):
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.


Hob Dickerson, Aaron Parker, Terry Waters, Bruce Miller, Craig Muirhead, Wendy Lambert, Thomas Lester, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Randy Daniel or Cindy Daniel or Jim O'Bryant
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
MC CARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

MH File Number: TX-22-81982-POS
Loan Type: FHA

TX-22-81982-POS

EXHIBIT "A"

Being a lot, tract or parcel of land situated in the Samuel Gilleland Survey, Abstract No. 167, City of Crandall, Kaufman County, Texas, same being a portion of Lots 5 and 6, Block No. 4 of Murphy Addition, an addition to the City of Crandall, Kaufman County, Texas, according to the Plat thereof recorded in Volume 91, Page 1, Deed Records, Kaufman County, Texas, and same being a tract of land conveyed to Marvin D. Mitchell and wife, Glendal J. Mitchell by deed recorded in Volume 998, Page 512, Deed Records, Kaufman County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 3/8 inch iron rod found for corner, said corner being the South corner of said Block No. 4, said corner being the intersection of the Northwest right of way line of Mimosa Street (50 foot right of way) with the Northeast right of way line of Fifth Street (50 foot right of way);

THENCE North 18 degrees 59 minutes 13 seconds West along the Northeast line of said Fifth Street , a distance of 100.00 feet to a 1/2 inch iron rod found for corner, said corner being the Southwest corner of Lot 3R, Block 4, Murphy Addition, as addition to the City of Crandall, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 234, Deed Records, Kaufman County, Texas;

THENCE North 70 degrees 42 minutes 37 seconds East along the Southeast line of said Lot 3R, Block 4, a distance of 60.00 feet to a 3/8 inch iron rod found for corner, said corner being the Northwest corner of a tract of land conveyed to Denis B. Meeks and wife, Angela Meeks by deed recorded in Document No. 2007-00025473, Official Public Records, Kaufman County, Texas;

THENCE South 18 degrees 59 minutes 13 seconds East along the Southwest line of said Meeks tract, a distance of 100.00 feet to a 1/2 inch iron rod found for corner, said corner being along the Northwest line of said Mimosa Street;

THENCE South 70 degrees 42 minutes 37 seconds West along the Northwest line of said Mimosa Street, a distance of 60.00 feet to the POINT OF BEGINNING and containing 6,000 square feet or 0.14 acres of land.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

KAUFMAN County

Deed of Trust Dated: June 5, 2019

Amount: \$213,767.00

Grantor(s): MELISSA K NKEMATU

Original Mortgagee: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP

Current Mortgagee: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP

Mortgagee Address: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

Recording Information: Document No. 2019-0012942

Legal Description: LOT 8, IN BLOCK 3, OF HEARTLAND PHASE 9, AN ADDITION KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 421, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Date of Sale: July 5, 2022 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM

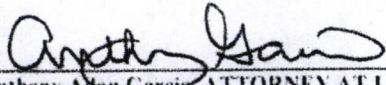
Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the KAUFMAN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

BOB DICKERSON OR MATTHEW HANSEN, BRUCE MILLER, CRAIG MUIRHEAD, AARON PARKER, TERRY WATERS, SHAWN SCHILLER, CARY CORENBLUM, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, THOMAS LESTER, BRENDA WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, GUY WIGGS, KATHY ARRINGTON OR MICHELLE SCHWARTZ have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

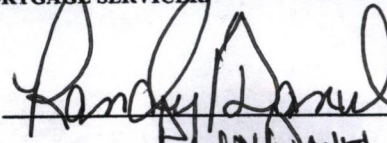
A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member 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.

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.



Anthony Alon Garcia, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2022-000628



Printed Name: Randy Daniel
c/o ServiceLink Auction * Powered by Hudson & Marshall, LLC
3220 El Camino Real 1st Floor
Irvine, CA 92602

BY: _____
DEPUTY
LAURA A. HUGHES
COUNTY CLERK

2022 APR 14 AM 10:41
FILED FOR RECORD
KAUFMAN CO TEXAS

NOTICE OF [SUBSTITUTE] 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.

1. Date, Time, and Place of Sale.

Date: July 05, 2022

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 08, 1995 and recorded in Document VOLUME 1158, PAGE 0400; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS CLERK'S FILE NO'S. 2014-0005951 & 2014-0006595 real property records of KAUFMAN County, Texas, with JAMES T ADAMS AND CATHY J ADAMS, grantor(s) and FORD CONSUMER FINANCE CO., INC., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by JAMES T ADAMS AND CATHY J ADAMS, securing the payment of the indebtednesses in the original principal amount of \$122,366.34, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. AJAX MORTGAGE LOAN TRUST 2019-C, MORTGAGE-BACKED SECURITIES, SERIES 2019-C, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. 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. GREGORY FUNDING LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o GREGORY FUNDING LLC
P.O. BOX 230579
TIGARD, OR 97281

BY: 
LAURA A. HUGHES
COUNTY CLERK

FILED FOR RECORD
KAUFMAN COTEXAS
2022 APR 21 AM 11:32



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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JUDITH A. FRAPPIER, PAUL BARRETT, MICHAEL HARRISON, ROBERT FORSTER, JEFFREY FLEMING, OR LAUREN CHRISTOFFEL whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 4-21-22 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle
Date: 4-21-22

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ALL OF THAT CERTAIN FIRST TRACT, CALLED 0.450 ACRES AND SECOND TRACT, CALLED 0.348 ACRES, CONVEYED TO CHARLES DAVID DANIEL, ET UX BY B. A. HALL ET UX ON APRIL 29, 1981, RECORDED IN VOL. 696 PAGE 551 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 1 1/2" IRON PIPE FOUND AT THE NORTHEAST CORNER OF THE ABOVE MENTIONED FIRST TRACT AND BEING IN THE WEST RIGHT OF WAY LINE OF HOUSTON STREET.

THENCE S 0 DEG. 27 MIN. 24 SEC. E, WITH THE EAST LINE OF SAID FIRST TRACT AND WITH THE WEST LINE OF HOUSTON STREET, A DISTANCE OF 91.06 FT. TO A 3/8" IRON ROD FOUND AT THE NORTHEAST CORNER OF BLOCK NO. 24 OF SNOW'S 1ST ADDITION.

THENCE S 88 DEG. 50 MIN. 11 SEC. W, WITH THE NORTH LINE OF SAID BLOCK NO. 24, A DISTANCE OF 202.35 FT. TO A CHAINLINK FENCE POST AT THE NORTHWEST CORNER OF SAME AND BEING AT THE SOUTHERLY NORTHEAST CORNER OF THE ABOVE MENTIONED SECOND TRACT.

THENCE S 1 DEG. 05 MIN. 22 SEC. E, WITH THE SOUTHERLY EAST LINE OF SAID SECOND TRACT, A DISTANCE OF 23.60 FT. TO A CHAINLINK FENCE CORNER POST AT THE SOUTHEAST CORNER OF SAME.

THENCE S 88 DEG. 34 MIN. 49 SEC. W, WITH THE SOUTH LINE OF SAID SECOND TRACT, A DISTANCE OF 131.44 FT. TO A CHAINLINK FENCE CORNER POST AT THE SOUTHWEST CORNER OF SAME.

THENCE N 0 DEG. 51 MIN. 46 SEC. W, WITH THE WEST LINE OF SAID SECOND TRACT, A DISTANCE OF 118.33 FT. TO A 3/8" IRON ROD FOUND AT THE NORTHWEST CORNER OF SAME.

THENCE N 88 DEG. 28 MIN. 02 SEC. E, PASSING THE NORTHEAST CORNER OF SAID SECOND TRACT AND CONTINUING WITH THE NORTH LINE OF THE ABOVE MENTIONED FIRST TRACT, A DISTANCE OF 186.78 FT. TO A 1 1/2" IRON PIPE FOUND FOR CORNER.

THENCE S 89 DEG. 29 MIN. 36 SEC. E, CONTINUING WITH THE NORTH LINE OF SAID FIRST TRACT, A DISTANCE OF 147.61 FT. TO THE PLACE OF BEGINNING, CONTAINING 0.793 ACRES OF LAND.

NOTICE OF [SUBSTITUTE] 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.

1. Date, Time, and Place of Sale.

Date: July 05, 2022

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 19, 2007 and recorded in Document CLERK'S FILE NO. 2007-00025196 real property records of KAUFMAN County, Texas, with JOHN W YOUNG AND SONYA E YOUNG, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by JOHN W YOUNG AND SONYA E YOUNG, securing the payment of the indebtednesses in the original principal amount of \$113,106.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. 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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD
STE 110
OKLAHOMA CITY, OK 73118-6077

FILED FOR RECORD
KAUFMAN CO. TEXAS
2022 APR 28 AM 11:16
BY: LAURA HUGHES
COUNTY CLERK
NEPRTV



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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead BOB DICKERSON, AARON PARKER, TERRY WATERS, BRUCE MILLER, CRAIG MUIRHEAD, WENDY LAMBERT, THOMAS LESTER, SHAWN SCHILLER, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, AUCTION.COM, JUDITH A. FRAPPIER, ROBERT FORSTER, OR JEFFREY FLEMING whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.

Is Sa

Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 4-28-22 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 4-28-22

EXHIBIT "A"

BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE A H HENRY SURVEY, ABSTRACT NO 221, AND BEING PART OF THE SAME TRACT OF LAND DESCRIBED IN A DEED TO JIM AVANT AND BARBARA AVANT RECORDED IN VOLUME 2202, PAGE 17, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS

BEGINNING AT A PIPE FOUND FOR CORNER AT THE MOST SOUTHERLY CORNER OF SAID AVANT TRACT, SAME BEING THE MOST EASTERLY CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO JACK A. SMITHART RECORDED IN VOLUME 1976, PAGE 535, DEED RECORDS, KAUFMAN COUNTY, TEXAS,

THENCE NORTH 45 DEGREES 25 MINUTES 49 SECONDS WEST A DISTANCE OF 1460 22 FEET TO A 5/8 INCH IRON ROD SET FOR CORNER,

THENCE NORTH 27 DEGREES 25 MINUTES 45 SECONDS EAST, A DISTANCE OF 608 96 FEET TO A 5/8 INCH IRON ROD SET FOR CORNER,

THENCE NORTH 50 DEGREES 46 MINUTES 31 SECONDS WEST, A DISTANCE OF 781 56 FEET TO A 5/8 INCH IRON FOD SET FOR CORNER,

THENCE SOUTH 26 DEGREES 42 MINUTES 58 SECONDS WEST, A DISTANCE OF 59 38 FEET TO A 5/8 INCH IRON ROD SET FOR CORNER,

THENCE NORTH 63 DEGREES 33 MINUTES 39 SECONDS WEST, A DISTANCE OF 130 91 FEET TO A 5/8 INCH IRON ROD SET FOR CORNER,

THENCE NORTH 57 DEGREES 04 MINUTES 28 SECONDS WEST A DISTANCE OF 262 52 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER AT THE MOST WESTERLY CORNER OF SAID AVANT TRACT, SAME BEING THE MOST NORTHERLY CORNER OF A TRACT OF LAN DESCRIBED IN A DEED TO CONNIE K. CROFTS RECORDED IN VOLUME 1731, PAGE 275, DEED RECORDS, KAUFMAN COUNTY, TEXAS, SAME BEING IN THE SOUTHEASTERLY LINE OF FARM TO MARKET ROAD NO 2728,

THENCE NORTH 28 DEGREES 09 MINUTES 45 SECONDS EAST A DISTANCE OF 269 93 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER AT THE MOST NORTHERLY CORNER OF SAID AVANT TRACT, SAME BEING THE MOST WESTERLY CORNER OF A TRACT OF LAND DESCRIBED IN A DEED TO JOHN M WALKER AND CAROLYN WALKER RECORDED IN VOLUME 1548, PAGE 258, DEED RECORDS, KAUFMAN COUNTY TEXAS, SAME ALSO BEING IN THE SOUTHEASTERLY LINE OF SAID FARM TO MARKET ROAD NO 2728,

THENCE SOUTH 52 DEGREES 46 MINUTES 57 SECONDS EAST A DISTANCE OF 387 97 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, SAME BEING THE MOST SOUTHERLY CORNER OF SAID WALKER TRACT,

THENCE SOUTH 19 DEGREES 25 MINUTES 58 SECONDS EAST A DISTANCE OF 70 14 FEET TO A 5/8 INCH IRON ROD SET FOR CORNER.

THENCE SOUTH 66 DEGREES 49 MINUTES 26 SECONDS EAST A DISTANCE OF 85 76 FEET TO A 5/8 INCH IRON ROD SET FOR CORNER,

THENCE SOUTH 50 DEGREES 53 MINUTES 42 SECONDS EAST A DISTANCE OF 897 44 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER,

THENCE SOUTH 43 DEGREES 37 MINUTES 41 SECONDS EAST A DISTANCE OF 1493 89 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER AT THE MOST EASTERLY CORNER OF SAID AVANT TRACT,

THENCE SOUTH 44 DEGREES 44 MINUTES 41 SECONDS WEST A DISTANCE OF 721 25 FEET TO THE POINT OF

15292 FM 2728
TERRELL, TX 75161

00000009377490

BEGINNING, AND CONTAINING A COMPUTED AREA OF 32 639 ACRES (1,421,758 SQUARE FEET) OF LAND, MORE OR LESS.

NOTICE OF 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 OR 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.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2022 APR 28 AM 11:37

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

1. *Property to Be Sold.* The property to be sold is described as follows: LOT 33, QUAIL RUN CROSSING, PHASE 3, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 240, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

INCLUDES MANUFACTURED HOUSING UNIT(S) DESCRIBED AS FOLLOWS:

MAKE: AL/TEX HOMES, INC.
MODEL: EN2876CL
WIDTH: 28
LENGTH: 76
SERIAL NO.: DSETX05702A/B
YEAR: 2000

SAID UNIT(S) ATTACHED TO THE LAND IN A PERMANENT MANNER SO AS TO BE RENDERED AN IMMOVABLE FIXTURE AND AN INTEGRAL PART OF THE SUBJECT PROPERTY.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 08/15/2006 and recorded in Book 2949 Page 308 Document 00019538 real property records of Kaufman County, Texas. Re-filed in Book 3026 Page 266 real property records of Kaufman County, Texas. Re-filed in Document 2006-00028252 real property records of Kaufman County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: 07/05/2022

Time: 10:00 AM

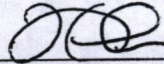
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. *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.

5. *Obligations Secured.* The Deed of Trust executed by ROYCE HOWARD, JR. AND COURTNEY WILLIAMS, provides that it secures the payment of the indebtedness in the original principal amount of \$63,542.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I is the current mortgagee of the note and deed of trust and CARRINGTON MORTGAGE SERVICES LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I c/o CARRINGTON MORTGAGE SERVICES LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

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.


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

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 Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2022 APR 28 AM 11:37

LAURA A. HUGHES
COUNTY CLERK
LAW
DEPUTY

NOTICE OF 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 OR 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. Property to Be Sold. The property to be sold is described as follows: THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE CITY OF KAUFMAN, COUNTY OF KAUFMAN, STATE OF TX, AND IS DESCRIBED AS FOLLOWS:

LOT 21, 22, 23 AND 24, BLOCK 20, COTTAGE HEIGHTS ADDITION, AN ADDITION TO THE CITY OF KAUFMAN AS DESCRIBED IN VOLUME 127, PAGE 302, DEED RECORDS OF KAUFMAN COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 07/22/2016 and recorded in Document 2006-0014660 real property records of Kaufman County, Texas.

3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: 07/05/2022

Time: 10:00 AM

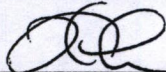
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. 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.

5. Obligations Secured. The Deed of Trust executed by EULA MERGERSON, provides that it secures the payment of the indebtedness in the original principal amount of \$127,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. The Money Source, Inc. is the current mortgagee of the note and deed of trust and THE MONEY SOURCE INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is The Money Source, Inc. c/o THE MONEY SOURCE INC., 3138 East Elwood Street, Phoenix, AZ 85034 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

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.



Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

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 Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

A
PS 320
Our Case No. 22-02619-FC

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
May 31, 2019

Property address:
3825 ELKHORN LN
HEARTLAND, TX 75126

Grantor(s)/Mortgagor(s):
ADRIAN TEMPLETON AND TAMESHA TEMPLETON,
HUSBAND AND WIFE

LEGAL DESCRIPTION: Lot 21, Block 29, of HEARTLAND PHASE 10B, an addition to Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Page 422, Map and/or Plat Records of Kaufman County, Texas, together with Certificate of Correction recorded in Volume 5755, Page 124, Official Public Records, Kaufman County, Texas.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR
HOMESIDE FINANCIAL, LLC DBA AMSW LENDING
ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
AMERIHOM MORTGAGE COMPANY, LLC

Date of Sale: JULY 5, 2022

Property County: KAUFMAN

Original Trustee: MICHAEL BAYNES

Recorded on: June 3, 2019
As Clerk's File No.: 2019-0012576
Mortgage Servicer:
AMERIHOM MORTGAGE COMPANY, LLC

Substitute Trustee:
Bob Dickerson, Aaron Parker, Terry Waters, Bruce Miller,
Craig Muirhead, Wendy Lambert, Thomas Lester, Shawn
Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen,
Angie Uscelton, Aurora Campos, Dana Kamin, Lisa Bruno,
Meryl Olsen, Auction.com, Donna Stockman, Brenda
Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs,
Kathy Arrington, Janet Pinder, Marinosci Law Group PC

Substitute Trustee Address:
c/o Marinosci Law Group, PC
14643 Dallas Parkway, suite 750
Dallas, TX 75254
(972) 331-2300

BY: 
LAURA A. HUGHES
COUNTY CLERK

FILED FOR RECORD
KAUFMAN CO TEXAS
2022 APR 27 AM 9:31

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 Bob Dickerson, Aaron Parker, Terry Waters, Bruce Miller, Craig Muirhead, Wendy Lambert, Thomas Lester, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uscelton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, 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 5, 2022** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** 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 Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, TX 75142

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.

AMERIHOM MORTGAGE COMPANY, 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 21st 2022

MARINOSCI LAW GROUP, PC

By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

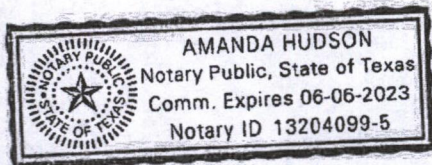
THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Amanda Hudson, the undersigned officer, on this, the 21st day of April 2022, 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)

[Signature]
Notary Public for the State of TEXAS

My Commission Expires: 6.6.2023
Amanda Hudson
Printed Name and Notary Public



Grantor: AMERIHOM MORTGAGE COMPANY, LLC
425 PHILLIPS BOULEVARD
EWING, NJ 08618

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
14643 DALLAS PARKWAY, SUITE 750

A

C&M No. 44-22-0927/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF 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. Sender is: Codilis & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated October 07, 2009 and recorded under Clerk's File No. 2009-0017089, in the real property records of KAUFMAN County Texas, with Jerry B Rivers, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company LTD, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jerry B Rivers, an unmarried man securing payment of the indebtedness in the original principal amount of \$140,295.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Jerry B Rivers. Nationstar Mortgage LLC d/b/a Mr. Cooper is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. Nationstar Mortgage LLC d/b/a Mr. Cooper is acting as the Mortgage Servicer for the Mortgagee. Nationstar Mortgage LLC d/b/a Mr. Cooper, is representing the Mortgagee, whose address is: 8950 Cypress Waters Boulevard, Coppell, TX 75019.

Legal Description:

LOT 25, BLOCK 5, HEARTLAND TRACT B, PHASE 2A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 25 AND AMENDED IN VOLUME 3, PAGE 73, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 07/05/2022

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: KAUFMAN County Courthouse, Texas at the following location: On the front steps of the Kaufman County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.



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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE** Brenda Wiggs, Donna Stockman, David Stockman, Michelle Schwartz, Kathy Arrington, Guy Wiggs, Janet Pinder, Jack Beckman, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Auction, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on 06/06/2022.

/s/ Danya F. Gladney SBOT No. 24059786, Attorney at Law
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Posted and filed by: Donna Stockman
Printed Name: Donna Stockman

C&M No. 44-22-0927

FILED FOR RECORD
KAUFMAN CO. TEXAS
2022 JUN -9 PM 9:00
LAURA HUGHES
COUNTY CLERK
DEPUTY

NOTICE OF 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 OR 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. Property to Be Sold. The property to be sold is described as follows: LOT 2, BLOCK A, TRAVIS RANCH, PHASE 2A, AN ADDITION TO THE CITY OF DALLAS EXTRA TERRITORIAL JURISDICTION, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 612, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 11/05/2018 and recorded in Book 5854 Page 330 real property records of Kaufman County, Texas.

3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date:

07/05/2022

Time:

10:00 AM

Place:

Kaufman County, Texas at the following location: THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. 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.

5. Obligations Secured. The Deed of Trust executed by DARIUS DAMON WILLIAMS AND AMECIA LANETTE CALDWELL, provides that it secures the payment of the indebtedness in the original principal amount of \$261,701.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Cardinal Financial Company, Limited Partnership is the current mortgagee of the note and deed of trust and CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP is mortgage servicer. A servicing agreement between the mortgagee, whose address is Cardinal Financial Company, Limited Partnership c/o CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

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.



Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Loi Liane Long, Attorney at Law

✓ Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

2022 JUN -9 AM 10:48

FILED FOR RECORD
KAUFMAN CO TEXAS

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
10/18/2010

Grantor(s)/Mortgagor(s):
LLOYD T. YOUNG SINGLE MAN

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR TOWN SQUARE MORTGAGE & INVESTMENTS, INC., ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
U.S. BANK NATIONAL ASSOCIATION

Recorded in:
Volume: 3844
Page: 430
Instrument No: 2010-0017068

Property County:
KAUFMAN

Mortgage Servicer:
U.S. Bank National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
4801 Frederica Street,
Owensboro, KY 42301

Legal Description: LOT 11, BLOCK "S", DIAMOND CREEK PHASE 2, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 663, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Date of Sale: 8/2/2022

Earliest Time Sale Will Begin: 10:00:00 AM

Place of Sale of Property: Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

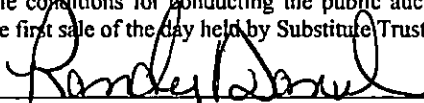
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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.

Notice Pursuant to Tex. Prop. Code § 51.002(i):

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.


Bob Dickerson, Aaron Parker, Terry Waters, Bruce Miller, Craig Muirhead, Wendy Lambert, Thomas Lester, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Randy Daniel or Cindy Daniel or Jim O'Bryant
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

BY: _____
DEPUTY
LAURA A. HUGHES
COUNTY CLERK

2022 JUN -9 AM 10:46

FILED FOR RECORD
KAUFMAN CO TEXAS

MH File Number: TX-17-44695-POS
Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

KAUFMAN County

Deed of Trust Dated: October 25, 2019

Amount: \$272,866.00

Grantor(s): GUSTAVO SOLIS CRUZ and LORUHAMA DE LA ROSA RICONADA

Original Mortgagee: CRESTMARK MORTGAGE COMPANY, LTD.

Current Mortgagee: LAKEVIEW LOAN SERVICING, LLC

Mortgagee Servicer and Address: c/o FLAGSTAR BANK, FSB, 5151 Corporate Drive, Troy, MI 48098

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

Recording Information: Document No. 2019-0026961

Legal Description: LOT 35, IN BLOCK 15, IN DEVONSHIRE VILLAGE 4C, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 433, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS.

Date of Sale: July 5, 2022 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM


Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the KAUFMAN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

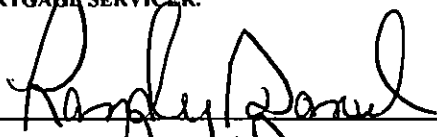
BOB DICKERSON OR MATTHEW HANSEN, BRUCE MILLER, CRAIG MUIRHEAD, WENDY LAMBERT, AARON PARKER, TERRY WATERS, SHAWN SCHILLER, CARY CORENBLUM, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CINDY DANIEL, JIM O'BRYAN, RANDY DANIEL, THOMAS LESTER, BRENDA WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, GUY WIGGS, KATHY ARRINGTON OR MICHELLE SCHWARTZ have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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.


Anthony Adan Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2022-001873


Printed Name: Randy Daniel
c/o Auction.com, LLC
1 Mauchly
Irvine, California 92618

FILED FOR RECORD
KAUFMAN CO TEXAS
2022 JUN -9 AM 10:46
BY: _____
DEPT
LAURA A. HUGHES
COUNTY CLERK

NOTICE OF [SUBSTITUTE] 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.

1. Date, Time, and Place of Sale.

Date: July 05, 2022

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 11, 2015 and recorded in Document CLERK'S FILE NO. 2015-00023704 real property records of KAUFMAN County, Texas, with STEVEN AARON AND NICOLE RICHELLE WINN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by STEVEN AARON AND NICOLE RICHELLE WINN, securing the payment of the indebtednesses in the original principal amount of \$122,400.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. 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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD
STE 110
OKLAHOMA CITY, OK 73118-6077

FILED FOR RECORD
KAUFMAN CO. TEXAS
2022 JUN 13 AM 11:37
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]
Credit



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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead BOB DICKERSON, AARON PARKER, TERRY WATERS, BRUCE MILLER, CRAIG MUIRHEAD, WENDY LAMBERT, THOMAS LESTER, SHAWN SCHILLER, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, AUCTION.COM, JUDITH A. FRAPPIER, ROBERT FORSTER, OR JEFFREY FLEMING whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 6-13-22 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 6-13-22

821 S 4TH STREET
CRANDALL, TX 75114

0000009413394

0000009413394

KAUFMAN

EXHIBIT "A"

LOT 14 AND SOUTH 9 FEET OF LOT 13, WILLOW LAKE ESTATES, AN ADDITION TO THE CITY OF CRANDALL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9, PAGE 38, NOW IN CABINET 1, ENVELOPE 625, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

NOTICE OF [SUBSTITUTE] 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.

1. Date, Time, and Place of Sale.

Date: July 05, 2022

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated March 08, 2018 and recorded in Document CLERK'S FILE NO. 2018-0005587; AS AFFECTED BY CLERK'S FILE NO. 2022-0014475 real property records of KAUFMAN County, Texas, with KRISTI N FLORENCE AND LEIF A MCDONALD JR, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by KRISTI N FLORENCE AND LEIF A MCDONALD JR, securing the payment of the indebtednesses in the original principal amount of \$259,040.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. SPECIALIZED LOAN SERVICING, L.L.C. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. 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. SPECIALIZED LOAN SERVICING LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o SPECIALIZED LOAN SERVICING LLC
6200 S. QUEBEC ST.
SUITE 300
GREENWOOD VILLAGE, CO 80111

FILED FOR RECORD
KAUFMAN CO. TEXAS
2022 JUN 13 AM 11:37
BY: E. AURA A. HODGES
COUNTY CLERK
MMS
the clerk



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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead BOB DICKERSON, AARON PARKER, TERRY WATERS, BRUCE MILLER, CRAIG MUIRHEAD, WENDY LAMBERT, THOMAS LESTER, SHAWN SCHILLER, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, AUCTION.COM, JUDITH A. FRAPPIER, ROBERT FORSTER, OR JEFFREY FLEMING whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.

Israel Saucedo

Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 6-13-22 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 6-13-22

4400 HORSEMINT COVE
HEARTLAND, TX 75126

00000009399015

00000009399015

KAUFMAN

EXHIBIT "A"

LOT 21, IN BLOCK 2, OF HEARTLAND PARCEL 8, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 280, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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: August 9, 2002
Grantor(s): Stacy Hanie
Original Mortgagee: United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture
Original Principal: \$88,300.00
Recording Information: Book 2050, Page 20, re-recorded in Book 2159, Page 481
Property County: Kaufman
Property: Lot 17, Block O, Windmill Farms, Phase 1A, 1B, 1C, an addition in Kaufman County, Texas, according to the plat thereof recorded in Cabinet 2, Envelope 213, Plat Records, Kaufman County Texas.
Property Address: 1009 Halifax Lane
Forney, TX 75126

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: United States Department of Agriculture, Rural Housing Service
Mortgage Servicer: USDA Rural Development
Mortgage Servicer Address: 4300 Goodfellow Blvd
Bldg. 105F, FC 215
St. Louis, MO 63120

SALE INFORMATION:

Date of Sale: July 5, 2022
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Trustee: Randy Daniel, Cindy Daniel, Jim O' Bryant, or Michael J. Burns, Vrutti Patel, or Jonathan Smith, any to act
Substitute Trustee Address: 5501 LBJ Freeway, Suite 925
Dallas, TX 75240
TXAttorney@PadgettLawGroup.com

PLG File Number: 19-018446-3

FILED FOR RECORD
KAUFMAN CO. TEXAS
2022 JUN 13 PM 12:30
LAURA A. HUGHES
COUNTY CLERK
BY: _____
DEPUTY

APPOINTMENT OF 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.

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place Randy Daniel, Cindy Daniel, Jim O'Bryant, or Michael J. Burns, Vrutti Patel, or Jonathan Smith, any to act, whose address is c/o Padgett Law Group, 5501 LBJ Freeway, Suite 925, Dallas, TX 75240 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

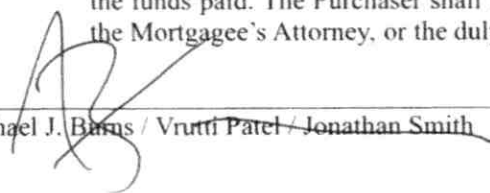
WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.
5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.


Michael J. Burns / Vrutti Patel / Jonathan Smith

CERTIFICATE OF POSTING

My name is _____, and my address is c/o Padgett Law Group, 5501 LBJ Freeway, Suite 925, Dallas, TX 75240. I declare under penalty of perjury that on _____, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

Declarant's Name: _____

Date: _____

Padgett Law Group
5501 LBJ Freeway, Suite 925
Dallas, TX 75240
TXAttorney@PadgettLawGroup.com
(850) 422-2520

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS


COUNTY OF KAUFMAN

§
§
§

KNOW ALL PERSONS BY THESE PRESENTS

Pursuant to authority conferred upon me by the loan documents including the Assignment of Leases and Rents dated October 28, 2015, duly recorded October 30, 2015, as Document No. 2015-0020893 in the Official Public Records of Kaufman County, Texas; and the Deed of Trust and Security Agreement, dated October 28, 2015, executed by Pappy's Sand & Gravel, Inc., whose principal place of business is 13851 S State Hwy 34, Scurry, Texas 75158, as Grantor, to James A. Johnson, as Trustee, and duly recorded on October 30, 2015, as Document No. 2015-0020892 in the Official Public Records of Kaufman County, Texas (the "**Deed of Trust**"); and that certain Security Agreement dated October 28, 2015, in favor of Newtek Small Business Finance, LLC; I, the undersigned duly appointed Substitute Trustee under said Deed of Trust or another such duly appointed Substitute Trustee or Successor Substitute Trustee under said Deed of Trust, having an address of 8101 Boat Club Road, Suite 320, Fort Worth, Texas 76179, will, in order to satisfy the indebtedness secured thereby and at the request of Newtek Small Business Finance, LLC, the owner and holder of said indebtedness, and whose mailing address is 1981 Marcus Avenue, Suite 130, Lake Success, New York 11042, default having been made in the payment of said indebtedness and/or default having been made under the covenants set out in the said Deed of Trust, sell on **Tuesday, July 5, 2022**, to the highest bidder for cash in the area designated by the Commissioners Court of Kaufman County, pursuant to § 51.002 of the Texas Property Code, as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted), further described as the Kaufman County Courthouse located at 100 West Mulberry, Kaufman, Texas 75142, at a time not earlier than **10:00 AM** and within three hours after that time, the following described property, to-wit:

The real property located at 13851 S. State Highway 34, Scurry, Texas in Kaufman County, Texas, described in the Deed of Trust, as more particularly described in **Exhibit A** attached hereto and made a part hereof by reference for all purposes, together with all buildings, structures, fixtures, personal property, and improvements thereon, and any and all equipment, apparatus, fixtures, inventory and all other property, belonging to the Grantor and, used in connection with or situated on the real property described in Exhibit A or the improvements thereon, including, but not limited to, all heating, lighting, refrigeration, plumbing, ventilating, incinerating, water-heating, cooking, dish washing, radio, communication, electrical and air-conditioning equipment, together with all appliances, generators, engines and machinery, elevators, pumps, motors, compressors, boilers, condensing units, disposals, range hoods, furniture, furnishings, sprinklers, wiring, pipe, doors, windows, window screens, draperies, awnings, shelving, mantels, cabinets, paneling, wall coverings and floor coverings, soil, rock, minerals, and other quarry materials, and such other goods and chattels and personal property as are ever used or furnished in operating a building or buildings or in conducting any activity therein, upon the real property herein described, and all renewals, replacements and substitutions thereof and additions and accessions thereto, whether or not the same are or shall be attached to the realty in any manner, together with all building materials and equipment delivered to such premises and intended to be installed thereon, together with all the rights, hereditament and appurtenances in anywise appertaining or belonging thereto.

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

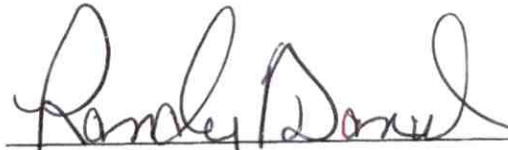
2022 JUN 13 PM 12:29

FILED FOR RECORD
KAUFMAN CO. TEXAS

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE HOLDER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKE(S) ANY REPRESENTATIONS OR WARRANTIES WITH THE RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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 holder immediately.

EXECUTED June 11, 2022



Substitute Trustee

WHEN RECORDED RETURN TO:

Attn: Eric Zukoski
Quilling, Selander, Lownds, Winslett & Moser, P.C.
2001 Bryan Street, Suite 1800
Dallas, Texas 75201
ezukoski@qslwm.com
(214) 871-2100
Our File No. 3446.0053

EXHIBIT A

Legal Description

Parcel 1

All that certain lot, tract or parcel of land, part of the Peter A. Smith Survey, Abstract Number 471, Kaufman County, Texas, part of that certain called 263.2388 acre tract conveyed to Janis K. Baber, et al by Dovie V. Pratt on December 17, 1983 and recorded in Volume 824, Page 306 of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at an iron rod for corner in the Southeast right-of-way line of State Highway No. 243 and being South 34 deg. 12 min. 29 sec. W, 57.38 feet from the most Northerly Northwest corner of the above mentioned 263.2388 acre tract;

THENCE South 89 deg. 25 min. 15 sec. E, with the South line of County Road No. 4085, a distance of 233.09 feet to an iron rod in the West line of that certain tract conveyed to Lonnie A. Pilgrim and recorded in Volume 706, Page 267 of the Deed Records of Kaufman County, Texas;

THENCE South 0 deg. 16 min. 19 sec. W, with the West line of said tract a distance of 230.91 feet to an iron rod at the Southwest corner of same;

THENCE South 89 deg. 40 min. 57 sec. E, with the South line of said tract, a distance of 233.84 feet to an iron rod in the West line of a road and being 25.00 feet West of the East line of the Peter A. Smith Survey, Abstract Number 471 and the Northerly East line of the above mentioned 263.2388 acre tract;

THENCE South 0 deg. 06 min. 30 sec. W, with the West line of said road, 25.00 feet West of and parallel to the East line of the Peter A. Smith Survey and the Northerly East line of said 263.2388 acre tract, a distance of 1977.48 feet to an iron rod for corner,

THENCE South 38 deg. 29 min. 56 sec. W, a distance of 2247.16 feet to an iron rod for corner in the Northerly West line of said 263.2388 acre tract;

THENCE North 0 deg. 11 min. 51 sec. W, with said Northerly West line, a distance of 2387.87 feet to an iron rod in the Southeast right-of-way line of State Highway No. 34;

THENCE in a Northeasterly direction with said right-of-way line as follows:

North 33 deg. 55 min. 05 sec. E, 363.36 feet; North 53 deg. 55 min. 27 sec. W, 106.58 feet; North 34 deg. 12 min. 29 sec. E, 592.10 feet; North 3 deg. 04 min. 14 sec. E, 100.12 feet; North 34 deg. 12 min. 29 sec. E, 300.00 feet; North 31 deg. 20 min. 44 sec. E, 100.12 feet and North 34 deg. 12 min. 29 sec. E, 381.37 feet to the Place of Beginning, containing 82.818 acres of land.

Parcel 2

All that certain lot, tract or parcel of land, part of the Peter A. Smith Survey Abstract Number 471, Kaufman County, Texas, all of that certain Tract No. 2, called 64.3 acres, conveyed to Janis Katherine Harlan by Albert B. Harlan on March 18, 1978 and recorded in Volume 638, Page 323 of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at an iron rod for corner at the occupied Northwest corner of the above mentioned 64.3 acre tract, in the West line of the Peter A. Smith Survey, and being in the Southeast Right of Way line of State Highway No. 34.

THENCE North 34 deg. 12 min. 29 sec. E, with the Southeast Right of Way line of State Highway No. 34, a distance of 2362.36 ft. to an iron rod at the North corner of said 64.3 acre tract;

THENCE South 0 deg. 11 min. 51 sec. E, with the East line of said 64.3 acre tract, a distance of 3019.32 ft. to an Iron rod at the Southeast corner of same and being in the South line of the Peter A. Smith Survey, Abstract No. 471;

THENCE South 89 deg. 09 min. 45 sec. W. with the South line of said 64.3 acre tract and the South line of the Peter A. Smith Survey, a distance of 1323.65 ft. to an Iron rod at the occupied Southwest corner of said tract and said survey;

THENCE North 0 deg. 47 min. 34 sec. W. with the occupied West line of said 64.3 acre tract and the Peter A. Smith Survey, a distance of 1085.08 ft. to the place of beginning, containing 62.748 acres.