

Our Case No. 22-03888-FC-5

FILED FOR RECORD

2024 OCT 31 PM 3:53

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

ELIZABETH JAMES
CO. CLERK HARRISON CO

BY JB DEPUTY

THE STATE OF TEXAS
COUNTY OF HARRISON

Deed of Trust Date:
March 18, 2021

Property address:
389 W SCHOOL AVE
WASKOM, TX 75692

Grantor(s)/Mortgagor(s):
REGGIE GUY SHULTS JOINED HEREIN PRO FORMA
BY MY SPOUSE, EMILY DANIELLE SHULTS

LEGAL DESCRIPTION: All that certain lot, tract or parcel of land situated in Harrison County, Texas, within the Corporate Limits of the City of Waskom, being 0.647 acre of land, a part of the JOEL LIPSCOMB SURVEY, A-404, and being a part of the residue of that certain called 12.365 acre tract described in deed from C. L Ray to Dennis Thompson, et ux, dated January 19, 2001 and recorded in Volume 2194, Page 85 of the Harrison County Official Public Records, said 0.647 acre being more particularly described as follows: Beginning at a 1/2" iron rod with surveyors cap for corner at an interior corner of said 12.365 acre tract, being the Northerly corner of that certain 1.591 acre tract described in deed to Louisiana Unwired, LLC, recorded in Volume 1894, Page 81 of said Public Records; Thence South 64°24'28" West, along a South line of said 12.365 acre tract. and the Northerly line of said 1.591 acre tract, 221.66 feet to a 1/2" iron rod with surveyors cap for corner, being the Northernmost Southeast corner of that certain 4.540 acre tract described in deed to New Covenant Baptist Church, recorded in Volume 3352, Page 14 of said Public Records; Thence North 8°40'42" West, along the East line of said 4.540 acre tract, 147.40 feet to a 1/2" Iron rod with surveyors cap for corner; Thence North 64°26'57" East - 123.64 feet to a 1/2" iron rod with surveyors cap for corner; Thence along a curve to the left, having a radius of 102.02 feet, an arc length of 43.39 feet, and a chord bearing and distance of North 64°36'14" East - 43.07 feet to a 1/2" iron rod with surveyors cap for corner; Thence South 42°19'41" East - 60.13 feet to a 1/2" iron rod with surveyors cap for corner; Thence South 21°59'10" East - 83.37 feet to the place of beginning and containing 0.647 acre of land. Together with a non- exclusive easement for the purposes of ingress and egress over, along and upon the following property: All that certain, lot tract or parcel of land situated in Harrison County, Texas, within the Corporate Limits of the City of Waskom, being an access easement, a part of the JOEL LIPSCOMB SURVEY, A-404, and being over and across a part of the residue of that certain called 12.365 acre tract described in deed from C. L. Ray to Dennis Thompson, et ux, dated January 19, 2001 and recorded in Volume 2194, Page 85 of the Harrison County Official Public Records, said access easement being more particularly described as follows: Beginning at a point on the Northwest line of said 12.365 acre tract, same being the Southeast margin of School Avenue, said point bears South 54°39'25" West - 224.66 feet from an 8" metal fence corner post found at the Northeast corner of said 12.365 acre tract; Thence in a Southerly direction, along a curve to the right, having a radius of 143.22 feet, an arc length of 41.86 feet, and a chord bearing and distance of South 16°59'06" East- 41.71 feet to a point at the end of said curve; Thence South 8°36'41" East - 223. 75 feet to a point; Thence in a Southerly direction, along a curve to the right, having a radius of 132.02 feet, an arc length of 138.13 feet, and a chord bearing and distance of South 21°21'43" West - 131.92 feet to a point at the end of said curve, being on the Easterly line of a 0.648 acre tract known as Lot 7 of an unrecorded subdivision of said 12.365 acre tract; Thence North 42°19'41" West, along the Easterly line of said Lot 7, 30.08 feet to a 1/2" iron rod with surveyors cap at the Northeasterly corner of said Lot 7; Thence in a Northerly direction along a curve to the left, having a radius of 102.02 feet, an arc length of 103.78 feet, and a chord bearing and distance of North 23°16'31" East - 99.36 feet to a point; Thence North 81°23'18" East - 15.12 feet to a point; Thence North 8°36'41" West - 229.56 feet to a point; Thence North 15°38'33" West- 34.01 feet to a point on the Northwest line of said 12.365 acre tract, same being the Southeast margin of said School Avenue; Thence North 54°39'24" East, along said Northwest line and said Southeast margin, 14.65 feet to the place of beginning and containing 0.174 acres of land.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") AS MORTGAGEE, AS NOMINEE FOR
INTERLINC MORTGAGE SERVICES, LLC, ITS
SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
AMERIHOM MORTGAGE COMPANY, LLC

Date of Sale: JANUARY 7, 2025

Property County: HARRISON

Original Trustee: ALLAN B. POLUNSKY

Recorded on: March 19, 2021
As Clerk's File No.: 2021-000003135
Mortgage Servicer:
AMERIHOM MORTGAGE COMPANY, LLC

Substitute Trustee:
Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick
Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie
Uelton, Conrad Wallace, Tonya Washington, Meryl Olsen,
Misty McMillan, Tiffney Bruton, Auction.com, David Ray,
Sheryl LaMont, Robert LaMont, Ronnie Hubbard, Allan
Johnston, Lisa DeLong, Terri Worley, Sharon St. Pierre,
David Sims, Harriett Fletcher, Meghan Byrne, Marinosci
Law Group PC

Substitute Trustee Address:
c/o Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

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 Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uelton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffney Bruton, Auction.com, David Ray, Sheryl LaMont, Robert LaMont, Ronnie Hubbard, Allan Johnston, Lisa DeLong, Terri Worley, Sharon St. Pierre, David Sims, Harriett Fletcher, Meghan Byrne, 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, JANUARY 7, 2025** 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 Harrison County Courthouse, 200 West Houston, Marshall, TX 75670 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, 10/29/24

MARINOSCI LAW GROUP, P.C.

By: _____

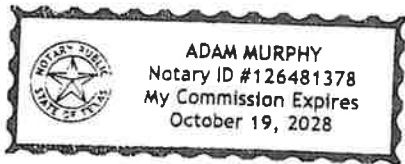
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 29 day of OCT 2024, 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)



Notary Public for the State of TEXAS

My Commission Expires: 10-19-24

Adam Murphy
Printed Name and Notary Public

Grantor: AMERIHOM MORTGAGE COMPANY, LLC
425 PHILLIPS BOULEVARD
EWING, NJ 08618
Our File No. 22-03888

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
16415 Addison Road, Suite 725
Addison, TX 75001

Robert LaMont
Posted by Robert LaMont, October 31, 2024.

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

FILED FOR RECORD
2024 OCT 14 PM 12:20

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., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 17, 2017 and recorded under Clerk's File No. 2017-000008152, in the real property records of HARRISON County Texas, with James K Wiley and Miranda C Wiley, husband and wife. as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Primary Residential Mortgage, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by James K Wiley and Miranda C Wiley, husband and wife. securing payment of the indebtedness in the original principal amount of \$142,373.00 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 James K Wiley. CITIZENS BANK NA f/k/a RBS CITIZENS NA 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. Citizens Bank, N.A. a/k/a Citizens One Home Loans is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A. a/k/a Citizens One Home Loans, is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

Legal Description:

ALL THAT CERTAIN 0.291 ACRES TRACT OF LAND SITUATED IN THE BETHANY ROGERS SURVEY, ABSTRACT NO. 20, CITY OF MARSHALL, HARRISON COUNTY, TEXAS BEING ALL OF THAT CERTAIN TRACT CONVEYED FROM F. SCOTT BALDWIN, SR. TO PAUL L. WHALEY, III, BY WARRANTY DEED, RECORDED THE 18TH DAY OF FEBRUARY, 1994 IN VOLUME 1354, PAGE 6 OF THE DEED RECORDS OF HARRISON COUNTY, TEXAS, SAID TRACT ALSO BEING KNOWN AS THE SOUTH EIGHTY-NINE FEET (89') OF LOT 10, BLOCK 6 OF THE COUNTRY CLUB ESTATES, UNIT 2 AS RECORDED IN CABINET A, SLIDE 120 OF THE PLAT RECORDS OF HARRISON COUNTY, TEXAS AND THE SAID 0.291 ACRE TRACT AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

SALE INFORMATION

Date of Sale: 01/07/2025

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: HARRISON County Courthouse, Texas at the following location: At the door of the easternmost entrance to the Harrison 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 Harriett Fletcher, Sheryl LaMont, Robert LaMont, Sharon St. Pierre, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ASAP, 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.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on October 11, 2024.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by:



Printed Name: Sheryl LaMont, October 14, 2024

C&M No. 44-24-01907

EXHIBIT "A"

All that certain 0.291 acres tract of land situated in the Bethany Rogers Survey, Abstract No. 20, City of Marshall, Harrison County, Texas being all of that certain tract conveyed from F. Scott Baldwin, Sr. to Paul L. Whaley, III, by warranty deed, recorded the 18th day of February, 1994 in Volume 1354, Page 6 of the Deed Records of Harrison County, Texas, said tract also being known as the south eighty-nine feet (89') of Lot 10, Block 6 of the Country Club Estates, Unit 2 as recorded in Cabinet A, Slide 120 of the plat records of Harrison County, Texas and the said 0.291 acre tract being more particularly described by metes and bounds as follows:

BEGINNING at the ½" iron rod found (at the edge of concrete driveway curb) for the southeast corner of the said lot 10, being the northeast corner of lot 12 of said addition, being situated in the west boundary line of Pinewood Drive (a 60' R.O.W.), from said iron rod at the 3/8" iron rod (basis of bearing) bears S 00° 18' 00" W, 74.87 feet;

THENCE along the south boundary line of said lot 10 with the north boundary line of said lot 12 N 89° 20' 00" W, 142.90 feet to the ½" iron rod set for the southwest corner of said lot 10, being the northwest corner of lot 12, being the northeast corner of lot 11 of said addition, being the southeast corner of lot 9 of said addition;

THENCE along the west boundary line of said lot 10 with the east boundary line of said lot 9 N 00° 40' 00" E, 89.00 feet to the ½" iron rod set for the northwest corner of the herein described tract, being the southwest corner of residue of said lot 10 conveyed to Ronald J. Henry as recorded in Volume 1252, Page 736, from said iron rod the ½" iron rod found bears N 13° 57' E, 0.19 feet and the ½" iron rod found bears N 02° 28' E, 6.09 feet;

THENCE along the north boundary line of the herein described tract with the south boundary line of said residue of said lot 10 S 89° 20' 00" E, 142.33 feet to a ½" iron rod found for the northeast corner of the herein described tract, being the southeast corner of the residue of said lot 10, being situated in the west boundary line of said Pinewood Drive, from said iron rod the 3/8" iron rod found bears N 00° 18' 00" E, 196.00 feet;

THENCE along the east boundary line of the herein described tract with the west boundary line of said Pinewood Drive S 00° 18' 00" W (call by said plat S 00° 18' W, basis of bearings), 89.00 feet to the POINT OF BEGINNING and containing 0.291 acres of land.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 11/10/2023	Grantor(s)/Mortgagor(s): TAMMY LYNN PECK, AN UNMARRIED WOMAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2023-000013583	Property County: HARRISON
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 1/7/2025	Earliest Time Sale Will Begin: 10:00AM
Place of Sale of Property: 200 West Houston Street, Marshall, TX 75670 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 28, BLOCK 4, MISSION CREEK UNIT FIVE, CITY OF LONGVIEW, HARRISON COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET C, SLIDE 4-A, PLAT RECORDS, HARRISON COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Sharon St. Pierre, Harriett Fletcher, Terri Worley or Lisa DeLong, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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

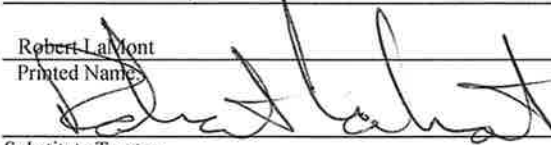
Dated: 11/6/2024



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for M&T Bank

Dated: November 7, 2024

Robert LaMont
Printed Name



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

MH File Number: TX-24-105071-POS
Loan Type: FHA

24-03282
3507 MEMORIAL DRIVE, MARSHALL, TX 75672

FILED FOR RECORD

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

NOV -7 PM 4:11
ELIZABETH JAMES
CO. CLERK HARRISON CO

Property:

The Property to be sold is described as follows:

BY MS DEPUTY

See Exhibit "A"

Security Instrument:

Deed of Trust dated March 4, 2014 and recorded on March 7, 2014 at Instrument Number 2014-000002410 in the real property records of HARRISON County, Texas, which contains a power of sale.

Sale Information:

January 7, 2025, at 10:00 AM, or not later than three hours thereafter, at the door of the easternmost entrance to the Harrison County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured:

The Deed of Trust executed by REBECCA YOUNG secures the repayment of a Note dated March 4, 2014 in the amount of \$65,590.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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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.

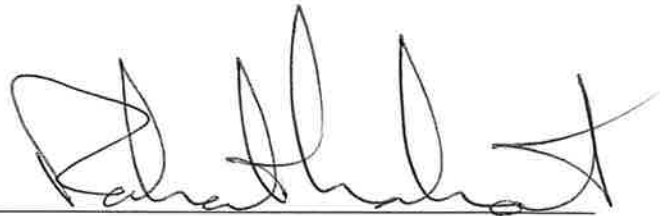


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ServiceLink

Nicki Company

De Cubas & Lewis, P.C.
Nicki Company, Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310

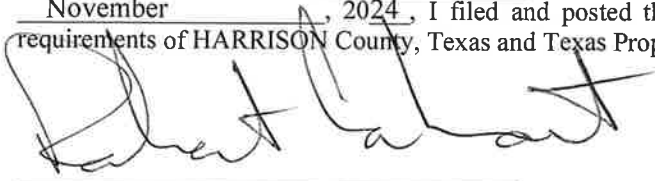


Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Irene Lindsay, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Terry Waters, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, David Ray, Logan Thomas, Sheryl LaMont, Harriett Fletcher, Robert LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Terri Worley, Lisa DeLong and Auction.com employees included but not limited to those listed herein.

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

I, Robert LaMont, declare under penalty of perjury that on the 7th. day of November, 2024, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of HARRISON County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).



Robert LaMont, November 7, 2024

EXHIBIT "A"

All that certain 0.28 acre lot, tract or parcel of land located in the James Harris Survey, A-12, City of Marshall, in Harrison County, Texas. Said tract being Lot 2 and part of Lot 3, E. D. Moody Addition, recorded in Vol. 449, Page 89, Deed Records of Harrison County, Texas (DROHCT). Said tract also being all of two tracts of land conveyed from Ira B. Wood and Dorothy Ann Wood to Debra Wood Richey, recorded in Vol. 2059, Page 83, Official Public Records of Harrison County, Texas (OPROHCT), and being more particularly described as follows:

BEGINNING at a 1/2" iron rod with J. Roberts plastic cap, set for corner on the north R.O.W. of Memorial Drive (80' R.O.W.). Said corner being the SWC of this tract, the SWC of Lot 2, and the SEC of Lot 1;

THENCE N13°47'51"E, with the common west line of Lot 2, and the east line of Lot 1, 123.20 feet, to a 1/2" iron rod with J. Roberts plastic cap, set for corner, from which a chain link fence corner post bears N75°04'34"W, 0.90 feet. Said iron rod corner being the NWC of this tract, the NWC of Lot 2, the NEC of Lot 1, and on the south line of the north half of Lot 3, Block 4, Harper Addition, recorded in Vol. 184, Page 616 (DROHCT);

THENCE S73°35'51"E, with the common north line of Lot 2 and the south of the north 1/2 of Lot 3 of said Harper Addition, at 80.00 feet passing the common NEC of Lot 2 and the NWC of Lot 3, and continuing with the north line of Lot 3 a total distance of 99.20 feet, to a 1" crimped iron pipe, found for the NEC of this tract at a chain link fence corner;

THENCE S08°57'00"W (Base Bearing), across Lot 3, 115.63 feet, to a 1" crimped iron pipe, found for the SEC of this tract in a curve to the left on the common south line of Lot 3 and the north R.O.W. of Memorial Drive, from which a 1" iron pipe found for the SEC of Lot 3 bears S77°37'11"E, 142.87 feet;

THENCE with the common south line of Lot 3, the north R.O.W. of Memorial Drive, and with said curve that has a radius of 2, 278.67 feet, a chord bearing of N76°34'08"W, and a chord distance of 22.30 feet, to a 1/2" iron rod with J. Roberts plastic cap, set for corner at the beginning of a curve to the right;

THENCE with the common south line of Lot 3, then Lot 2, the north R.O.W. of Memorial Drive, and with said curve that has a radius of 2, 198.67 feet, a chord bearing of N78°24'36"W, and a chord distance of 86.63 feet to the Place of Beginning containing 0.28 acre more or less.

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.

NOTICE OF FORECLOSURE SALE

1 THE PROPERTY TO BE SOLD

COMMONLY KNOWN AS

4466 FM 1997 NORTH, MARSHALL, TEXAS 75670

LEGAL DESCRIPTION

2 THE DEED OF TRUST TO BE FORECLOSED UPON

RECORDED IN REAL PROPERTY RECORDS OF
HARRISON COUNTY

RECORDED ON
SEPTEMBER 5, 2013

5965-1031
FILED FOR RECORD
2024 NOV 21 PM 1:00
CLERK OF COURTS
HARRISON COUNTY
TEXAS
SEE EXHIBIT A
UNDER DOCUMENT#
2013-000010912

3 THE SALE IS SCHEDULED TO BE HELD

PLACE

IMMEDIATELY OUTSIDE THE EASTERNMOST ENTRANCE
TO THE HARRISON COUNTY COURTHOUSE IN THE CITY OF
MARSHALL OR AS DESIGNATED BY THE COUNTY
COMMISSIONER'S OFFICE

DATE

JANUARY 7, 2025

TIME

10:00 AM – 1:00 PM

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 § 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.

OBLIGATIONS SECURED

The Deed of Trust executed by GUY WALLACE and COY WALLACE, provides that it secures the payment of the indebtedness in the original principal amount of \$352,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MORTGAGE ASSETS MANAGEMENT, LLC f/k/a REVERSE MORTGAGE SOLUTIONS, INC. is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is the current mortgage servicer. A servicing agreement between the mortgage, whose address is 1661 Worthington Road, Suite #100, West Palm Beach, Florida 33409, and the mortgage service exists. TEXAS PROPERTY CODE § 51.0025 authorizes the mortgage servicer to collect the debt.

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.

In accordance with Texas Property Code § 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust:

ROBERT LaMONT, SHERYL LaMONT, RONNIE HUBBARD, SHARON ST. PIERRE, HARRIETT FLETCHER, TERRI WORLEY, LISA DeLONG, NICHOLAS S. CAMPBELL, ANNAROSE M. HARDING, SARA A. MORTON, HALEY SHEPPARD, and/or BRANCH M. SHEPPARD.

ATTORNEYS AT LAW

Branch M. Sheppard
Annarose M. Harding
Sara A. Morton


GALLOWAY, JOHNSON, TOMPKINS, BURR & SMITH
A PROFESSIONAL LAW CORPORATION
1301 McKinney Street, Suite 1400
Houston, Texas 77010
(713) 599-0700

CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Commissioners Court.

POSTED November 21, 2024

NAME Robert LaMont


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.

5965-1031

**EXHIBIT A – LEGAL DESCRIPTION
for 4466 FM 1997 North, Marshall, Texas 75670**

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE JOHN M. CLIFTON SURVEY, HARRISON COUNTY, TEXAS, BEING 2.76 ACRE TRACT OUT OF A CALLED 30 ACRE TRACT OWNED BY ROLAND DAVIS OF MARSHALL, TEXAS, AND ALSO AN 80 ACRE TRACT CONVEYED TO JOHN HARTER SR., AND DORA HARTER BY C.W. BLEUHER IN DEED DATED 16TH DAY OF SEPTEMBER, 1921 AND RECORDED IN VOL. 122, PAGE 263 OF THE DEED RECORDS OF HARRISON COUNTY, TEXAS, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A NO. 4 REBAR FOR THE NWC OF SAID 2.76 ACRES, SAID POINT ALSO BEING THE NWC OF SAID ROLAND DAVIS 30 ACRES AND THE NWC OF SAID 80 ACRES, SAID POINT BEING 40' FOR THE CENTERLINE OF F.M. ROAD NO. 1977,

THENCE S 1° 30' E ALONG THE EAST R.O.W. LINE OF F.M. ROAD NO. 1997, 325.5' TO A NO. 4 REBAR FOR THE SEC OF SAID 2.76 ACRES, SAID POINT BEING 40' FROM THE CENTERLINE OF SAID R.M. ROAD,

THENCE N 89° 17' 45" E, 391.42' TO A NO. 4 REBAR FOR THE SEC OF SAID 2.76 ACRES,

THENCE N 5° 49' 32" W, 314.39' TO A NO. 4 REBAR FOR THE NEC OF SAID 2.76 ACRES, SAID POINT ON THE NORTH LINE OF SAID 30 ACRES,

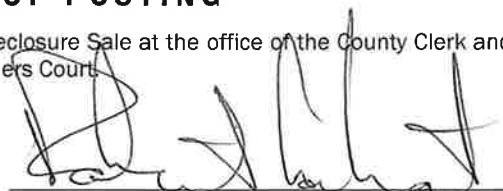
THENCE ALONG THE NORTH LINE OF SAID 30 ACRES, N. 88° 47' W, 368.08' TO THE PLACE OF BEGINNING AND CONTAINING 2.76 ACRES OF LAND, MORE OR LESS.

CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Commissioners Court.

POSTED November 21, 2024

NAME Robert LaMont

 TRUSTEE

FILED FOR RECORD

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

2024 NOV 26 PM 12:27

ELIZABETH JAMES
CO. CLERK HARRISON CO.

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., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated September 30, 2016 and recorded under Clerk's File No. 2016-000009708, in the real property records of HARRISON County Texas, with Rajeev Khatri a single person as Grantor(s) and Texas Bank and Trust Company as Original Mortgagee.

Deed of Trust executed by Rajeev Khatri a single person securing payment of the indebtedness in the original principal amount of \$369,000.00 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 Rajeev Khatri. U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST 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. Selene Finance is acting as the Mortgage Servicer for the Mortgagee. Selene Finance, is representing the Mortgagee, whose address is: 3501 Olympus Blvd. 5th Fl. Ste. 500, Dallas, TX 75019.

Legal Description:

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND BEING LOT 9, BLOCK 4, TIMBER FALLS SUBDIVISION, AN ADDITION TO HARRISON COUNTY, SITUATED IN THE DAVID HILL SURVEY, A-301, HARRISON COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD FILED IN CABINET B, SLIDE 97-A, HARRISON COUNTY PLAT RECORDS, OFFICIAL PUBLIC RECORDS, HARRISON COUNTY, TEXAS, AND SITUATED IN THE DAVID HILL SURVEY, A-93, GREGG COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD FILED IN CABINET B, SLIDE 180, GREGG COUNTY PLAT RECORDS, OFFICIAL PUBLIC RECORDS, AND GREGG COUNTY CLERK FILE NO. 200706312, GREGG COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 01/07/2025

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: HARRISON County Courthouse, Texas at the following location: At the door of the easternmost entrance to the Harrison 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 Harriett Fletcher, Sheryl LaMont, Robert LaMont, Sharon St. Pierre, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ASAP, 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.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 11/22/2024.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by:



Printed Name: Sheryl LaMont, November 26, 2024

C&M No. 44-24-02471

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS THAT:

COUNTY OF HARRISON

§

§

FILED FOR RECORD
2024 DEC 16 AM 11:11
CLERK OF HARRISON CO
BY [Signature] DEPUTY

WHEREAS, on JUNE 13, 2022, COLLECTIVE MINDS, LLC DBA T&T CONSTRUCTION & DEVELOPMENT ("**Debtor**") executed that certain Deed of Trust (as extended and renewed, "**Deed of Trust**") conveying to ROBERT J. ADAM, STEPHEN W. BING, LEIGH ANN THOMPSON, OR PHILIP D. CONWAY, Trustee ("**Trustee**") the real property more particularly described in attached Exhibit "A", together with all improvements, fixtures, equipment, and other property located on the real property and any and all other items, rights, or interest described in the Deed of Trust, all of which property is more fully described in the Deed of Trust, to which reference is hereby made for further description of the property covered by this notice (collectively, "**Property**"); and

WHEREAS, the Deed of Trust was recorded at Clerk's File No. 2022-000007911 in the Official Public Records of HARRISON County, Texas; and

WHEREAS, the Deed of Trust was executed and delivered to secure the payment of the following items of indebtedness ("**Indebtedness**"):

That certain Promissory Note (as extended, renewed, modified, or replaced, "**Note**") dated of even date with the Deed of Trust and executed by Debtor, payable to the order of NOBLE MORTGAGE & INVESTMENTS, LLC, a Texas limited liability company ("**Creditor**"), said note being in the original principal amount of ONE HUNDRED THIRTY FIVE THOUSAND EIGHT HUNDRED AND NO/100 (\$135,800.00) DOLLARS.

WHEREAS, the Indebtedness is due and payable, and despite Creditor's demands, Debtor has failed to pay, and continues to fail to pay, the Indebtedness; and

WHEREAS, Creditor by written instrument made, constituted, and appointed ROBERT J. ADAM, STEPHEN W. BING, LEIGH ANN THOMPSON, PHILIP D. CONWAY, JIM MILLS, SUSAN MILLS, ED HENDERSON, JAMEY PARSONS, RENEE MCCOART, GEORGE HAWTHORNE, NORMA FISHER, GAYLE GREEN, JERRY MOOMAW, DEBORAH STEELE, BENJAMIN WOOTEN AND GARY WILSON, whose address is 12611 Jones Road, Suite 200, Houston, TX 77070, as substitute trustee under the Deed of Trust ("**Substitute Trustee**") and requested and directed Substitute Trustee to exercise the power of sale under the Deed of Trust for the purpose of enforcing the collection of the Indebtedness;

NOW, THEREFORE, the undersigned hereby gives notice that, after due publication of this notice as required by law and the Deed of Trust, the undersigned will sell the Property, as an entirety or in parcels, by one or by several sales, held at one time or at different times, all as the undersigned may elect an announce at such sale or sales, at ON THE STEPS OF THE HARRISON COUNTY COURTHOUSE, 200 W. HOUSTON ST., MARSHALL, TEXAS 75670, said location having been designated by the county commissioners of HARRISON County, Texas ("**Commissioners**") (or such other location as may be designated by the Commissioners after the sending of this notice and before the time of the sale), in which county the Property is situated, on JANUARY 7, 2025, being the first Tuesday of said month, at 1:00 P.M. (or within three hours thereafter) to the highest bidder or bidders for cash at a public auction, and will make due conveyance of the Property to the purchaser or purchasers, with special warranty deed binding Debtor, his successors and assigns.

The sale noticed herein shall include the interest of Debtor in all fixtures and personal property covered by the Deed of Trust and any other documents executed in connection with or as security for the Indebtedness, Creditor having directed the undersigned to sell, and the undersigned hereby noticing the sale of, said fixtures and personalty pursuant to rights granted to Creditor under Section 9.501(d) of the Texas Business & Commerce Code.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY SUBSTITUTE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY, OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER CREDITOR NOR SUBSTITUTE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH 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 SHALL BE EXPRESSLY WAIVED BY PURCHASER.

IF YOU ARE AN INDIVIDUAL, 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.

EXECUTED in multiple original copies on the 13 day of DECEMBER, 2024.


By: SUSAN MILLS
Title: Substitute Trustee, Susan Mills

ATTACHMENT

Exhibit "A" - Property Description

EXHIBIT "A"

LOTS ONE (1) AND TWO (2) OF BLOCK THREE (3) OF THE 2ND SCHEUBER ADDITION, ACCORDING TO THE PLAT OF DEDICATION RECORDED IN VOLUME 296, PAGE 398, OF THE DEED RECORDS, HARRISON 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: 05/15/2003
Grantor(s): ELBERT LEE SMITH AND BERNICE LONG SMITH AKA, BERNICE SMITH
Original Mortgagee: BANK ONE, N.A.
Original Principal: \$124,318.70
Recording Information: Book 2632 Page 150 Instrument 3006589
Property County: Harrison
Property: (See Attached Exhibit "A")
Reported Address: 12503 HWY 80 W, HALLSVILLE, TX 75650

FILED FOR RECORD
20 DEC 16 PM 1:26
HARRISON COUNTY CLERK
JANIS
PROPERTY

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: JPMorgan Chase Bank, National Association
Mortgage Servicer: JPMorgan Chase Bank, N.A.
Current Beneficiary: JPMorgan Chase Bank, National Association
Mortgage Servicer Address: PO Box 1015238, Columbus, OH 43219

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of January, 2025
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: INSIDE THE HARRISON COUNTY COURTHOUSE, FIRST FLOOR, BETWEEN THE EASTERN FRONT DOOR OF SAID COURTHOUSE AND THE INTERIOR BULLETIN BOARD USED FOR POSTING FORECLOSURE NOTICES AND OTHER PUBLICATIONS in Harrison County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Harrison County Commissioner's Court, at the area most recently designated by the Harrison County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Harriett Fletcher, Sheryl LaMont, Robert LaMont, Sharon St. Pierre, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Harriett Fletcher, Sheryl LaMont, Robert LaMont, Sharon St. Pierre, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Harriett Fletcher, Sheryl LaMont, Robert LaMont, Sharon St. Pierre, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Sheryl LaMont whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on December 16, 2024 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Harrison County Clerk and caused it to be posted at the location directed by the Harrison County Commissioners Court.

By: Sheryl LaMont
Sheryl LaMont, December 16, 2024

Exhibit "A"

THE FOLLOWING DESCRIBED TRACT OR PARCEL OF LAND, TO WIT: ALL THAT CERTAIN 9.20 ACRE TRACT, MORE OR LESS, LOCATED IN THE JAMES HOLBERT SURVEY, A-305, HARRISON COUNTY, TEXAS, SAID TRACT ALSO BEING OUT OF THE CENTRAL PART OF THAT CERTAIN CALLED 16 ACRES, (16.185 ACRES BY SURVEY) DESCRIBED IN WARRANTY DEED FROM ALBERT BAIR, ET UX TO G.W. MCDUFF, ET UX AS RECORDED IN VOLUME 366, PAGE 466, DEED RECORDS OF SAID COUNTY AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2 IRON ROD WITH YELLOW I.D. CAP SET IN THE SOUTH LINE OF SAID 16.185 ACRES FOR THE SOUTHEAST CORNER OF THIS TRACT AND THE SOUTHEAST CORNER OF A 5.00 ACRE TRACT SURVEYED THIS SAME DAY OUT OF SAID 16.185 ACRES, SAID POINT ALSO BEING IN THE NORTH LINE OF THAT CERTAIN CALLED 3.223 ACRE TRACT DEEDED TO WERNER A. TENSUNDERN FROM THE PREMIER CORPORATION AS RECORDED IN VOLUME 832, PAGE 517, DEED RECORDS OF SAID COUNTY;

THENCE WITH NORTH LINE OF SAID 3 223 ACRES, DUE WEST 1173.40 FEET TO A 1/2 IRON ROD WITH YELLOW I.D. CAP SET FOR THE SOUTHWEST CORNER OF THIS TRACT AND THE SOUTHEAST CORNER OF A 1.985 ACRE TRACT SURVEYED THIS SAME DAY OUT OF SAID 16.185 ACRES;

THENCE DUE NORTH 208.06 FEET TO A 1/2 IRON ROD WITH YELLOW I.D. CAP SET IN THE SOUTH MARGIN OF U.S. HIGHWAY 80 FOR THE NORTHWEST CORNER OF THIS TRACT AND THE NORTHEAST CORNER OF SAID 1.985 ACRES;

THENCE NORTH 77 DEGREES 11' 00 EAST 1203.38 FEET TO A 1/2 IRON ROD WITH YELLOW I.D. CAP SET IN SAID HIGHWAY MARGIN FOR THE NORTHEAST CORNER OF THIS TRACT AND THE NORTHWEST CORNER OF THE AFOREMENTIONED 5.00 ACRES;

THENCE DUE SOUTH 475.01 FEET TO THE POINT OF BEGINNING AND CONTAINING 9.20 ACRES OF LAND, MORE OR LESS. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

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

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

Date: December 17, 2024

Substitute Trustee: Lori Corpier, 409 W. Loop 281 #102, Longview, TX 75605

Lender: WJR Properties, LLC—Series 35

Note: Real Estate Lien Note dated June 23, 2022, executed by Jonathan Gonzales & Graciela Gonzales and made payable to WJR Properties, LLC—Series 35

Deed of Trust:

Date: June 23, 2022

Grantor: Jonathan Gonzales & Graciela Gonzales

Lender: WJR Properties, LLC—Series 35

Recording information: Instrument No. 2022-000010671, Official Public Records, Harrison County, Texas.

Property (including any improvements): All that certain lot, tract or parcel of land, a part of the PETER WHETSTON SURVEY, A-256, lying within the Corporate Limits of the City of Marshall, being all of LOT SIX (6), in BLOCK TWO (2) of the MERZBACHER ADDITION to the said City of Marshall, Texas, according to the plat of same recorded in Book 75, Page 501, Deed Records, Harrison County, Texas.

Date of Sale: January 7, 2025


Time of Sale: 1:00 P.M.

Place of Sale: At the area designated at the Harrison County, Texas, courthouse by the Commissioners Court for such sales, or if the Commissioners Court has not designated an area, then at the front courthouse steps of the courthouse of Harrison County, Texas.

The maturity of the note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable. Lender appointed a Trustee under the Deed of Trust. Because of the default in performance of the obligations of the Deed of Trust, Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.



Lori Corpier, Trustee