

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: 02/28/2022
Grantor(s): THOMAS A LYLES AND KELSEY L. LYLES, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$133,536.00
Recording Information: Instrument 2022-000002788
Property County: Harrison
Property: (See Attached Exhibit "A")
Reported Address: 109 E CEDAR ST, HALLSVILLE, TX 75650-6135

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 2nd day of December, 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 Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, 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. Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, 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): Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Angie Useton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, 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 Kara Riley whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on October 30, 2025 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: 

Kara Riley

Exhibit "A"

0.340-ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE WILLIAM C. CRAWFORD SURVEY HARRISON COUNTY, TEXAS IN THE CITY OF HALLSVILLE, TEXAS AND BEING 0.340 ACRE OUT OF THE SOUTH PART OF THAT CERTAIN 0.481 ACRE TRACT CONVEYED TO DAVID FARMER BY CLIFTON D. MORROW AND GLORIA MORROW IN A WARRANTY DEED DATED AUGUST 17, 1989, AND RECORDED IN VOLUME 1224, PAGE 839, OF THE DEED RECORDS, HARRISON COUNTY, TEXAS, SAME BEING THE CALLED 0.340-ACRE TRACT OF LAND SET OUT TO DYLAN BRUMBLE IN CLERK FILE NO. 2020-000000331 AND SAID 0.340-ACRES BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2-INCH ROD FOUND FOR THE SOUTHEAST CORNER OF SAID 0.481 ACRE TRACT, BEING IN THE NORTH LINE OF CEDAR STREET AND N 81 DEGREES 05'E, 50.0 FEET FROM THE SOUTHWEST CORNER OF BLOCK 12 AND THE SOUTHEAST CORNER OF BLOCK 11 OF THE OFFICIAL PLAT OF THE CITY OF HALLSVILLE WHICH IS RECORDED IN VOLUME 21, PAGE 644 OF THE DEED RECORDS OF HARRISON COUNTY AND BEING THE SOUTHWEST CORNER OF THE PROPERTY DESCRIBED IN WARRANT DEED TO HENRY M GOEN, RECORDED AT VOLUME 2956 PAGE 218, DEED RECORDS, HARRISON COUNTY, TEXAS;

THENCE S 81 DEGREES 05'00" W, (BEARING BASIS) WITH THE NORTH LINE OF CEDAR STREET 113.78 FEET TO A 1/2-INCH IRON ROD FOUND FOR SOUTHWEST CORNER OF SAID 0.481 ACRE TRACT AND THE SOUTHEAST CORNER OF A 0.413-ACRE TRACT DESCRIBED IN WARRANTY DEED TO APRIL LANELL SPENCER, RECORDED AT VOLUME 3367 PAGE 117, DEED RECORDS HARRISON COUNTY, TEXAS:

THENCE N 07 DEGREES 52'35" W WITH THE EAST LINE OF SAID SPENCER TRACT, (WITH A LINE SET-OUT AS A BOUNDARY LINE AGREEMENT IN VOLUME 1632 PAGE 147 OF SAID RECORDS) A DISTANCE OF 131.20 FEET TO A 2-INCH IRON PIPE FOUND FOR ANGLE POINT IN 0.481 ACRE TRACT AND NORTHWEST CORNER THIS TRACT AND IN THE SOUTH LINE OF A 0.883-ACRE TRACT DESCRIBED IN WARRANTY DEED TO JOHNNY SCOTT AND WIFE, RECORDED AT CLERK FILE NO. 2015-00000981, OFFICIAL PUBLIC RECORDS, HARRISON COUNTY, TEXAS.

THENCE N 80 DEGREES 51'13" E. 111.42 FEET ALONG THE SCOTT SOUTH LINE TO 1/2-INCH IRON ROD FOUND IN THE EAST LINE OF SAID 0.481 ACRE TRACT FOR NORTHEAST CORNER OF THIS TRACT;

THENCE S 08 DEGREES 54'33" E, 131.63 FEET ALONG THE WEST LINE OF SAID GOEN TRACT TO PLACE OF BEGINNING AND THIS TRACT CONTAINING 0.340 ACRE, MORE OR LESS.

TOGETHER WITH A TOGETHER WITH A 28' X 76' MOBILE HOME, SERIAL # 6V531160JB & 6V531160JA, LABEL #LOU0052766 & LOU0052767, AS REFERENCED AS REAL PROPERTY IN STATEMENT OF OWNERSHIP AND LOCATION RECORDED AT VOLUME 3222, PAGE 95, OFFICIAL PUBLIC RECORDS, HARRISON COUNTY, TEXAS.

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

RECORDING REQUESTED BY:
Nemovi Law Group, APC

WHEN RECORDED MAIL TO:
**The Secretary of Housing and Urban
Development
451 7th Street S.W.
Washington, DC 20410**

APN: R010089572

FILED FOR RECORD
2025 OCT 30 AM 10:42
HARRISON COUNTY
CLERK
na

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on May 14, 2010, a certain Mortgage Deed of Trust in the amount of \$247,500.00 was executed by JOHN P. VICKERY, III AND WIFE, SUE VICKERY as trustees in favor of BANK OF AMERICA, N.A., A NATIONAL BANKING ASSOCIATION as beneficiary, and was recorded on May 20, 2010, as Instrument No. 2010-000006792, in the Office of the Recorder of HARRISON County, Texas; and

WHEREAS, the Mortgage Deed of Trust was insured by the United States Secretary of Housing and Urban Development ("Secretary" or "HUD") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Mortgage Deed of Trust is now owned by the Secretary of Housing and Urban Development, pursuant to the following assignment:

Corporate Assignment of Deed of Trust from MORTGAGE ASSETS MANAGEMENT, LLC BY AND THROUGH ITS ATTORNEY IN FACT, PHH MORTGAGE CORPORATION D/B/A PHH MORTGAGE SERVICES in favor of THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT dated April 19, 2023, recorded on April 26, 2023, as Instrument No. 2023-000005074, in the office of the Recorder of HARRISON County, Texas; and

WHEREAS, the entire amount delinquent as of **October 15, 2025** is **\$201,402.00**; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage Deed of Trust to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single-Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B (the "Act"), and by the Secretary's designation of me as Foreclosure Commissioner, which is recorded herewith as EXHIBIT A,

NOTICE IS HEREBY GIVEN that on **December 2, 2025 at 10:00 AM** local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

LEGAL DESCRIPTION:

LEASEHOLD ESTATE AND SURFACE IMPROVEMENTS COVERING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING 0.431 ACRE OF LAND SITUATED IN THE WILLIAM WATKINS SURVEY, A-749, HARRISON COUNTY, TEXAS, BEING PART OF BLOCK NO. 1 (CALLED 29.87 ACRES) AS SHOWN BY THE PLAT OF THE SUBDIVISION OF THE F. H. BIVINS AND J. K. BIVINS, JR. LANDS RECORDED IN VOL. 139, PGS. 386-387, OF THE DEED RECORDS, HARRISON COUNTY, TEXAS (DRHCT), SAME BEING PART OF THAT CERTAIN 30 ACRES TRACT OF LAND, DESIGNATED THE 2ND TRACT, DESCRIBED IN DEED FROM F. H. BIVINS, J. K. BIVINS, JR. AND N. B. GREEN, TO HIGHWAY LAKE COMPANY, RECORDED IN VOLUME 138, PG. 619, DRHCT, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A 1/2" STEEL REBAR FOUND IN THE EAST LINE OF THE SAID HIGHWAY LAKE COMPANY TRACT FOR THE SW CORNER OF SHEPHERDS CROSSING AS SHOWN BY THE PLAT OF SAME RECORDED IN CABINET B, SLIDE 63-B, OF THE PLAT RECORDS, HARRISON COUNTY, TEXAS, SAME BEING THE NW CORNER OF THE ROBERT THOMAS NISBETT, ET UX, 7.048 ACRES TRACT (DEED REFERENCE: VOL. 1393, PG. 684, OFFICIAL PUBLIC RECORDS, HARRISON COUNTY, TEXAS);

THENCE: WITH AND ALONG THE WEST LINE OF THE SAID 7.048 ACRES TRACT THE FOLLOWING TWO COURSES AND DISTANCES: 02 DEGREES 56 MINUTES 00 SECONDS E, 10.50 FEET, TO AN ANGLE POINT, AND S 06 DEGREES 58 MINUTES 24 SECONDS W, 195.66 FEET, TO A 3/8" STEEL REBAR SET FOR THE NE CORNER AND POINT OF BEGINNING OF THIS TRACT;

THENCE: S 06 DEGREES 58 MINUTES 24 SECONDS W, CONTINUING WITH THE SAID WEST LINE OF THE SAID 7.048 ACRES

TRACT, 64.17 FEET, TO A 3/8" STEEL REBAR SET FOR THE SE CORNER OF THIS TRACT, FROM WHICH A 1/2" STEEL REBAR FOUND FOR ANGLE POINT IN SAID LINE BEARS S 06 DEGREES 58 MINUTES 24 SECONDS W, 234.09 FEET;

THENCE: N 76 DEGREES 28 MINUTES 12 SECONDS W, CROSSING PRIVATE ROAD 3437 AND CONTINUING FOR A TOTAL DISTANCE OF 144.21 FEET TO A POINT IN THE CENTERLINE OF A DRAINAGE CHANNEL ON THE SOUTH LINE OF THIS TRACT

THENCE: WITH AND ALONG THE SAID CENTERLINE OF THE DRAINAGE CHANNEL THE FOLLOWING NINE COURSES AND DISTANCES:

- 1) N 52 DEGREES 00 MINUTES 01 SECONDS W, 18.88 FEET;
- 2) N 60 DEGREES 08 MINUTES 33 SECONDS W, 25.74 FEET;
- 3) N 67 DEGREES 09 MINUTES 23 SECONDS W, 17.23 FEET;
- 4) N 52 DEGREES 01 MINUTES 51 SECONDS W, 19.04 FEET;
- 5) N 82 DEGREES 29 MINUTES 03 SECONDS W, 37.07 FEET;
- 6) N 63 DEGREES 26 MINUTES 15 SECONDS W, 20.20 FEET;
- 7) N 84 DEGREES 47 MINUTES 49 SECONDS W, 22.05 FEET;

8) N 61 DEGREES 16 MINUTES 22 SECONDS W, 20.10 FEET; AND

9) N 72 DEGREES 29 MINUTES 06 SECONDS W, 59.38 FEET, TO A 3/8" STEEL REBAR SET NEAR THE EAST EDGE OF A LAKE FOR THE SW CORNER OF THIS TRACT;

THENCE: N 21 DEGREES 00 MINUTES 30 SECONDS E, WITH AND ALONG THE SAID EAST EDGE OF THE LAKE, 32.72 FEET, TO A 3/8" STEEL REBAR SET FOR THE NW CORNER OF THIS TRACT;

THENCE: S 76 DEGREES 16 MINUTES 10 SECONDS E, 365.84 FEET, TO THE POINT OF BEGINNING AND CONTAINING 0.431 ACRE OF LAND AND BEING KNOWN AS LOT EB-11, OF HIGHWAY LAKE, ACCORDING TO THE UNRECORDED PLAT THEREOF.

Purportedly known as: 384 PRIVATE ROAD 3437, LONGVIEW, TX, 75602

The sale, which will begin at the earliest time stated above or within three hours after that time, will be held at: **Immediately Outside The Easternmost Entrance To The Harrison County Courthouse In The City Of Marshall Or As Designated By The County Commissioner's Office**

Per the Secretary, the estimated opening bid will be ~~\$207,648.00~~. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders, except the Secretary, must submit a deposit totaling ten percent (10%) of the Secretary's estimated bid amount in the form of a certified check or cashier's check made payable to the **Secretary of Housing and Urban Development**. Ten percent of the estimated bid amount for this sale is \$20,765.00. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$20,765.00 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount must be delivered in the form of a certified or cashier's check made payable to Nemovi Law Group, APC. We will accept certified or cashier's checks made payable to the bidder and endorsed to Nemovi Law Group, APC if accompanied by a **notarized power of attorney or other notarized authorization** authorizing Nemovi Law Group, APC to deposit the check into the firm's trust account on behalf of the Secretary of Housing and Urban Development. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of: \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this Notice of Default and Foreclosure Sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary, before public auction of the property is completed.

The amount that must be paid if the Mortgage Deed of Trust is to be reinstated prior to the scheduled sale is based on the nature of the breach, this loan is not subject to reinstatement. A total payoff is required to cancel the foreclosure sale, or the breach must otherwise be cured, if applicable. A description of the default is as follows: A BORROWER DIES AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE SURVIVING BORROWER.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

The sale date shown on this Notice of Default and Foreclosure Sale may be postponed one or more times by the Secretary, the Foreclosure Commissioner or a court. **For Sales Information please call (916) 939-0772 or visit the website www.nationwideposting.com using the file number assigned to this case FC# 8300.00053.** Your ability to obtain sales information by Internet Website or phone is provided as a courtesy to those not present at the sale and neither Nemovi Law Group, APC nor the website host makes any representations or warranties as to the accuracy or correctness of the information provided thereby. Nemovi Law Group, APC and its agents do not assume any responsibility for reliance on any information received by telephone or website. THIS INFORMATION IS SUBJECT TO CHANGE AT ANY TIME. It will be necessary for you to attend all sales in order to obtain the most current information. Neither Nemovi Law Group, APC nor its agents will be liable for any loss you may sustain in using or receiving any information obtained online or by phone.

NOTICE TO MEMBERS OF THE ARMED FORCES

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.

Date: 10/20/2025

NEMOVI LAW GROUP, APC
Foreclosure Commissioner
2173 Salk Ave., Suite 250
Carlsbad, CA 92008
Phone: (866) 454-7742
Sales Info: (916) 939-0772

By: 

Genail M. Nemovi

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

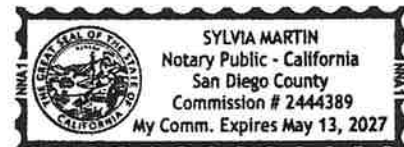
State of California)
County of San Diego)

On OCTOBER 20, 2025, before me, Nusa Cortez, a Notary Public, personally appeared Genail Nemovi, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature





"EXHIBIT A"

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
Fort Worth Regional Office, Region VI
Office of Regional Counsel
307 W 7th Street, Ste. 1000
Fort Worth, TX 76102
Phone: 817-978-5987 FAX: 817-978-5563

August 2, 2021

FORECLOSURE COMMISSIONER DESIGNATION

To: Genail M. Nemovi
Nemovi Law Group, APC
2173 Salk Avenue, Ste. 250
Carlsbad, CA 92008

Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 (the "Act"), and the Delegation of Authority published in 76 FR 42466 on July 18, 2011, you are hereby designated as a Foreclosure Commissioner to act on behalf of the Secretary of Housing and Urban Development to conduct nonjudicial foreclosures in the State of Texas of the mortgages that may be referred to you by the Department of Housing and Urban Development ("HUD") including cases under Title I, Title II, and Section 312. A copy of the Act, as codified at 12 U.S.C. §§ 3751-3768 and the federal regulations (24 CFR 27, Subpart B, the "Regulations") applicable to your designation are available online through the Government Printing Office website. Foreclosures HUD refers to you are to be conducted pursuant to the Act, the Regulations, and the instructions that HUD will give to you at the time of referral.

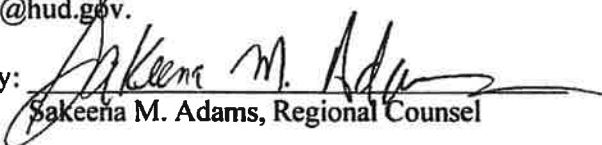
HUD will pay you a commission for a completed foreclosure of \$1,350.00 (a "Commission"). HUD will pay you a percentage of the Commission for cases that HUD withdraws, based on the following:

- 20% of Commission for work completed if withdrawn prior to "service" of Notice of Foreclosure and Sale
- 80% of Commission for work completed if withdrawn after "service" of Notice of Foreclosure and Sale but prior to foreclosure sale, including the start of publication, or posting if required.

As a Foreclosure Commissioner, you are a fiduciary of the Secretary and not an employee of the Department of Housing and Urban Development or of the Federal Government. You will be responsible for your actions as any other fiduciary.

This designation is effective immediately and may be revoked by HUD with or without cause pursuant to the Act. An original and two copies of this Designation are enclosed. Please sign and date them, providing your Tax Identification or Social Security Number, and return one copy to Sakeena M. Adams at 307 W 7th Street, Ste 1000, Fort Worth, TX 76102 and send a scanned copy to SF.Designations.RegionVI@hud.gov.

By:


Sakeena M. Adams, Regional Counsel


ACCEPTANCE OF DESIGNATION

I, NEMOVI LAW GROUP, APC, hereby accept designation as a Foreclosure Commissioner and agree to abide by the provisions of my appointment, the Act referred to above, the regulations, and the Instructions as provided to me by HUD.

8/4/2021
Date

NEMOVI LAW GROUP, APC
Name of Firm

By: 
Genail M. Nemovi


Tax I.D. or Social Security No.

ACKNOWLEDGEMENT

State of)

[County/Parish] of)

This instrument was acknowledged before me on the ____ day of _____, 20____,
by _____

Notary Public

SEE ATTACHED ACKNOWLEDGMENT

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of San Diego

On Aug. 4, 2021 before me, Cathy J. Boone
 (insert name and title of the officer)

personally appeared Genail M. Nemovi,
 who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are
 subscribed to the within instrument and acknowledged to me that he/~~she~~ they executed the same in
 his/~~her~~ their authorized capacity(ies), and that by his/~~her~~ their signature(s) on the instrument the
 person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing
 paragraph is true and correct.

WITNESS my hand and official seal.

Signature Cathy J. Boone (Seal)



Foreclosure Commissioner Designation - Texas

2025-000012657

*** DO NOT REMOVE THIS PAGE -- IT IS A PART OF THIS INSTRUMENT***

NOTICE

9 Pages

FILED AND RECORDED-OPR	CLERKS NOTES
On: <u>10/21/2025 08:16 AM</u>	
Document Number: <u>2025-000012657</u>	
Receipt No: <u>2513079</u>	
Amount: \$ <u>53.00</u>	
By: <u>Tammy Black</u> , Deputy	
Heather Henigan, County Clerk Harrison County, Texas	



STATE OF TEXAS

COUNTY OF HARRISON

I hereby certify that this instrument was filed on the date and time stamped hereon by me and was duly recorded in the Official Public Records of Harrison County, Texas.

Heather Henigan

Heather Henigan, Harrison County Clerk

Record and Return To:



NEMOVI LAW GROUP, APC
2175 SALK AVE
SUITE 250
CARLSBAD, CA 92011

NOTICE OF ACCELERATION AND NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: November 10, 2025

2025 NOV 10 AM 10:38

Substitute Trustee: Lori Corpier, Daniel Connelly or Cain Trujillo, 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: December 2, 2025

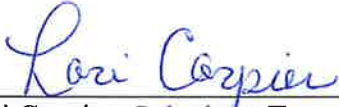
Time of Sale: 10:00 A.M.

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 Substitute Trustee under the Deed of Trust. Because of the default in performance of the obligations of the Deed of Trust, Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, the Substitute 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, Substitute Trustee

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

Date: November 10, 2025

2025 NOV 10 AM 10:39

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

Lender: WJR Properties, LLC—Series 38

Note: Real Estate Lien Note dated February 16, 2024, executed by Santiago Aranda Espinoza & Alva Aguirre Loza and made payable to WJR Properties, LLC—Series 38

Deed of Trust:

Date: February 16, 2024

Grantor: Santiago Aranda Espinoza & Alva Aguirre Loza

Lender: WJR Properties, LLC—Series 38

Recording information: Instrument No. 2024-000002205, Official Public Records, Harrison County, Texas.

Property (including any improvements): ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND CONTAINING 1.0000 ACRE OUT OF THE SOUTHEASTERLY PORTION OF LOT 28 OF CADDO COUNTRY MINI FARMS UNIT 3 OF THE FRANKLIN FULLER SURVEY, ABSTRACT 8, HARRISON COUNTY, TEXAS, OUT OF THE ORIGINAL MCCRARY 335 ACRE TRACT DESCRIBED IN INSTRUMENT RECORDED IN VOLUME 865, PAGE 44 OF THE HARRISON COUNTY DEED RECORDS SAID 1.0000 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS TO-WIT:

BEGINNING FOR REFERENCE AT THE SOUTHWEST CORNER OF SAID ORIGINAL 335 ACRE TRACT DESCRIBED IN INSTRUMENT RECORDED IN VOLUME 865, PAGE 44 OF THE HARRISON COUNTY DEED RECORDS IN THE EAST RIGHT-OF-WAY LINE OF HIGHWAY NO. 134;

THENCE NORTH 00 DEGREES 31 MINUTES 50 SECONDS WEST WITH THE EAST RIGHT-OF-WAY LINE OF HIGHWAY NO. 134 A DISTANCE OF 2554.00 FT. TO A POINT;

THENCE NORTH 86 DEGREES 30 MINUTES 00 SECONDS EAST A DISTANCE OF 1590.00 FT. TO A ½ INCH ROD FOUND MARKING THE SOUTHEAST CORNER OF SAID 2.505 ACRE TRACT IN ALL A TOTAL DISTANCE OF 1872.50 FT. TO AN IRON ROD MARKING THE SOUTHWEST CORNER AND PLACE OF BEGINNING OF THE HEREIN DESCRIBED TRACT;

THENCE NORTH 00 DEGREES 31 MINUTES 50 SECONDS WEST PARALLEL WITH THE WEST RIGHT-OF-WAY LINE OF PARKER DRIVE A DISTANCE OF 176.00 FT. TO AN IRON ROD MARKING THE NORTHWEST CORNER AND MARKING A RE-ENTRANT CORNER OF AN ADJOINING 1.505 ACRE TRACT;

THENCE NORTH 86 DEGREES 30 MINUTES 00 SECONDS EAST PARALLEL TO THE SOUTH LINE OF SAID LOT 28 AN IRON STAKE IN THE WEST RIGHT OF WAY OF PARKER DRIVE AT 217.80 FT. IN ALL TOTAL DISTANCE OF 247.50 FT. TO A NAIL IN THE CENTER LINE OF PARKER DRIVE;

THENCE SOUTH 00 DEGREES 31 MINUTES 50 SECONDS EAST WITH THE CENTER LINE OF PARKER DRIVE A DISTANCE OF 176.00 FT. TO A NAIL MARKING THE SOUTHEAST CORNER OF LOT 28 AND THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED 1.0000 ACRE TRACT AND OUT OF SAID 2.505 ACRE TRACT;

THENCE SOUTH 86 DEGREES 30 MINUTES 00 SECONDS WEST PASSING AN IRON ROD FOUND IN THE WEST RIGHT-OF-WAY OF PARKER DRIVE AT 30.00 FT. IN ALL A TOTAL DISTANCE OF 247.50 FT. TO THE PLACE OF BEGINNING AND CONTAINING 1.0000 ACRE OF LAND, MORE OR LESS; HOWEVER THERE IS A RESERVED A 30.00 FT. STRIP OFF THE EAST 30.00 FT. OF THE ABOVE DESCRIBED TRACT FOR ROAD RIGHT-OF-WAY FOR PARKER DRIVE CONTAINING 5,280 SQUARE FEET.

Date of Sale: December 2, 2025

Time of Sale: 10:00 A.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



Corky Stovall
Rick Shelton
Attorneys

Attorneys at Law
408 E. First St.
P.O. Box 1449
Hughes Springs, TX 75656

FILED FOR RECORD
2025 OCT 29 AM 10:31

TEACHER UNION
CO. CLERK HARRISON CO.
BY *JB* PHONE (903) 639-7535
FAX (903) 639-2718

October 23, 2025

Matthew and Misty Morris
340 Main Street
Harleton, Texas 75651

NOTICE OF TRUSTEE'S SALE

You, Matthew and Misty Morris, are hereby notified that on Tuesday, the 2nd day of December 2025, not earlier than 1:00 p.m. nor later than 4:00 p.m., at the at the Eastern most entrance door of the Harrison County Courthouse located at 200 West Houston Street, in the City of Marshall, County of Harrison, State of Texas, or as designated by the Court Commissioners. I, the undersigned, will sell at public auction to the highest bidder for cash the real property described below:

SEE ATTACHED EXHIBIT

This sale will be made to satisfy the debt evidenced by an Extension of a Promissory Note dated August 30, 2018, secured by a Deed of Trust dated August 30, 2018, recorded in File Number 2018-000009722, Real Property Records, Harrison County, Texas, executed by Matthew and Misty Morris, to Mayo Kasling, Jr., Trustee for The First National Bank of Hughes Springs, in the original principal sum of \$142,200.00, which is now due and payable. First National Bank of Hughes Springs has requested me, the undersigned, to enforce the Deed of Trust by selling the real property because you are in default in the non-payment on the note described in said Deed of Trust.

Your debt was accelerated as you were notified by notice dated October 20, 2025. As of today's date, you now owe the sum of \$101,691.95.

The beneficiary of the Deed of Trust appointed and substituted me, the undersigned, a trustee under the Deed of Trust by a substitution dated September 8, 2025. As substitute trustee, I am vested with and succeed to all the powers and duties given to the original trustee.

The foreclosure sale will be made expressly subject to all prior matters of record affecting the property, if any. Prospective bidders are strongly urged to examine the property records to determine the nature and extent of any such matters.

Pursuant to 51.009 of the Texas Property Code, the property is sold "AS IS" without any express or implied warranties. Prospective bidders are advised to conduct an independent examination of the nature and physical condition of the Property.

Pursuant to 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure sale which will be announced before bidding is opened at the 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.

With kindest regards, I am

Very truly yours,

A handwritten signature in cursive script, appearing to read "R. Shelton".

Rick D. Shelton, Substitute Trustee
CMRRR: 9589 0710 5270 0014 5411 52

Being 1.37 acres of land situated in the R. Cole Survey, A-153, Harrison County, Texas, in the Town of Harleton and being all that certain tract of land described in deed dated May 3, 1991, from Lois Newman to P.D. Watts and Naomi Watts, recorded in Vol. 1276, Page 169, Deed Records, Harrison County, Texas (DRHCT), together with all that certain tract described in deed dated August 22, 1992, from William Bryan Taylor to Naomi Taylor Watts and husband, Perry D. Watts, recorded in Vol. 1312, Page 204, DRHCT, together with all that certain tract described in deed dated November 8, 2001, from Buna M. Boldebook to P.D. Watts and wife, Naomi Taylor Watts, recorded in Vol. 2329, Page 128, of the Official Public Records, Harrison County, Texas (OPRHCT), and being more particularly described as follows:

BEGINNING at a capped (RPLS 4445) 3/8" steel rebar set in the intersection of the East right of way (ROW) of First Street with North ROW line of Main Street as shown on the Plat of Harleton recorded in Vol. 30, Page 177, DRHCT, for the SW corner of this tract and being N 20 deg. 19'25"E, 180.00 feet, from a 1 1/2" steel pipe found in the intersection of the East ROW line of First Street with the North ROW line of York Street;

THENCE N 20 deg. 19'25"E, with said East ROW line of First Street, 248.43 feet, to a capped 3/8" steel rebar set in the South line of the Allen Pope, et al 2 acres tract (Deed Reference: Vol. 1832, Page 61, OPRHCT) for the NW corner of this tract;

THENCE S 57 deg. 06'35"E, with said South line of the 2 acres tract, 201.43 feet to a capped 3/8" steel rebar set for the SW corner of the L&J Child Development Center LLC 0.54 acre tract (Deed Reference: Vol. 3712, Page 74, OPRHCT) same being the NW corner of the L&J Child Development Center, LLC 0.02 acre tract (Deed Reference Doc No. 2015-000011069, OPRHCT) and being the Northernmost NE corner of this tract;

THENCE S 20 deg. 13'07"W, with the West line of said 0.02 acre tract, 10.25 feet, to a capped 3/8" steel rebar set for the SW corner of same and being an interior ell corner of this tract;

THENCE S 57 deg. 06'35"E, with the South line of said 0.02 acre tract, 105.38 feet, to a capped 3/8" steel rebar set in the West ROW line of Central Avenue for the SE corner of the 0.02 acre tract and being the Easternmost NE corner of this tract and being S 20 deg. 19'25"W, 234.75 feet from a capped 3/8" steel rebar set in the South ROW line of State Highway 154 for the NE corner of said 0.54 acre tract;

THENCE S 20 deg. 19'25"W, with the said West ROW line of Central Avenue, 111.43 feet, to a capped 3/8" steel rebar set for the NE corner of the ETEX Telephone Cooperative, Inc., tract (Deed Reference: Vol. 499, Page 296, DRHCT) and being the Easternmost SE corner of this tract, from which a 3/4" steel pipe found in the intersection of the West ROW line of Central Avenue with the South ROW line of Main Street bears S 20 deg. 19'25"W, 120.00 feet;

THENCE N 69 deg. 40'35"W, with the North line of said ETEX Telephone tract, 60.00 feet, to a capped 3/8" steel rebar set for the NW corner of same and being an interior ell corner of this tract;

THENCE S 20 deg. 19'25"W, with the West line of the ETEX Telephone tract, 60.00 feet, to a capped 3/8" steel rebar set in said North ROW line of Main Street for the SW corner of the ETEX Telephone tract and being the Southernmost SE corner of this tract;

THENCE N 69 deg. 40'35"W, with said North ROW line of Main Street, 239.48 feet to the POINT OF BEGINNING and containing 1.37 acres of land.

Less and Except:

Being 0.677 acres of land situated in the R. Cole Survey, A-153, Harrison County, Texas, and being part of a called 1.37 acre tract described in a deed to Matthew B. Morris and Misty Morris, in Harrison County Official Clerks File Number 2018-000009721, said 0.677 acre tract being more particularly described by metes and bounds as follows as shown on the plat prepared by MTX Surveying, LLC on file as Job No. 201006A, (Bearing Basis: SPC Texas North Central 4202, NAD83, GRID):

BEGINNING at a 3/8" iron rod with plastic cap stamped "RPLS 4445", found for the northwest corner of said 1.37 acre tract, and being on the east right of way of First Street, and being on the south line of a called 2.00 acre tract, described in a deed to Harleton Baptist Church, recorded in Volume 1831, Page 61, Harrison County Official Public Records (HCOPR);

THENCE S 57° 07' 05" E, with the south line of said 2.00 acre tract, and the north line of said 1.37 acre tract, 201.51 feet to a 3/8" iron rod with plastic cap stamped "RPLS 4445", found for the southwest corner of a called 0.54 acre tract, described in a deed to L&J Child Development Center, LLC, recorded in Volume 3712, Page 74, (HCOPR), and the northwest corner of a called 10 feet wide strip described in a deed to L&J Child Development Center, LLC, recorded HCCF# 2015-000011069;

THENCE with the north line of said 1.37 acre tract, and west and south line of 10 feet wide strip the following courses and distances;

- 1) S19° 58' 32" W, 10.29 feet to a found 3/8" iron rod with plastic cap stamped "RPLS 4445";
- 2) S 57° 05' 42" E, 105.31 feet to a 3/8" iron rod with plastic cap stamped "RPLS 4445", found on the west right of way Central Avenue for the northeast corner of said 1.37 acre tract;

THENCE S 20° 17' 22" W, with the east line of said 1.37 acre tract and the west right of way of Central Avenue, 111.42 feet to 3/8" iron rod with plastic cap stamped "RPLS 4445", found for the northeast corner of a tract described in a deed to ETEX Telephone Cooperative, Inc., recorded in Volume 499, Page 296 Harrison County Deed Records (HCDR);

THENCE with the common lines between said 1.37 acre tract, and said ETEX Telephone Cooperative, Inc., tract the following courses and distances;

- 3) N69° 42' 56" W, 60.01 feet to a found 3/8" iron rod with plastic cap stamped "RPLS 4445";
- 4) S 20° 17' 20" W, 59.96 feet to a 3/8" iron rod with plastic cap stamped "RPLS 4445", found on the north right of way Main Street for the most southerly southeast corner of said 1.37 acre tract;

THENCE N 69° 39' 44" W, with the south line of said 1.37 acre tract and the north right of way of Main Street, 57.42 feet to a set 1/2" iron rod with plastic cap stamped "MTX Surveying";

THENCE across said 1.37 acre tract the following courses and distances;

- 5) N 27° 17' 01" E, 155.44 feet to a set 1/2" iron rod with plastic cap stamped "MTX Surveying".
- 6) N 67° 36' 47" W, 201.11 feet to a 1/2" iron rod with plastic cap stamped "MTX Surveying", set on the west line of said 1.37 acre tract, and the east right of First Street, from which a 3/8" iron rod with plastic cap stamped "RPLS 4445", found for the southwest corner of said 1.37 acre tract, bears S 20° 17' 44" W, 161.49 feet;

THENCE N 20° 17' 44" E, with the west line of said 1.37 acre tract, and the east right of First Street, 86.92 feet to the PLACE OF BEGINNING and containing 0.677 acres of land, more or less.

Terms of Extension of Maturity:

To be due and payable in 59 monthly installments of \$867.05 or more, beginning on April 4, 2021 and continuing regularly thereafter on or before the 4th day of each month with the 60th and final payment of the balance due and owing upon said note, both principal and interest, to be due and payable on or before the 4th day of March 2026.

Late Payment Penalty: If any installment payment is received by PAYEE more than ten (10) days after the due date, MAKER shall pay, in addition to the monthly

NOTICE OF TRUSTEE'S SALE

Date: October 23, 2025

Deed of Trust


Date: May 13, 2024
Grantor: Terry Lee Ambercrombie
Trustee: Dean A. Searle
Substitute Trustee: Scott Rectenwald
Beneficiary: Patsy Crocker
County Where Property is Located: Harrison
Recorded In: Instrument number 2024-000005416, of the Official Public Records of Harrison County, Texas.
Property: All those lots, tracts or parcels of land described in the Deed With Reservation of Vendor's Lien from Patsy Crocker to Terry Lee Ambercrombie, dated May 13, 2024, and recorded under instrument no. 2015-000005415 of the Official Public Records of Harrison County, and being the south part of Lot 5, Block 13 of the Peter Whetstone Survey, Harrison County, Texas described in said deed.

Trustee's Mailing Address (including county): c/o Scott Rectenwald, Attorney at Law, 110 West Fannin St., Marshall, Harrison County, Texas 75670.

Date of Sale of Property (First Tuesday of the month, between 10:00 a.m. and 2:00 p.m.): December 2, 2025

Place of Sale of Property (including County): At the Harrison County Courthouse, Marshall, Texas, at the place designated by the Commissioners of said County, the designation having been recorded in the office of the County Clerk of said County, which designation is adopted in this Notice by reference.

Because of default in performance of the obligations of the aforementioned Deed of Trust, Scott Rectenwald as Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by said Deed of Trust.



Scott Rectenwald as Substitute Trustee

FILED FOR RECORD

2025 OCT 27 AM 10:56

KEATHER HENNING
CO. CLERK HARRISON, CT

BY  DEPUTY

THE STATE OF TEXAS

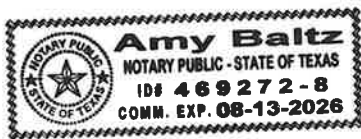
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COUNTY OF HARRISON

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This instrument was acknowledged before me on the 27 day of October, 2025, by
Scott Rectenwald as Substitute Trustee



Amy Baltz

NOTARY PUBLIC, State of Texas

My Commission Expires: _____

Amy Baltz
Typed or Printed Name of Notary