

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 24-32757

FILED FOR RECORD
2025 JAN 16 AM 11:45
KELLEY PRICE
COUNTY CLERK, WOOD CO TX

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 6/11/2014, Danny Ray Cowart, a married man and April Michelle Cowart, signing pro forma to Perfect Lien only , as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Michael Burns, Attorney at Law, Anderson, Burns and Vela, LLP, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SFMC, LP dba Service First Mortgage Company , as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$104,081.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SFMC, LP dba Service First Mortgage Company , which Deed of Trust is Recorded on 6/12/2014 as Volume 2014-00006144, Book , Page , Loan mod recorded on 11/19/2021 as Instrument No. 2021-00013196 in Wood County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lots 10 AND 11 OF THE LITTLE ACRES SUBDIVISION, WOOD COUNTY, TEXAS, ACCORDING TO THE PLAT OF SUBDIVISION FILED IN VOLUME 9, PAGE 285 OF WOOD COUNTY, TEXAS.

Commonly known as: **258 PRIVATE ROAD 66 MINEOLA, TX 75773**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Harriett Fletcher, Sheryl LaMont, Robert LaMont, Christine Wheelless, Terri Worley or Lisa DeLong , Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 S. Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **4/1/2025 at 1:00 PM**, or no later than three (3) hours after such time, in **Wood County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE EAST DOOR OF THE WOOD COUNTY COURTHOUSE(ALSO REFERRED TO AS THE FRONT DOOR) OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



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If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

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.

WITNESS, my hand this 1/14/2025

WITNESS, my hand this 1/16/2025



/ss/ Harriett Fletcher

By: Hung Pham, Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

By: Substitute Trustee(s)
Harriett Fletcher, Sheryl LaMont, Robert LaMont,
Christine Wheelless, Terri Worley or Lisa DeLong
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

Posted by: Randy Daniel

FILED
JAN 27 2025
2:30 pm
KELLEY PRICE
COUNTY CLERK WOOD CO., TX

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2024-11818-TX

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active-duty military service to the sender of this notice immediately.

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

Date: **4/1/2025**
Time: **The earliest time the sale will begin is 1:00 PM**, or within three (3) hours after that time.
Place: Wood County Courthouse, Texas, at the following location: 1 Main St, Quitman, TX 75783 EAST DOOR (FRONT DOOR) OF THE **WOOD COUNTY COURTHOUSE**
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

Property To Be Sold - The property to be sold is described as follows:

SEE ATTACHED EXHIBIT 'A'

Commonly known as: 4140 N FM 312 WINNSBORO, TX 75494

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated **6/9/2023** and recorded in the office of the County Clerk of Wood County, Texas, recorded on **6/23/2023** under County Clerk's File No **2023-00005806**, in Book -- and Page -- along with Correction Instrument recorded 12/19/2024 as Instrument No. 2024-00010202, of the Real Property Records of Wood County, Texas.

Grantor(s):	David Lawrence Chappelle Jr, an unmarried person and David Lawrence Chappelle Sr, an unmarried person
Original Trustee:	Black, Mann and Graham, L.L.P.
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, Harriett Fletcher, Robert La Mont, David Sims, Allan Johnston, Ronnie Hubbard, Lisa DeLong, Terri Worley, Sheryl LaMont, Christine Wheeless, Sharon St. Pierre
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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 referenced property securing the above referenced loan.

T.S. #: 2024-11818-TX

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$335,805.00, executed by David Lawrence Chappelle Jr, an unmarried person and David Lawrence Chappelle Sr, an unmarried person, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

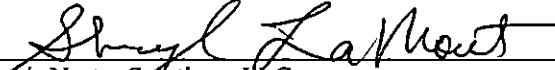
Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2024-11818-TX

Dated: January 27, 2025

Nestor Solutions, LLC, Auction.com, Harriett Fletcher, Robert La Mont,
David Sims, Allan Johnston, Ronnie Hubbard, Lisa DeLong, Terri Worley,
Sheryl LaMont, Christine Wheeless, Sharon St. Pierre



c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

T.S. #: 2024-11818-TX

Exhibit A

BEING all of that certain lot, tract, or parcel of land situated in the W. Connally Survey, Abstract No. 134, Wood County, Texas, and being all of a called 3.000 acre tract of land described in a Foreclosure Sale Deed from James L. Litzler, Substitute Trustee, to Sandy Ridge Pecans, LLC, dated July 05, 2022, as shown of record in Instrument No. 2022-00007696, Real Property Records, Wood County, Texas, said lot, tract or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at the Northwest corner of said 3.000 acre tract, same being the Southwest corner of a called 43.214 acre tract of land described in a Deed from Jimmy Lawrence McClaren to Timothy Maurice White , dated August 20, 2002, as shown of record in Instrument No. 2020-00007955, Real Property Records, Wood County, Texas, and being within the limits of Texas Farm Road No. 312, a 1/2 inch iron rod found for a reference marker bears N 89 degrees 08' 57" E, a distance of 17.34 feet;

THENCE N 89 degrees 08' 57" E, along the North line of said 3.000 acre tract, a distance of 545.09 feet to a 1/2 inch iron rod found at a fence intersection at the Northeast corner of said 3.000 acre tract and the northerly Northwest corner of a called 27.304 acre tract of land described in a Deed from Jimmy Lawrence McClaren to Srikanth Hanuman Ravi and Thriveni Ravi, dated, August 20, 2020, as shown of record in Instrument No. 2020-00007952, Real Property Records, Wood County, Texas;

THENCE S 12 degrees 13' 24" W, along the East line of said 3.000 acre tract, a distance of 260.28 feet to a 1/2 inch iron rod found at a fence corner at the Southeast corner of said 3.000 acre tract and a re-entrant corner of said 37.204 acre tract;

THENCE S 89 degrees 09' 24" W, along the South line of said 3.000 acre tract, a distance of 485.49 feet to the Southwest corner of said 3.000 acre tract, same being the westerly Northwest corner of said 37.204 acre tract and being within the limits of said Farm Road, a 1/2 inch iron rod found for a reference marker bears N 89 degrees 09' 24" E, a distance of 14.07 feet;

THENCE N 01 degrees 00' 50" W, along the West line of said 3.000 acre tract and within the limits of said Farm Road, a distance of 253.47 feet to the POINT OF BEGINNING and containing 2.999 acres of land of which approximately 0.09 acres lie within said Farm Road.

The above field notes were prepared from an actual on the ground survey made under the direction and supervision of Bruce W. Rugar, R.P.L.S. No. 5781, May of 2023.

NOTICE OF TRUSTEE'S SALE

FILED

1:06 p.m.

DEED OF TRUST INFORMATION:

Grantor(s)	Verna June Comer KNA Verna June Clark and Lester B. Clark	Deed of Trust Date	June 2010 2025
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for Urban Financial Group, its successors and assigns	Original Principal	\$1,000.00 KELLEY PRICE
Recording Information	Instrument #: 2010-00008607 in Wood County, Texas	Original Trustee	Alan E. South, Attorney at Law
Property Address	2401 E FM 852, Winnsboro, TX 75494	Property County	Wood

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Seattle Bank	Mortgage Servicer	PHH Mortgage Corporation
Current Beneficiary	Seattle Bank	Mortgage Servicer Address	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

SALE INFORMATION:

Date of Sale	04/01/2025
Time of Sale	01:00 PM or no later than 3 hours thereafter
Place of Sale	EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE in Wood County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Wood County Commissioner's Court.
Substitute Trustees	Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Tonya Washington, Monica Henderson, Meryl Olsen, Misty McMillan, Tiffney Bruton, David Ray, Auction.com, Harriett Fletcher, Sheryl LaMont, Christine Wheelless, Phillip Hawkins, Kevin Key, Jay Jacobs, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
ALL THAT CERTAIN TRACT LOT OR PARCEL OF LAND, A PART OF THE G. B. KING SURVEY A-3, WOOD COUNTY, TEXAS, AND ALSO BEING THE RESIDUE OF THAT CERTAIN CALLED 27.25 ACRE TRACT OF LAND THAT IS DESCRIBED IN A DEED DATED APRIL 16, 1945 FROM J. J. CAVINEEA, ET UX, TO R. A. FOSTER THAT IS RECORDED IN VOLUME 285 PAGE 213 OF THE DEED RECORDS OF WOOD COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS TO WIT:

BEGINNING AT A 1/2 INCH IRON ROD FOUND FOR CORNER AT AN ELL CORNER OF A CALLED 8.96 ACRES (2009-00006600);

THENCE SOUTH 01 DEGREES 33 MINUTES 19 SECONDS WEST, ALONG THE SOUTHERLY W.B.L. OF SAID 8.96 ACRES AT 862.61 PASS A 4 INCH PIPE POST FOR REFERENCE AND CONTINUE FOR A TOTAL DISTANCE OF 904.09 FEET TO A POINT FOR CORNER IN THE CENTERLINE OF F.M. #852 AND IN A CURVE TO THE RIGHT;

THENCE WITH SAID CURVE WHICH HAS A DELTA ANGLE OF 3 DEGREES 36 MINUTES 16 SECONDS, A RADIUS OF 1557.99 FEET, FOR A CHORD BEARING OF NORTH 84 DEGREES 00 MINUTES 36 SECONDS WEST, FOR A DISTANCE OF 98.00 FEET TO A POINT FOR CORNER;

NOTICE OF TRUSTEE'S SALE

THENCE NORTH 01 DEGREES 00 MINUTES 38 SECONDS EAST, AT 40.58 PASS A 60D NAIL FOUND FOR REFERENCE AT A FENCE CORNER AND CONTINUE FOR A TOTAL DISTANCE OF 895.56 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER AT THE NORTHERLY S.W.C. OF SAID CALLED 8.96 ACRES;

THENCE SOUTH 88 DEGREES 58 MINUTES 56 SECONDS EAST, ALONG THE NORTHERLY S.B.L. OF SAID CALLED 8.96 ACRES FOR A DISTANCE OF 106.22 FEET TO THE PLACE OF BEGINNING CONTAINING 2.1070 ACRES OF WHICH 0.0934 ACRES LIES IN THE R.O.W. OF SAID ROAD.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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

NOTICE OF TRUSTEE'S SALE

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.

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.

Dated February 19, 2025.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
(469) 729-6800

Return to: TAHERZADEH, PLLC
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001



Posted by Sheryl LaMont, February 20, 2025.