

SELECT PORTFOLIO SERVICING, INC. (SPS)  
BRIGHT, STEPHEN  
817 COUNTY RD 3144, QUITMAN, TX 75783

CONVENTIONAL  
Firm File Number: 23-040362

WOOD COUNTY, TEXAS  
COUNTY CLERK  
KEYLEY PRICE  
2025 APR 24 PM01:16  
FILED FOR RECORD

### NOTICE OF TRUSTEE'S SALE

WHEREAS, on November 29, 2006, STEPHEN P. BRIGHT AND STEPHANIE J. BRIGHT, WIFE AND HUSBAND, as Grantor(s), executed a Deed of Trust conveying to ROBERT K FOWLER, as Trustee, the Real Estate hereinafter described, to ABN AMRO MORTGAGE GROUP, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of **WOOD COUNTY, TX** and is recorded under Clerk's File/Instrument Number 00063739 Volume 2207, Page 394, to which reference is herein made for all purposes.

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;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, June 3, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in **WOOD COUNTY, TX** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse 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 of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Wood, State of Texas:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE SETH W. MITCHELL SURVEY, ABSTRACT NO. 386, WOOD COUNTY, TEXAS; BEING A PART OF THAT CERTAIN 38.929 ACRE TRACT DESCRIBED IN DEED TO JAMES B. BRIGHT AND WIFE, SANDRA, DATED 1976, RECORDED IN VOLUME 729, PAGE 410, DEED RECORDS OF SAID COUNTY; AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A NAIL SET ON THE NORTHEAST CORNER OF SAID 38.929 ACRE TRACT AND ON THE SOUTHEAST CORNER OF A 47 ACRE TRACT DESCRIBED IN DEED TO T.A. KEY, RECORDED IN VOLUME 242, PAGE 57 OF SAID DEED RECORDS;

THENCE SOUTH 0 DEGREES 46 MINUTES 48 SECONDS WEST ALONG THE CENTERLINE OF COUNTY ROAD NO. 3144- 270.32 FEET TO A NAIL SET FOR CORNER;

THENCE NORTH 88 DEGREES 55 MINUTES 02 SECONDS WEST, AT 20.00 FEET PASSING A CAPPED 1/2 INCH IRON ROD MARKED "SWANNER" SET ON THE WEST RIGHT-OF-WAY LINE OF SAID COUNTY ROAD, AND AT A TOTAL DISTANCE OF 483.43 FEET TO A CAPPED 1/2 INCH IRON ROD MARKED "SWANNER" SET FOR CORNER;

THENCE NORTH 0 DEGREES 46 MINUTES 48 SECONDS EAST- 270.32 FEET TO A CAPPED 1/2 INCH IRON ROD MARKED "SWANNER" SET FOR CORNER;

THENCE SOUTH 88 DEGREES 55 MINUTES 02 SECONDS EAST GENERALLY ALONG THE FENCE NORTH LINE OF SAID 38.929 ACRE TRACT AND THE SOUTH LINE OF SAID 47 ACRE TRACT, AT 463.43 FEET PASSING A CAPPED 1/2 INCH IRON ROD MARKED "SWANNER" SET ON THE WEST RIGHT-OF-WAY LINE OF SAID COUNTY ROAD, AND AT A TOTAL DISTANCE OF 483.43 FEET TO THE PLACE OF CLOSING CONTAINING 3.000 ACRES.

Property Address:	817 COUNTY RD 3144 QUITMAN, TX 75783
Mortgage Servicer:	SELECT PORTFOLIO SERVICING, INC.
Mortgagee:	TOWD POINT MORTGAGE TRUST 2021-1, U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE 3217 S. DECKER LAKE DR. SALT LAKE CITY, UT 84119

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.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO  
SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT**


*Teo*

**IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE  
IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE  
SERVICER**

**SUBSTITUTE TRUSTEE**

Harriett Fletcher, Sheryl LaMont, Christine Wheelless, Phillip Hawkins, Kevin Key or Jay Jacobs,  
14800 Landmark Blvd, Suite 850  
Dallas, TX 75254

WITNESS MY HAND this day 23<sup>rd</sup> Day of April, 2025



By: \_\_\_\_\_  
Ronny George  
Texas Bar No. 24123104  
Grant Tabor  
Texas Bar No. 24027905  
Kathryn Dahlin  
Texas Bar No. 24053165  
rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Towd Point Mortgage Trust 2021-1, U.S.  
Bank National Association as Indenture 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 military service to the sender of this notice immediately.**



Posted by Sheryl LaMont, April 24, 2025.



**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: June 24, 2022

Grantor(s): Holly Mir and husband, Fabio Mir

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Southwest Stage Funding, LLC dba Cascade Financial Services

Original Principal: \$284,874.00

Recording Information: 2022-00007375

Property County: Wood

Property: ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE COUNTY OF WOOD, STATE OF TEXAS, BEING IN THE SAMUEL BROOKS SURVEY, ABSTRACT NO. 25, AND BEING ALL OF THAT CERTAIN 17.658 ACRE TRACT DESCRIBED IN A DEED FROM JOE D. GILLEAN AND CODIE GILLEAN, TO JIM O. DYSON AND CAROL A. DYSON, FILED FEBRUARY 09, 2005, RECORDED IN VOLUME 2059, PAGE 73, REAL PROPERTY RECORDS OF SAID COUNTY, AND BOUNDED AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD (TSR) SET ON THE SWC OF SAID 17.658 ACRE TRACT, SAME BEING ON THE SEC OF A 22.279 ACRE TRACT DESCRIBED IN A DEED FROM ROBERT C. HUMPHREY, ET UX, ANN, TO JIMMY L. BOURLAND, ET UX, ALICIA G., FILED FEBRUARY 02, 1994, RECORDED IN VOLUME 1372, PAGE 248, REAL PROPERTY RECORDED OF SAID COUNTY AND BEING ON THE NORTHERNMOST NBL OF TRACT ONE - 122.67 ACRES DESCRIBED IN A DEED FROM KELLY WARREN, ET UX, DEBORAH, TO TODD WOODRUFF, FILED SEPTEMBER 18, 2020, RECORDED IN DOCUMENT NO. 2020-00009382, REAL PROPERTY RECORDS OF SAID COUNTY;

THENCE NORTH 11° 18' 34" WEST, GENERALLY ALONG THE FENCED WBL OF SAID 17.658 ACRE TRACT AND THE EBL OF SAID 22.279 ACRE TRACT AT A DISTANCE OF 765.27 FEET PASSING A 1/2 INCH IRON PIPE FOUND FOR REFERENCE AND CONTINUING A TOTAL DISTANCE OF 783.99 FEET TO A PK NAIL SET ON THE NWC OF SAID 17.658 ACRE TRACT AND BEING ON THE CENTERLINE OF COUNTY ROAD NO. 4450;

THENCE IN A EASTERLY DIRECTION ALONG THE NBL OF SAID 17.658 ACRE TRACT AND THE CENTERLINE OF SAID COUNTY ROAD NO. 4450 AS FOLLOWS:

SOUTH 82° 19' 14" EAST, FOR A DISTANCE OF 282.06 FEET TO A POINT FOR CORNER,

SOUTH 89° 30' 04" EAST, FOR A DISTANCE OF 71.54 FEET TO A POINT FOR

CORNER, NORTH 85° 43' 28" EAST, FOR A DISTANCE OF 64.04 FEET TO A POINT FOR CORNER,  
NORTH 84° 09' 37" EAST, FOR A DISTANCE OF 185.83 FEET TO A POINT FOR CORNER, NORTH 86° 47' 47" EAST, FOR A DISTANCE OF 52.21 FEET TO A POINT FOR CORNER,  
SOUTH 88° 56' 49" EAST, FOR A DISTANCE OF 57.41 FEET TO A POINT FOR CORNER,  
SOUTH 82° 04' 25" EAST, FOR A DISTANCE OF 65.55 FEET TO A POINT FOR CORNER, AND  
SOUTH 79° 58' 06" EAST, FOR A DISTANCE OF 298.55 FEET TO A PK NAIL SET ON THE NEC OF SAID 17.658 ACRE TRACT AND BEING ON THE NWC OF A 2.335 ACRE TRACT DESCRIBED IN A DEED FROM JAMES A. HEAD TO JACK F. GRAY, FILED NOVEMBER 19, 2019, RECORDED IN DOCUMENT NO. 2019-00011771, REAL PROPERTY RECORDS OF SAID COUNTY;  
THENCE SOUTH 16° 41' 27" EAST, GENERALLY ALONG A HOG WIRE FENCE AND THE EBL OF SAID 17.658 ACRE TRACT AND THE WBL OF SAID 2.335 ACRE TRACT AT A DISTANCE OF 19.77 FEET PASSING A 1/2 IRON ROD CAPPED "SWANNER" FOUND FOR A REFERENCE AND CONTINUING A TOTAL DISTANCE OF 351.72 FEET TO A 1/2 INCH IRON ROD CAPPED "TRI-POINT" FOUND FOR AN ADDITIONAL REFERENCE AND CONTINUING ALONG THE SAME COURSE OF SOUTH 16° 41' 27" EAST, FOR A DISTANCE OF 46.55 FEET TO A POINT FOR CORNER ON THE SWC OF SAID 2.335 ACRE TRACT AND THE BEING ON THE WATERS OF THE SOUTH FORK OF BRUSHY CREEK;  
THENCE IN A SOUTHERLY DIRECTION WITH THE EBL OF SAID 17.658 ACRE TRACT AND THE WBL OF A 113 1/5 ACRE TRACT DESCRIBED IN A DEED FROM ROBERT S. PITTS TO LOYE DEE PITTS, FILED AUGUST 25, 1948, RECORDED IN VOLUME 315, PAGE 13, DEED RECORDS OF SAID COUNTY AND BEING ON THE CENTERLINE OF SAID CREEK AS FOLLOWS:  
SOUTH 2° 43' 42" EAST, FOR A DISTANCE OF 23.14 FEET TO A POINT FOR CORNER, SOUTH 6° 17' 49" EAST, FOR A DISTANCE OF 19.62 FEET TO A POINT FOR CORNER,  
SOUTH 16° 44' 07" EAST, FOR A DISTANCE OF 24.77 FEET TO A POINT FOR CORNER,  
SOUTH 42° 58' 10" EAST, FOR A DISTANCE OF 42.56 FEET TO A POINT FOR CORNER, SOUTH 28° 17' 29" EAST, FOR A DISTANCE OF 46.98 FEET TO A POINT FOR CORNER,  
SOUTH 23° 50' 32" WEST, FOR A DISTANCE OF 54.89 FEET TO A POINT FOR CORNER,  
SOUTH 32° 10' 44" EAST, FOR A DISTANCE OF 40.64 FEET TO A POINT FOR CORNER,  
SOUTH 64° 45' 28" EAST, FOR A DISTANCE OF 49.60 FEET TO A POINT FOR CORNER, AND  
SOUTH 25° 07' 08" WEST, FOR A DISTANCE OF 11.25 FEET TO A POINT FOR CORNER ON THE SEC OF SAID 17.658 ACRE TRACT AND BEING ON THE SEC OF SAID 122.67 ACRE TRACT;  
THENCE SOUTH 87° 01' 40" WEST, GENERALLY ALONG A DOWN BARBED WIRE FENCE AND THE NBL OF SAID 122.67 ACRE TRACT AT A DISTANCE OF 54.89 FEET PASSING A 1/2 INCH IRON ROD FOUND FOR A REFERENCE AND CONTINUING A TOTAL DISTANCE OF 1131.60 FEET TO THE PLACE OF BEGINNING CONTAINING 17.710 ACRES.



Property Address: 2264 County Road 4450  
Winnsboro, TX 75494

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: Southwest Stage Funding, LLC dba Cascade Financial Services  
Mortgage Servicer: Cascade Financial Services  
Mortgage Servicer Address: 2290 E. Yeager Drive  
Suite 250  
Chandler, AZ 85286

**SALE INFORMATION:**

Date of Sale: June 3, 2025  
Time of Sale: 1:00 PM or within three hours thereafter.  
Place of Sale: EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.  
Substitute Trustee: Harriett Fletcher, Sheryl LaMont, Christine Wheeless, Phillip Hawkins, Kevin Key or Jay Jacobs, Padgett Law Group, Michael J. Burns, Jonathan Smith, Gabrielle A. Davis, or Paige Jones, any to act  
Substitute Trustee Address: 546 Silicon Dr., Suite 103  
Southlake, TX 76092  
TXAttorney@PadgettLawGroup.com

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

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

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

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

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

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

*James*

Michael J. Burns / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

**CERTIFICATE OF POSTING**

My name is Sheryl LaMont, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on April 24, 2025, I filed at the office of the Wood County Clerk to be posted at the Wood County courthouse this notice of sale.

*Sheryl LaMont*

Declarant's Name: Sheryl LaMont

Date: April 24, 2025

Padgett Law Group  
546 Silicon Dr., Suite 103  
Southlake, TX 76092  
TXAttorney@PadgettLawGroup.com  
(850) 422-2520



**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 4/10/2014	<b>Grantor(s)/Mortgagor(s):</b> MEGAN P. MORTON, A SINGLE PERSON
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR NTFN, INC. DBA PREMIER NATIONWIDE LENDING, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2014-00003437	<b>Property County:</b> WOOD
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 6/3/2025	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> At the east (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 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** SEE EXHIBIT A ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES

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, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffney Bruton, Tionna Hadnot, Auction.com, David Ray, Sharon St. Pierre, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Lisa DeLong, Terri Worley, Harriett Fletcher, Christine Wheelless, Phillip Hawkins, Kevin Key or Jay Jacobs, 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: 4/30/2025

Dated: May 1, 2025



Harriett Fletcher

Printed Name:



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Wells Fargo Bank, N.A.

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

**MH File Number:** TX-25-109514-POS  
**Loan Type:** USDA Farm Loan

**TX-25-109514-POS**

**EXHIBIT "A"**

**All that certain lot, tract or parcel of land situated in the T. T. BROWN SURVEY, ABSTRACT NO. 40, Wood County, Texas, and being out of Block G-3, of the City of Winnsboro, and being a part of that certain tract conveyed to Orman Johnson by deed recorded in Volume 489, Page 443, Deed Records of Wood County, Texas, and being more particularly described as follows:**

**BEGINNING at an iron pin for corner situated on the Northwest corner of said Johnson tract, being on the South right-of-way of Baber Street; and being on the Northeast corner of Lot 3 of Baber Estate Subdivision;**

**THENCE South 0 deg. 49 min. East, with the East Boundary Line of said Johnson tract, 198.0 feet to an iron pin for corner situated on the Southeast corner of said Johnson tract;**

**THENCE South 89 deg. 30 min. East, with the South Boundary Line of said Johnson tract, 85.0 feet to an iron pin for corner situated on the Southwest corner of the East half of said Johnson tract;**

**THENCE North 0 deg. 31 min. West, with the West Boundary Line of said East half, 198.0 feet to an iron pin for corner situated on the South right-of-way of said Baber Street;**

**THENCE South 89 deg. 19 min. West, with said South right-of-way, 85.0 feet to the PLACE OF BEGINNING, containing 0.386 of an acre of land, more or less.**



FILED

MAY 08 2025

2:45pm

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. **Date, Time, and Place of Sale.**

DATE: June 3, 2025

TIME: 01:00 PM

PLACE: Wood County Courthouse, 100 Main Street, Quitman, TX 75783, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court

2. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 50.009 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.
3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 28, 2022 and recorded as Instrument Number 2022-00012645, real property records of Wood County, Texas.
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Russell Hall, securing the payment of the indebtedness in the original principal amount of \$107,635.00, and obligations therein described including but not limited to the promissory note; and all modifications renewals and extensions of the promissory note. loanDepot.com, LLC is the current mortgagee of the note and deed of trust or contract lien.
5. **Default.** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
6. **Property to be Sold.** The property to be sold is described as follows:  
BEING 0.339 of an acre of land situated in the Hannah Payne Survey, Abstract No. 450, Wood County, Texas, being all of that certain called 0.340 acre tract of land described in a warranty deed with vendor's lien from Charles W. Robertson, being one and the same person as Charles Wayne Robertson and wife, Jana L. Robertson, being one and the same called person as Jana Lea Robertson to Edward Arthur Voss and wife, Dodie Voss, as recorded in Volume 1136, Page 09 of the Official Public Records of Wood County, Texas, and also being a part of Lot 26, Whispering Pines Subdivision, according to the plat recorded in Volume 5, Page 11 of the Plat Records of Wood County, Texas, said 0.339 of an acre tract being more particularly described by metes and bounds as follows:



BEGINNING at a 1/2" iron rod (found) at the southwest corner of the above referenced 0.340 acre tract, and being at the southwest corner of the above referenced Lot 26, and being at the southeast corner of Lot 27, of the above mentioned Whispering Pines Subdivision, and being located in the north right-of-way line of County Road 3811, and being the southwest corner of the herein described tract;

THENCE North 00°04'00 West, with the west line of the above mentioned 0.340 acre tract, and with the west line of the above mentioned Lot 26, and with the east line of the above mentioned Lot 27, for a distance of 190.98 feet to a 1/2 iron rod (found bent), at the northwest corner of said Lot 26, and being the northeast corner of said Lot 27, and being the northwest corner of said 0.340 acre tract, and being located in the south line of that certain called 50 acre tract of land as described in a warranty deed with vendor's lien to Anita Doris Bird, as recorded in Volume 1987, Page 15 of the Official Public Records of Wood County, Texas, and being the northwest corner of the herein described tract;

THENCE North 89°47'23 East, with the north line of said Lot 26, and with the north line of said 0.340 acre tract, and with the south line of the above mentioned 50 acre tract, for a distance of 68.26 feet to a 1/2 iron rod (found) at the northeast corner of said 0.340 acre tract, and being the northeast corner of the herein described tract;

THENCE South 09°19'36" East, with the east line of said 0.340 acre tract, over and across said Lot 26, for a distance of 167.94 feet, to a 1/2 iron rod (found) at the southeast corner same, and being located in the south line of said Lot 26, and being located in the north right-of-way line of County Road 3811, and being the southeast corner of the herein described tract;

THENCE South 75°00'29 West, with the south line of Lot 26, and with the south line of said 0.340 acre tract, and with the north right-of-way line of County Road 3811 for a distance of 98.61 feet, back to the place of beginning and containing 0.339 of an acre of land,

Bearings are oriented to the monumented west line of that certain called 0.340 acre of land described in a warranty deed with vendor's lien to Edward Arthur Voss and wife, Dodie Voss, as recorded in Volume 1136, Page 09 of the Official Plat Records of Wood County, Texas.

7. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. loanDepot as Mortgage Servicer, is representing the current mortgagee, whose address is:

**6531 Irvine Center Dr., Suite 100  
Irvine, California 92618**

8. **Appointment of Substitute Trustee.** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffney Bruton, Tionna Hadnot,



Auction.com, David Ray, Sharon St. Pierre, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Lisa DeLong, Terri Worley, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.

9. **Limitation of Damages.** 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.

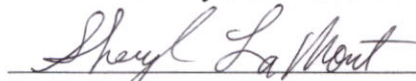
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

Date: 5/7/2025

  
Jennifer Hooper

**Certificate of Posting**

I am Sheryl LaMont whose address is 1604 N 10th St, Longview, TX 75601. I declare under penalty of perjury that on May 8, 2025 I filed this Notice of [Substitute] Trustees Sale at the office of the Wood County Clerk and caused it to be posted at the location directed by the Wood County Commissioners Court.

  
Declarant's Name: Sheryl LaMont  
Date: May 8, 2025

## NOTICE OF FORECLOSURE SALE

FILED FOR RECORD  
2025 MAY 12 PM 12:37  
KELLEY PRICE  
COUNTY CLERK  
WOOD COUNTY, TEXAS

### Deed of Trust:

Dated: March 23, 2023  
Grantor: 2CF PROPERTY LLC, A TEXAS LIMITED LIABILITY COMPANY  
Trustee: Chris Ferguson, managing attorney of Jack O'Boyle and Associates, a professional limited liability company  
Lender: Capital Fund I, LLC, an Arizona limited liability company  
Loan Servicer: Capital Fund I, LLC, an Arizona limited liability company  
Recorded: **Instrument #2023-0002890**, recorded on April 3, 2023, in the official Real Property (Deed) Records of WOOD COUNTY, Texas  
Secures: **Promissory Note** ("Note") in the original principal amount of \$222,200.00, executed by 2CF PROPERTY LLC, A TEXAS LIMITED LIABILITY COMPANY ("Borrower") and payable to the order of Lender  
Maturity Date: March 1, 2024

### Legal Description:

**LOT NO.(S)157, 158 AND 159, SECTION H, HOLIDAY VILLAGES OF FORK SUBDIVISION, AS SHOWN BY THE PLAT THEREOF RECORDED IN,,VOLUME 9, PAGE 195,198, PLAT RECORDS, WOOD COUNTY, TEXAS.; and more commonly known as 727 Comanche, Quitman, Texas 75783**

### FORECLOSURE SALE:

Date: **Tuesday, June 3, 2025**  
Time: The sale of the Property will be held between the hours of **1:00 p.m. and 4:00 p.m.** local time; the earliest time at which the Foreclosure Sale will begin is **1:00 p.m.** and not later than three hours thereafter.  
Place: AT THE EAST (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  
Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's or Loan Servicer's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.





Substitute Trustee: Bennett M. Wyse, Ted Gambordella, Harriett Fletcher, Robert LaMont, Sheryl LaMont, and/or Sharon St. Pierre

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, or its Loan Servicer, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's, or Loan Servicer's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender or Loan Servicer passes the Foreclosure Sale, then notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

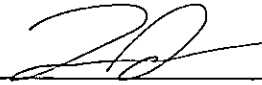
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender, or Loan Servicer. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

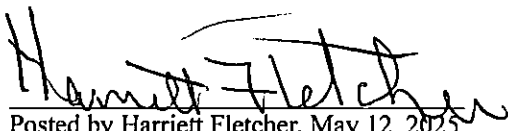
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. 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 HEREIN TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY, SUBSTITUTE TRUSTEE, OR OTHER AUTHORIZED AGENT OF THE MORTGAGEE OR LOAN SERVICER.**

**SUBSTITUTE TRUSTEE:**

By:   
Ted Gambordella, Substitute Trustee  
5910 N Central Expy, Suite 920  
Dallas, Texas 75206  
Tel. (214) 473-5551  
Fax. (214) 540-9333  
Tgambordella@prattaycock.com

  
Posted by Harriett Fletcher, May 12, 2025



Notice of Foreclosure Sale

(Trustee Sale)

Date : March 28th, 2025

FILED FOR RECORD  
2025 APR 07 AM 09:05  
KELLEY PRICE  
COUNTY CLERK  
WOOD COUNTY, TEXAS

Deed of Trust Information:

Recording: Instrument No. 2022-00013749

Date: December 19th, 2022

GRANTOR: JOHN DUSTIN CHENEY

BENEFICIARY: Pebble Creek Investments, LLC, a Texas limited liability company

Original Principle: Twenty-One Thousand Seventy and 00/100 Dollars (\$21,070.00)

PROPERTY COUNTY: WOOD COUNTY

PROPERTY PID #: 18429

PROPERTY:

Being a 1.149 acre tract of land situated in the A. N. McKnight Survey, A-400, Wood County, Texas, and being the same property in a Deed dated September 5th, 1979 from Jewell Gibson Martin to Florene Echles and husband, Johnnie Echles, recorded in Volume 786, Page 303, of the Official Deed Records of Wood County, Texas.

SALE INFORMATION:

Date of Sale: Tuesday, June 3rd, 2025

Time of Sale: 10:00 AM or within Three hours Thereafter

Opening Bid: \$21,591.71 by Pebble Creek Investments, LLC

Place of Sale: INSIDE THE MAIN LOBBY of Wood County Courthouse, Texas, or if the preceding area is no longer in the designated area, at the area most recently designated by the Wood County Commissioner's Court.

Trustee: Shane Amir Ghaemmaghani

Contact: info@pebblecreekco.com Office: 936-463-8217

Address: 380 Flores Rd Livingston, Tx 77351

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 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. Shane Amir Ghaemmaghani as 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 or 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 or 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.

**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.**

Signed and Executed By:



Shane Amir Ghaemmaghmi, Trustee  
March 28th, 2025

**CM # 9589 0710 5270 2384 9127 23**

After Recording, please Return to:  
Pebble Creek Investments, LLC  
380 Flores Rd  
Livingston, Tx 77351