

Carrington Foreclosure Services, 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#: 23-28320

FILED FOR RECORD
2023 MAR -9 PM 12:54
KELLEY PRICE
COUNTY CLERK, WOOD CO TX

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 7/30/2008, Russell Voyles and wife, Stephanie Voyles, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Scott L. Luna, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SFMC, LP. - DBA Solutions Funding 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 \$85,204.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SFMC, LP. - DBA Solutions Funding Mortgage Company, which Deed of Trust is Recorded on 8/1/2008 as Volume 00093285, Book 02340, Page 00186, Loan Modification recorded on 1/13/2020 as Instrument No. 2020-00000252 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;

See attached exhibit "A" attached hereto and made a part hereof

Commonly known as: **222 W BUCHANAN ST 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, Robert LaMont, Sheryl LaMont, Sharon St. Pierre, 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 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **J.P. Morgan Mortgage Acquisition Corp.**, 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 **6/6/2023 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.

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.



4777158

ServiceLink

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.

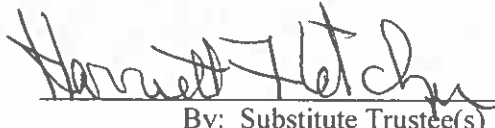
WITNESS, my hand this 3/8/2023



By: Hung Pham, Trustee Sale Specialist
Carrington Foreclosure Services, LLC as
authorized agent for Mortgagee or Mortgage
Servicer

1600 South Douglass Road, Suite 140
Anaheim, CA 92806

WITNESS, my hand this March 9, 2023.



By: Substitute Trustee(s)
Harriett Fletcher, Robert LaMont, Sheryl LaMont,
Sharon St. Pierre

C/O Carrington Foreclosure Services, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

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EXHIBIT A
PAGE 1 OF 1

That certain lot, tract or parcel of land within the City of Mineola, Wood County, Texas, and being part of Lot 6, Block 38, City of Mineola as shown of record in Volume 7 on Page 47 of the Plat Records and being described as the West 72 feet of Lot 6 in Deed from Donald R. Massey to John Lemmon, dated September 11, 2007 and recorded in Volume 2266 on Page 54 of the Real Property Records of Wood County, Texas, and this 0.149 acre tract being more fully described as follows:

BEGINNING at a 1/2" Iron Rod set for the Southwest corner of Lot 6, the Southwest corner of Block 38 and being at the intersection of the North line of Buchanan Street (80' wide right-of-way) and the East line of Hogg Street (50' wide right-of-way);

THENCE North 13 deg. 54 min. 58 sec. East, a distance of 90.00 feet, with the West line of Block 38 and the East line of Hogg Street, to a 1/2" Iron Rod set for the Northwest corner of Lot 6 and the Southwest corner of Lot 5;

THENCE South 76 deg. 05 min. 02 sec. East, a distance of 72.00 feet, with the North line of Lot 6 and the South line of Lot 5, to a 1/2" Iron Rod set for corner;

THENCE South 13 deg. 54 min. 58 sec. West, a distance of 90.00 feet, across Lot 6, to a 1/2" Iron Rod set in the South line of same and in the North line of Buchanan Street;

THENCE North 76 deg. 05 min. 02 sec. West, a distance of 72.00 feet, with the South line of Lot 6 and the North line of Buchanan Street, to the POINT OF BEGINNING AND CONTAINING 0.149 OF AN ACRE OF LAND, MORE OR LESS.

Filed for Record in:
Wood County
On: Aug 01, 2008 at 10:15a

As a
Recording
Amount \$0.00
Receipt Number - 149323
By
Dachelle Hangerly

SINCE BY 2008
I hereby certify that this instrument was
filed in the date and time stamped herein by me
and was duly recorded in the volume and page
of the name appears on:
Wood County
as stamped herein by me.
Aug 01, 2008

Dorcasie Evelyn Taylor, County Clerk
Wood County

409 SYCAMORE ST
MINEOLA, TX 75773

FILED FOR RECORD
2023 MAR 15 2:17:20 PM
00000009428509
COUNTY CLERK, WOOD CO TX

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: June 06, 2023

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

Place: THE EAST DOOR OF THE WOOD COUNTY COURTHOUSE (ALSO REFERRED TO AS THE FRONT DOOR) OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 14, 2018 and recorded in Document INSTRUMENT NO. 2018-00004345 real property records of WOOD County, Texas, with ROBERT FITZGERALD AND LOREN PIPPINS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ROBERT FITZGERALD AND LOREN PIPPINS, securing the payment of the indebtednesses in the original principal amount of \$206,196.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

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



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

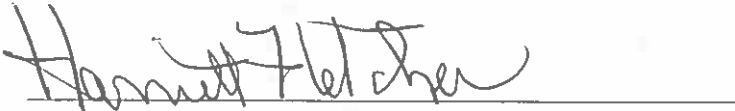
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, TONYA WASHINGTON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, TIONNA HADNOT, AUCTION.COM, DAVID RAY, SHARON ST. PIERRE, HARRIETT FLETCHER, SHERYL LAMONT, ROBERT LAMONT, RONNIE HUBBARD, ALLAN JOHNSTON, TERRI WORLEY OR LISA DELONG whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Harriett Fletcher, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on March 16, 2023 I filed at the office of the WOOD County Clerk and caused to be posted at the WOOD County courthouse this notice of sale.



Declarants Name: Harriett Fletcher

Date: March 16, 2023

409 SYCAMORE ST
MINEOLA, TX 75773

0000009428509

0000009428509

WOOD

EXHIBIT "A"

LOT ONE (1), IN BLOCK EIGHT (8), HAM ADDITION, AN ADDITION TO THE CITY OF MINEOLA, WOOD COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 102, PAGE 392 OF THE DEED RECORDS OF WOOD COUNTY, TEXAS.

FILED FOR RECORD
2023 APR 20 PM 12:55
KELLEY PRICE
COUNTY CLERK, WOOD CO TX

Notice of Substitute Trustee Sale

T.S. #: 22-7254

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: **6/6/2023**
- Time: The sale will begin no earlier than **1:00 PM** or no later than three hours thereafter. The sale will be completed by no later than **4:00 PM**
- Place: **Wood County** Courthouse in **Quitman**, Texas, at the following location: **1 Main St, Quitman, TX 75783** OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

SEE ATTACHED EXHIBIT "A"

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 4/20/2007 and is recorded in the office of the County Clerk of Wood County, Texas, under County Clerk’s File No 00070106, recorded on 5/2/2007, of the Real Property Records of Wood County, Texas.
Property Address: 903 UNIVERSITY STREET MINEOLA Texas 75773

Trustor(s):	EDITH F. SMYRL	Original Beneficiary:	National City Mortgage a division of National City Bank
Current Beneficiary:	U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for LB-Igloo Series IV Trust	Loan Servicer:	Rushmore Loan Management Services, LLC
Current Substituted Trustees:	Auction.ocm, Sharon St. Pierre, Kendal Farmer, Harriett Fletcher, Robert La Mont, David Sims, Ronnie Hubbard, Sheryl LaMont, Rick Snoke, Prestige Default Services, LLC		

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in “as is, where is” condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under

T.S. #: 22-7254

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

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by EDITH F. SMYRL, A SINGLE PERSON. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$68,900.00, executed by EDITH F. SMYRL, A SINGLE PERSON, and payable to the order of National City Mortgage a division of National City Bank; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of EDITH F. SMYRL, A SINGLE PERSON to EDITH F. SMYRL. U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for LB-Igloo Series IV Trust is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

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

U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for LB-Igloo Series IV Trust

c/o Rushmore Loan Management Services, LLC
15480 Laguna Canyon Road Suite 100
Irvine, CA 92618
(949) 341-0777

Dated: April 20, 2023.

Auction.com, Sharon St. Pierre, Kendal Farmer, Harriett Fletcher, Robert La Mont, David Sims, Ronnie Hubbard, Sheryl LaMont, Rick Snoke, Prestige Default Services, LLC,



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

EXHIBIT "A"

BEING all that certain tract of land situated in the City of Mineola, Wood County, Texas, and being a part of LOT 4, BLOCK 29, of the HAMM ADDITION to the City of Mineola, Texas according to the plat thereof, recorded in Volume 1, Page 46 of the Plat Records of Wood County, Texas, and being more particularly described as follows:

BEGINNING at a 1/2-inch iron rod found at the northeast corner of said Lot 4, and being the southeast corner of Lot 5 of said Hamm Addition, also being on the west line of University Street;

THENCE, South, a distance of 63.67 feet along the east line of said Lot 4, and along the west line of said University Street to a bolt found for corner, said point being the southeast corner of said Lot 4, and being the northeast corner of Lot 3 of said Hamm Addition;

THENCE S 89 deg. 03 min. 18 sec. West, a distance of 207.90 feet along the common line of said Lots 3 and 4 to a 1/2 -inch iron rod found for corner;

THENCE, N 01 deg. 56 min. 11 sec. West a distance of 62.98 feet to a 1/2-inch iron rod found for corner, said point being on the north line of said Lot 4, also being on the south line of aforesaid Lot 5;

THENCE, N 88 deg. 52 min. 08 sec. East, a distance of 210.04 feet along the common line of said Lots 4 and 5 to the POINT OF BEGINNING containing 13,231 square feet or 0.3037 of one acre of land, more or less. AKA 903 University Street, Mineola, Texas.

BEING THE SAME LAND surveyed by David Hooker, R.P.L.S. No. 5767, dated April 13, 2007.

FILED FOR RECORD
2023 APR 25 PM 2:39
KELLEY PRICE
COUNTY CLERK, WOOD CO TX

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-05301-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: 6/6/2023
Time: The earliest time the sale will begin is 1:00 PM
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: 888 FM 14 QUITMAN, TX 75783

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 11/14/2014 and recorded in the office of the County Clerk of Wood County, Texas, recorded on 11/17/2014 under County Clerk's File No 2014-00013042, in Book -- and Page -- The subject Deed of Trust was modified by Loan Modification and recorded as Instrument No. 2016-00010593, on 10/27/2016, of the Real Property Records of Wood County, Texas.

Grantor(s): JERRY W. PAULI AND WIFE, CAROL A. PAULI
Original Trustee: GREGORY GRAHAM
Substitute Trustee: Auction.com, Kendal Farmer, Harriet Fletcher, Robert La Mont, David Sims, Allan Johnston, Ronnie Hubbard, Lisa DeLong, Terri Worley, Sheryl LaMont, Nestor Trustee Services, LLC
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for NTFN, INC., 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. #: 2023-05301-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 by not limited to (1) the promissory note in the original principal amount of \$173,940.00, executed by JERRY W. PAULI AND WIFE, CAROL A. PAULI, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for NTFN, INC., 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
10500 Kincaid Drive
Fishers, IN 46037
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. #: 2023-05301-TX

Dated: April 25, 2023

Auction.com, Kendal Farmer, Harriet Fletcher, Robert La Mont, David
Sims, Allan Johnston, Ronnie Hubbard, Lisa DeLong, Terri Worley, Sheryl
LaMont, Nestor Trustee Services, LLC



c/o Nestor Trustee Services, LLC
2850 Redhill Blvd., Suite 240
Santa Ana, CA 92705
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 Trustee Services, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

EXHIBIT 'A'

THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN WOOD COUNTY, TEXAS. BEING 5.000 ACRES IN THE JANE DUNCAN SURVEY, ABSTRACT NO. 140, AND BEING A PART OF A CALLED 39.995 ACRE TRACT DESCRIBED IN A DEED FROM CLETHA KARR PROSSER TO DONALD LEE WOODS AND WIFE CHERYL ANN WOODS, DATED OCTOBER 9, 1992, AND RECORDED IN VOLUME 1305, PAGE 136, REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS. SAID 5.000 ACRES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS;

BEGINNING AT A POINT FOR CORNER IN THE CENTER OF TEXAS FARM ROAD NO. 14. SAID POINT BEING THE NORTHWEST CORNER OF THE ABOVE MENTIONED 39.995 ACRE TRACT, AND BEING IN THE CALLED WEST LINE OF THE SAID JANE DUNCAN SURVEY, AND BEING REFERENCED BY A 2" IRON PIPE FOUND IN THE EAST RIGHT OF WAY LINE OF SAID HIGHWAY NO.14, BEARING N. 85 DEG. 41 MIN. 40 SEC. E., 37.20 FEET;

THENCE N. 85 DEG. 41 MIN. 40 SEC. E. WITH THE NORTH LINE OF SAID TRACT, GENERALLY WITH FENCE LINE, 437.20 FEET TO A WOODEN FENCE POST FOR CORNER. SAID POINT BEING REFERENCED BY A 1/2" IRON ROD SET SOUTH 0.20 FEET;

THENCE S 00 DEG. 21 MIN. 48 SEC. W PARALLEL WITH THE WEST LINE OF SAID 39.995 ACRE TRACT, 499.82 FEET TO A 1/2" IRON ROD SET FOR CORNER;

THENCE S. 85 DEG. 41 MIN. 40 SEC. W PARALLEL WITH THE NORTH LINE OF SAID TRACT, 437.20 FEET TO A POINT FOR CORNER IN THE CENTER OF SAID FARM ROAD NO.14, SAID POINT BEING REFERENCED BY A 1/2" IRON ROD SET BEARING N. 85 DEG. 41 MIN. 40 SEC E., 40.00 FEET;

THENCE N. 00 DEG. 21 MIN. 47 SEC. E. WITH THE CENTER OF SAID ROAD, SAME BEING THE WEST LINE OF SAID 39.995 ACRE TRACT, 499.82 FEET TO THE POINT OF BEGINNING AND CONTAINING 5.000 ACRES OF LAND, MORE OF LESS, OF WHICH APPROXIMATELY 0.441 ACRES LIE WITHIN A PUBLIC ROAD.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD
MAY 11 2023
AM 10:48
CLERK OF COUNTY CLERK
WOOD COUNTY, TEXAS

WHEREAS, on the 24th day of September, 2021, APPLE SELF STORAGE, INC., a Texas corporation, executed a Deed of Trust conveying to Philip D. Alexander, Trustee, the Real Estate hereinafter described, to secure BRADY CHAMBERS in the payment of a debt therein described, said Deed of Trust being recorded in County Clerk's File No. 2021-00011027, in the Official Public Records of Wood County, Texas:

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

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, the 6th day of June, 2023**, between 10:00 o'clock p.m. and 1:00 o'clock p.m., I will sell said Real Estate at the front door or east door of the Courthouse in Wood County, Texas, or if the preceding area is no longer the designated area, the area designated by the Commissioners Court under Section 51.002 of the Texas Property Code, to the highest bidder for cash.

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

Property described in Exhibit "A" attached hereto and made a part hereof.

WITNESS MY HAND this 9th day of May, 2023.



JAMES D. VANDEVENTER, Substitute Trustee
909 ESE Loop 323, Suite 400
Tyler, TX 75701

EXHIBIT "A"

TRACT 1

BEING all of that certain lot, tract, or parcel of land situated in the J.E. White Survey, Abstract No. 612, Wood County, Texas, and being a part all of that certain tract of land described in a Deed from Carroll V. Treadaway and Jeanette Treadaway to Brady W. Chambers and Evelyn B. Chambers, dated December 03, 2003, as shown of record in Volume 1968, Page 411, 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 a ½ inch iron rod found at the Southwest corner of said Treadaway to Chambers lot, and at the Northwest corner of that certain lot described in a Deed from Johnny W. Hutchins and wife, Cindy M. Hutchins, to Brady W. Chambers and wife, Evelyn Chambers, dated February 26, 2003, as shown of record in Volume 1901, Page 143, Real Property Records, Wood County, Texas, same being in the West line of said Lot 8, in the East right-of-way line of South Pacific Street (United States Highway No. 69), and being N 14° 45' 00" E, a distance of 89.81 feet from a ½ inch iron rod found at the Southwest corner of Lot 7, Block 29, City of Mineola, Texas;

THENCE N 14° 45' 00" E, along the West line of said Treadaway to Chambers lot, a distance of 50.00 feet to a ½ inch iron rod set at the Northwest corner of said Treadaway to Chambers lot and the Northwest corner of Lot 8, same being the Northwest corner of Block 29, and being in the South line of Giraud Street;

THENCE S 75° 15' 00" E, along the North line of Lot 8, and the South line of Giraud Street, a distance of 50.30 feet to a ½ inch iron rod set at the Northeast corner of said Treadaway to Chambers lot and the Northwest corner of that certain lot described in a Deed from John M. Clariday and wife, Lottie Clariday, to Brady W. Chambers and wife, Evelyn B. Chambers, dated June 02, 2004, as shown of record in Volume 2011, Page 599, Real Property Records, Wood County, Texas;

THENCE S 11° 32' 41" W, across said Lot 8, a distance of 50.08 feet to a ½ inch iron rod set at the Southeast corner of said Treadaway to Chambers lot, same being the Southwest corner of said Clariday to Chambers lot, and being in the North line of said Hutchens to Chambers lot;

THENCE N 75° 15' 00" W, along the South line of said Treadaway to Chambers lot a distance of 53.10 feet to the POINT OF BEGINNING and containing 0.059 acres of land.

The above field notes were prepared from an actual on the ground survey made under the direction and supervision of BRUCE W. RUPAR, R.P.L.S. No. 5781, dated December 5, 2016.

TRACT 2

BEING ALL OF THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE J. E. WHITE SURVEY, ABSTRACT NO. 612, WOOD COUNTY TEXAS, AND BEING A PART OF LOT 1 AND LOT 8, BLOCK 29, CITY OF MINEOLA, TEXAS, AND BEING ALL OF THAT CERTAIN TRACT OF LAND DESCRIBED IN A DEED FROM JOHN M. CLARIDAY AND WIFE LOTTIE CLARIDAY TO BRADY E. CHAMBERS AND WIFE, EVELYN B. CHAMBERS, DATED JUNE 02, 2004, AS SHOWN OF RECORD IN VOLUME 2011, PAGE 599, REAL PROPERTY RECORDS, WOOD COUNTY, TEXAS, AND SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A ½ INCH IRON ROD SET AT THE NORTHWEST CORNER OF SAID CLARIDAY TO CHAMBERS LOT, AND AT THE NORTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED IN A DEED FROM CARROLL V. TREADAWAY AND JEANETTE TREADAWAY TO BRADY W. CHAMBERS AND EVELYN B. CHAMBERS, DATED DECEMBER 03, 2003, AS SHOWN OF RECORD IN VOLUME 1968, PAGE 411, REAL PROPERTY RECORDS, WOOD COUNTY, TEXAS, SAME BEING THE SOUTH LINE OF GIRAUD STREET, AND BEING S 75 DEGREES 15' 00" E, A DISTANCE OF 50.30 FEET FROM A ½ INCH IRON ROD SET AT THE NORTHWEST CORNER OF SAID BLOCK 29;

THENCE 75 DEGREES 15' 00" E ALONG THE NORTH LINE OF LOT 8 AND THE SOUTH LINE OF GIRAUD STREET, AT 87.40 FEET PASSING THROUGH THE NORTHEAST CORNER OF LOT 8 AND THE NORTHWEST CORNER OF LOT 1, CONTINUING ALONG SAME BEARING, IN ALL A TOTAL DISTANCE OF 137.70 FEET TO A ½ INCH IRON ROD SET AT THE NORTHEAST CORNER OF SAID CLARIDAY TO CHAMBERS LOT TO THE NORTHWEST

CORNER OF THAT CERTAIN LOT DESCRIBED IN A DEED FROM MARY H. PRICE ET AL TO BENHARN & COMPANY INC., DATED MAY 08, 1984, AS SHOWN OF RECORD IN VOLUME 928, PAGE 774, REAL PROPERTY RECORDS, WOOD COUNTY, TEXAS;

THENCE S 14 DEGREES 45' 00" W, ACROSS LOT 1 AND ALONG THE EAST LINE OF SAID CLARIDAY TO CHAMBERS LOT, A DISTANCE OF 50.00 FEET TO A ½ INCH IRON ROD SET AT THE SOUTHEAST CORNER OF SAID CLARIDAY TO CHAMBERS LOT, AND THE NORTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED IN A DEED FROM JOHNNY W. HUTCHINS AND WIFE CINDY M. HUTCHINS, TO BRADY W. CHAMBERS AND WIFE EVELYN CHAMBERS, DATED FERUARY 26, 2003, AS SHOWN OF RECORD IN VOLUME 1901, PAGE 143, REAL PROPERTY RECORDS, WOOD COUNTY, TEXAS;

THENCE 75 DEGREES 15' 00" W CONTINUING ACROSS LOT 1 ALONG THE SOUTH LINE OF SAID CLARIDAY TO CHAMBERS LOT, AT 43.00 FEET PASSING THROUGH THE WEST LINE OF LOT 1 AND THE EAST LINE OF SAID LOT 8, CONTINUING ALONG SAME BEARING, IN ALL A TOTAL DISTANCE OF 134.90 FEET TO A ½ INCH IRON ROD AND THE SOUTHWEST CORNER OF SAID CLARIDAY TO CHAMBERS LOT AND THE SOUTHEAST CORNER OF SAID TREADWAY TO CHAMBERS LOT;

THENCE N 11 DEGREES 32' 41" E; ALONG THE WEST LINE OF SAID CLARIDAY TO CHAMBERS LOT, A DISTANCE OF 50.08 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.156 ACRES OF LAND.

405 BEAVERS ST
WINNSBORO, TX 75494

FILED FOR RECORD
2323 MAY 11 PM 12:37
SELLEY PRICE 0000009451063
COUNTY CLERK, WOOD CO TX

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: June 06, 2023

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

Place: THE EAST DOOR OF THE WOOD COUNTY COURTHOUSE (ALSO REFERRED TO AS THE FRONT DOOR) OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 20, 2017 and recorded in Document CLERK'S FILE NO. 2017-00009570 real property records of WOOD County, Texas, with SCOTT WILLIAM HAMILTON AND RACHEL HAMILTON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by SCOTT WILLIAM HAMILTON AND RACHEL HAMILTON, securing the payment of the indebtednesses in the original principal amount of \$64,175.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. COLONIAL SAVINGS, F.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o COLONIAL SAVINGS, F.A.
2626 WEST FREEWAY
BUILDING B
FORT WORTH, TX 76102



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHE, DANA KAMIN, LISA BRUNO, ANGIE USELTON, TONYA WASHINGTON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, TIONNA HADNOT, AUCTION.COM, DAVID RAY, SHARON ST. PIERRE, HARRIETT FLETCHER, SHERYL LAMONT, ROBERT LAMONT, RONNIE HUBBARD, ALLAN JOHNSTON, TERRI WORLEY OR LISA DELONG whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Harriett Fletcher, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on May 11, 2023 I filed at the office of the WOOD County Clerk and caused to be posted at the WOOD County courthouse this notice of sale.



Declarants Name: Harriett Fletcher

Date: May 11, 2023

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE G.B. KING SURVEY, A-3, CITY OF WINNSBORO, WOOD COUNTY, TEXAS, BEING KNOWN AS LOT 4-C IN BLOCK I-2 OF SAID CITY AND BEING THAT CERTAIN TRACT AS DESCRIBED IN DEED FROM B.R. MCFARLIN TO KERRY BRYON NOBLE AND KELLI NOBLE, DATED JULY 30, 2003, RECORDED IN VOL. 1938, PAGE 318, REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1 1/4" IRON PIPE FOUND IN THE EAST MARGIN OF BEAVERS STREET AT THE NORTHWEST CORNER OF SAID NOBLE LOT ALSO KNOWN AS THE NORTHWEST CORNER OF SAID LOT 4-C AND BEING SOUTHWEST CORNER OF A CALLED 0.206 ACRE TRACT (LOT 4-B) AS DESCRIBED IN DEED TO DONNA WHITEHURST (VOL. 2063, PAGE 324, R.P.R.);

THENCE S 89 DEG. 19' 37" E - 94.95' TO A CHAIN-LINK FENCE CORNER POST FOUND AT THE SOUTHEAST CORNER OF SAID 0.206 ACRE TRACT AND THE OCCUPIED NORTHEAST CORNER OF THIS TRACT;

THENCE S 00 DEG. 00' 06" W WITH THE FENCED WEST LINE OF A CALLED 0.735 ACRE TRACT AS DESCRIBED IN DEED TO COLENE HENLEY (VOL. 1779, PAGE 176) - 100.00' TO A CHAIN-LINK FENCE POST FOUND AT THE SOUTHEAST CORNER OF THIS TRACT;

THENCE N 89 DEG. 19' 49" W- 95.58' TO A 1/2" REBAR SET IN THE EAST MARGIN OF BEAVERS STREET AT THE SOUTHWEST CORNER OF SAID NOBLE TRACT AND THE NORTHWEST CORNER OF LOT 4-D AS DESCRIBED IN DEED TO JAMES S. CASTLE ET UX (VOL. 1593, PAGE 379, R.P.R.);

THENCE N 00 DEG. 21' 45" E WITH THE EAST MARGIN OF BEAVERS STREET- 100.00' TO THE POINT OF BEGINNING CONTAINING 0.219 ACRES, MORE OR LESS.

NOTICE OF TRUSTEE'S SALE

FILED FOR RECORD
 2023 JUN 11 PM 12:37
 CLERK, WOOD COUNTY

DEED OF TRUST INFORMATION:

Grantor(s)	Arvel J. Swann and Yvonne Swann	Deed of Trust Date	May 20, 2008
Original Mortgagee	Financial Freedom Senior Funding Corporation, a subsidiary of Indy Mac Bank, F.S.B.	Original Principal	\$112,500.00
Recording Information	Instrument #: 00089488 Book #: 02325 Page #: 00058 in Wood County, Texas	Original Trustee	Brown, Fowler & Alsup, P.C.
Property Address	2106 FM 1647, 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	06/06/2023
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, Tiffiney Bruton, David Ray, Auction.com, Harriett Fletcher, Sheryl LaMont, Robert LaMont, Ronnie Hubbard, Allan Johnston, Terri Worley or Lisa DeLong, 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 OR PARCEL OF LAND SITUATED IN THE ALLEN DILLARD SURVEY, A-142, LOCATED ABOUT 18.72 MILES N 65 DEGREES E FROM THE CITY OF QUITMAN, WOOD COUNTY, TEXAS; BEING ALL OF THAT CERTAIN CALLED 2 ACRE TRACT DESCRIBED IN A DEED FROM A. J. SWANN AND SUE YVONNE SWANN TO SHEILAH TODD, DATED AUGUST 4,2005, RECORDED IN VOL. 2098, PAGE 447, REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS; AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
 BEGINNING AT A 1/2 INCH REBAR MARKED WITH A "SWANNER" CAP FOUND ON THE NORTH EAST CORNER OF SAID CALLED 2 ACRE TRACT, AND BEING ON AN INTERNAL ANGLE CORNER OF A CALLED 13-1/2 ACRE TRACT DESCRIBED AS SECOND TRACT IN A DEED TO ARVEL J. SWANN, DATED MARCH 12,1976, RECORDED IN VOL. 717, PAGE 330, DEED RECORDS;
 THENCE SOUTH (BEARING BASIS) ALONG THE EAST BOUNDARY LINE OF SAID CALLED 2 ACRE TRACT AND THE WEST BOUNDARY LINE OF SAID CALLED 13-1/2 ACRE TRACT A DISTANCE OF 266.83 FEET TO A 1/2 INCH REBAR MARKED WITH A "SWANNER" CAP FOUND ON THE SOUTH EAST CORNER OF SAID CALLED 2 ACRE TRACT, BEING ON THE MOST SOUTHERLY SOUTH WEST CORNER OF SAID CALLED 13-1/2 ACRE TRACT, AND BEING ON THE NORTH BOUNDARY LINE OF A 23-1/7 ACRE TRACT (S AND E 1.0 ACRES) (S AND E 1.0 ACRES) DESCRIBED IN A DEED TO HAROLD PIERCE AND JEWEL PIERCE, DATED JUNE 26, 2002, RECORDED IN VOL. 1855, PAGE 351, REAL PROPERTY RECORDS;
 THENCE S 89 DEGREES 25 MINUTES 23 SECONDS W ALONG THE SOUTH BOUNDARY LINE OF SAID CALLED 2 ACRE TRACT AND THE NORTH BOUNDARY LINE OF SAID 23-1/7 ACRE TRACT A DISTANCE OF 291.54 FEET TO A 1/2 INCH REBAR SET FOR A CORNER ON THE EAST BOUNDARY

NOTICE OF TRUSTEE'S SALE

LINE OF FR HWY 1647;

THENCE N 0 DEGREES 20 MINUTES 53 SECONDS E ALONG THE EAST BOUNDARY LINE OF SAID FR 1647 A DISTANCE OF 269.68 FEET TO A 1/2 INCH REBAR MARKED WITH A "SWANNER" CAP FOUND ON THE NORTH BOUNDARY LINE OF SAID CALLED 2 ACRE TRACT, AND BEING ON THE SOUTH BOUNDARY LINE OF SAID CALLED 13-1/2 ACRE TRACT;

THENCE N 89 DEGREES 58 MINUTES 56 SECONDS E ALONG THE NORTH BOUNDARY LINE OF SAID CALLED 2 ACRE TRACT AND THE SOUTH BOUNDARY LINE OF SAID CALLED 13-1/2 ACRE TRACT A DISTANCE OF 289.89 FEET TO THE PLACE OF BEGINNING AND CONTAINING 1.790 ACRES OF LAND.

NOTE: ALL SET 1/2 INCH REBAR ARE MARKED WITH "COOPER LAND SURVEY" CAPS.

NOTE: BEARINGS BASED ON THE EAST BOUNDARY LINE OF A CALLED 2 ACRE TRACT DESCRIBED IN VOL. 2098, PAGE 447, REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS.

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 refiling may be after the date originally scheduled for this sale.

NOTICE OF TRUSTEE'S 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 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.

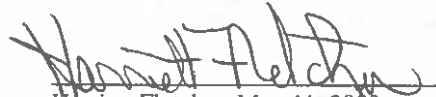
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Dated May 9, 2023.

/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


Harriett Fletcher, May 11, 2023

CAUSE NUMBER 2023-125

**IN RE: ORDER FOR FORECLOSURE
CONCERNING**

**2106 FM 1647
WINNSBORO, TX 75494**

UNDER TEX. R. CIV. PROC. 736

Petitioner:

SEATTLE BANK,

Respondent(s):

**ARVEL J. SWANN AND YVONNE
SWANN.**

IN THE DISTRICT COURT

OF WOOD COUNTY, TEXAS

402ND JUDICIAL DISTRICT

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§
§

DEFAULT ORDER ALLOWING FORECLOSURE

Seattle Bank, Petitioner, on behalf of itself, its successors and assigns, has brought before this Court for consideration its Application for Court Order Allowing Foreclosure of a Lien Under Texas Constitution Article XVI, Section 50(k)(6) (“Application”). Having considered the evidence presented, the Court finds that:

- 1) the Application complies with Texas Rule of Civil Procedure (“TRCP”) 736.1;
- 2) the Application was properly served in accordance with TRCP 736.3;
- 3) a respondent did not file a response to the Application by the due date; and
- 4) the return of service has been on file with the Clerk of the Court for at least 10 days; and
- 5) Petitioner has established the basis for foreclosure and finds that:

(a) Petitioner is the holder of a Texas Home Equity Conversion Note secured by a lien created under Texas Constitution Article XVI, Section 50(k). A debt exists.

(b) The obligation secured by the lien sought to be foreclosed is in default.

(c) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

IT IS THEREFORE ORDERED that:

1. Seattle Bank, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 2106 FM 1647, Winnsboro, TX 75494 and legal description as described in the Real Property Records of Wood County, Texas as follows:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE ALLEN DILLARD SURVEY, A-142, LOCATED ABOUT 18.72 MILES N 65 DEGREES E FROM THE CITY OF QUITMAN, WOOD COUNTY, TEXAS; BEING ALL OF THAT CERTAIN CALLED 2 ACRE TRACT DESCRIBED IN A DEED FROM A. J. SWANN AND SUE YVONNE SWANN TO SHEILAH TODD, DATED AUGUST 4,2005, RECORDED IN VOL. 2098, PAGE 447, REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS; AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2 INCH REBAR MARKED WITH A "SWANNER" CAP FOUND ON THE NORTH EAST CORNER OF SAID CALLED 2 ACRE TRACT, AND BEING ON AN INTERNAL ANGLE CORNER OF A CALLED 13-1/2 ACRE TRACT DESCRIBED AS SECOND TRACT IN A DEED TO ARVEL J. SWANN, DATED MARCH 12,1976, RECORDED IN VOL. 717, PAGE 330, DEED RECORDS;

THENCE SOUTH (BEARING BASIS) ALONG THE EAST BOUNDARY LINE OF SAID CALLED 2 ACRE TRACT AND THE WEST BOUNDARY LINE OF SAID CALLED 13-1/2 ACRE TRACT A DISTANCE OF 266.83 FEET TO A 1/2 INCH REBAR MARKED WITH A

"SWANNER" CAP FOUND ON THE SOUTH EAST CORNER OF SAID CALLED 2 ACRE TRACT, BEING ON THE MOST SOUTHERLY SOUTH WEST CORNER OF SAID CALLED 13-1/2 ACRE TRACT, AND BEING ON THE NORTH BOUNDARY LINE OF A 23-1/7 ACRE TRACT (S AND E 1.0 ACRES) (S AND E 1.0 ACRES) DESCRIBED IN A DEED TO HAROLD PIERCE AND JEWEL PIERCE, DATED JUNE 26, 2002, RECORDED IN VOL. 1855, PAGE 351, REAL PROPERTY RECORDS;

THENCE S 89 DEGREES 25 MINUTES 23 SECONDS W ALONG THE SOUTH BOUNDARY LINE OF SAID CALLED 2 ACRE TRACT AND THE NORTH BOUNDARY LINE OF SAID 23-1/7 ACRE TRACT A DISTANCE OF 291.54 FEET TO A 1/2 INCH REBAR SET FOR A CORNER ON THE EAST BOUNDARY LINE OF FR HWY 1647;

THENCE N 0 DEGREES 20 MINUTES 53 SECONDS E ALONG THE EAST BOUNDARY LINE OF SAID FR 1647 A DISTANCE OF 269.68 FEET TO A 1/2 INCH REBAR MARKED WITH A "SWANNER" CAP FOUND ON THE NORTH BOUNDARY LINE OF SAID CALLED 2 ACRE TRACT, AND BEING ON THE SOUTH BOUNDARY LINE OF SAID CALLED 13-1/2 ACRE TRACT;

THENCE N 89 DEGREES 58 MINUTES 56 SECONDS E ALONG THE NORTH BOUNDARY LINE OF SAID CALLED 2 ACRE TRACT AND THE SOUTH BOUNDARY LINE OF SAID CALLED 13-1/2 ACRE TRACT A DISTANCE OF 289.89 FEET TO THE PLACE OF BEGINNING AND CONTAINING 1.790 ACRES OF LAND.

NOTE: ALL SET 1/2 INCH REBAR ARE MARKED WITH "COOPER LAND SURVEY" CAPS.

NOTE: BEARINGS BASED ON THE EAST BOUNDARY LINE OF A CALLED 2 ACRE TRACT DESCRIBED IN VOL. 2098, PAGE 447, REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS.

2. The name and last known address of each Respondent subject to the order are:

Arvel J. Swann, Deceased
2106 FM 1647
Winnsboro, TX 75494

Yvonne Swann
2106 FM 1647
Winnsboro, TX 75494

3. The recording or indexing information of each lien to be foreclosed is as follows:

Instrument #: 00089488 Book #: 02325 Page #: 00058 in the Real
Property Records of Wood County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the Trustee or
Substitute Trustee's Foreclosure Deed in accordance with TRCP 736.12.

5. Petitioner may communicate with each Respondent and all third parties as reasonably
necessary to conduct a foreclosure sale.

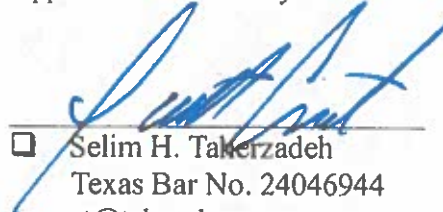
6. Notice of Foreclosure Sale must be mailed to respondent's counsel by certified mail if a
respondent is represented by counsel.

Signed, this 21st day of April, 2023.



Judge Presiding

Approved as to form by:

- 
- Selim H. Taherzadeh
Texas Bar No. 24046944
st@taherzlaw.com
- Jeremiah B. Hayes
Texas Bar No. 24048532
jh@taherzlaw.com
- Scott H. Crist
Texas Bar No. 24057814
sc@taherzlaw.com
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
Telephone: (469) 729-6800
Facsimile: (469) 828-2772
ATTORNEYS FOR PETITIONER

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.

FILED FOR RECORD
MAY 11 11:13 AM
CLERK OF COUNTY CLERK
WOOD COUNTY TEXAS

NOTICE OF TRUSTEE'S SALE

WHEREAS, Allen R. Ingram, 182 Comanche, Quitman, Texas 75783, heretofore executed and delivered to Lana Cockrell, Trustee, that certain Deed of Trust dated September 9, 2018, recorded in Document Number 2018-00010167, Deed of Trust Records, Wood County, Texas, covering certain real property situated in said County, being Lot(s) 363, Section E and Lot(s) 14, 15 and 16, Section F, Holiday Villages of Fork Subdivision, according to the most recently heretofore recorded plat covering such property recorded in the plat or map records of said county, said Deed of Trust having been given to secure payment of that certain Promissory Note of even date therewith in the principal sum of \$45,400.00 executed by the person(s) first named hereinabove and payable to the order of TEXAS HOLIDAY VILLAGS, LLC, 4144 N. Central Expressway, Suite 420, Dallas, Texas 75204 and

WHEREAS, default has been made in the payment of the indebtedness evidenced by said Note secured by said Deed of Trust, and all of the indebtedness evidenced by said Note is now due and payable; and

WHEREAS, the hereinabove named payee of said Note, also being the present holder thereof, has requested the undersigned to sell the real property hereinabove described in accordance with the terms of the Deed of Trust; NOW, THEREFORE, notice is hereby given that on **Tuesday, the 6th day of June, 2023**, the above described property will be sold by auction at a public sale to be held at the County Courthouse in said County within the area designated for such sales by the Commissioners Court of said County. The earliest time at which such sale will occur is 11 A. M., and it will begin within three hours of such time.

EXECUTED this 9th day of May, 2023.



PATTON C. CHAPMAN, TRUSTEE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

RECORD
MAY 11 11:13
CLERK OF COURTS
WOOD COUNTY TEXAS

NOTICE OF TRUSTEE'S SALE

WHEREAS, Theodore Finly, Jr. and Debora Darlene Finly, P. O. Box 751, Quitman, Texas 75783, heretofore executed and delivered to Patton C. Chapman, Trustee, that certain Deed of Trust dated March 20, 2021, recorded in Document Number 2021-00005052, Deed of Trust Records, Wood County, Texas, covering certain real property situated in said County, being Lot(s) 112 and 113, Section A, Holiday Villages of Fork Subdivision, according to the most recently heretofore recorded plat covering such property recorded in the plat or map records of said county, said Deed of Trust having been given to secure payment of that certain Promissory Note of even date therewith in the principal sum of \$22,000.00 executed by the person(s) first named hereinabove and payable to the order of TEXAS HOLIDAY VILLAGS, LLC, 4144 N. Central Expressway, Suite 420, Dallas, Texas 75204 and

WHEREAS, default has been made in the payment of the indebtedness evidenced by said Note secured by said Deed of Trust, and all of the indebtedness evidenced by said Note is now due and payable; and

WHEREAS, the hereinabove named payee of said Note, also being the present holder thereof, has requested the undersigned to sell the real property hereinabove described in accordance with the terms of the Deed of Trust; NOW, THEREFORE, notice is hereby given that on Tuesday, the 6th day of June, 2023, the above described property will be sold by auction at a public sale to be held at the County Courthouse in said County within the area designated for such sales by the Commissioners Court of said County. The earliest time at which such sale will occur is 11 A. M., and it will begin within three hours of such time.

EXECUTED this 9th day of May, 2023.



PATTON C. CHAPMAN, TRUSTEE

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: April 19, 2023
Substitute Trustee: PHILIP D. ALEXANDER
Lender: FIRST STATE BANK, ATHENS, TEXAS

Note

Date: July 20, 2022
Amount: SEVENTY THOUSAND THREE HUNDRED TWENTY AND NO/100 DOLLARS (\$70,320.00)
Maker: JARROD P. ALTMAN and NEKIA WOODS
Lender: FIRST STATE BANK, ATHENS, TEXAS

Deed of Trust

Date: July 20, 2022
Grantor: JARROD P. ALTMAN, an unmarried man; and NEKIA WOODS, an unmarried woman
Lender: FIRST STATE BANK, ATHENS, TEXAS

Recording information: Document Number 2022-00008406, Official Public Records of Wood County, Texas

Property:

Lot 38, ANGLER SHORES, an addition to Wood County containing 53.80 acres situated in the J. Groce Survey, Abstract No. 225 in Wood County, Texas, as shown on final plat thereof recorded in Volume 10, Pages 177-179, Official Map and Plat Records of Wood County, Texas.

County: Wood

Date of Sale (first Tuesday of month): June 6, 2023

Time of Sale: Between the hours of 10:00 a.m. and 1:00 p.m.

Place of Sale: At the second floor entrance on the East side of the Wood County Courthouse, or as designated by the County Commissioners.

PHILIP D. ALEXANDER is the Substitute Trustee pursuant to an Appointment of Substitute Trustee dated April 18, 2023 and filed in Document Number 2023-00003403, Official Public Records of Wood County, Texas. 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, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." The sale will begin at the Time of Sale or not later than three hours thereafter. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.



PHILIP D. ALEXANDER, Substitute Trustee

AMENDED NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD
APR 19 2023
CLERK, WOOD CO.

Date: April 19, 2023
Substitute Trustee: PHILIP D. ALEXANDER
Lender: FIRST STATE BANK, ATHENS, TEXAS

Note

Date: July 20, 2022
Amount: SEVENTY THOUSAND THREE HUNDRED TWENTY AND NO/100 DOLLARS (\$70,320.00)
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Deed of Trust

Date: July 20, 2022
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Lender: FIRST STATE BANK, ATHENS, TEXAS

Recording information: Document Number 2022-00008406, Official Public Records of Wood County, Texas

Property:

Lot 38, ANGLER SHORES, an addition to Wood County containing 53.80 acres situated in the J. Groce Survey, Abstract No. 225 in Wood County, Texas, as shown on final plat thereof recorded in Volume 10, Pages 177-179, Official Map and Plat Records of Wood County, Texas.

Commercial Security Agreement

Date: July 20, 2022
Grantor: JARROD P. ALTMAN and NEIKA WOODS
Lender: FIRST STATE BANK, ATHENS, TEXAS

Collateral: Boat Slip #2 as part of Lot 38 in Angler Shores Subdivision

County: Wood

Date of Sale (first Tuesday of month): June 6, 2023

Time of Sale: Between the hours of 10:00 a.m. and 1:00 p.m.

Place of Sale: At the second floor entrance on the East side of the Wood County Courthouse, or as designated by the County Commissioners.

PHILIP D. ALEXANDER is the Substitute Trustee pursuant to an Appointment of Substitute Trustee dated April 18, 2023 and filed in Document Number 2023-00003403, Official Public Records of Wood County, Texas. 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, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." The sale will begin at the Time of Sale or not later than three hours thereafter. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.



PHILIP D. ALEXANDER, Substitute Trustee

2023 APR 26 AM 9:48
COUNTY CLERK
WOOD COUNTY TEXAS

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.

Date: April 24, 2023

Deed of Trust:

Date: January 31, 2022

Grantor: Frank Carabetta

Beneficiary: Mineola Community Bank, SSB

Trustee: J. H. Herlocker, III


Recorded in: Document Number 2022-00001270 of the Real Records of Wood County, Texas

Property: See Exhibit "A" attached hereto and made a part thereof

Date of Sale of Property: Tuesday, June 6, 2023, at or within three hours after 10 a.m.

Place of Sale of Property (including County): At the East Door of the Wood County Courthouse (Wood County), or as designated by County Commissioner's Court rules.

Because of default in performance of the obligations under the Deed of Trust, 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 the Deed of Trust. Any sale will be subject to unpaid ad valorem taxes and any title matters set forth in the deed of trust. A purchaser at the sale of the Property acquires the Property "AS IS" without any expressed or implied warranties.



J. H. Herlocker, III Trustee
215 W Broad
Mineola TX 75773

STATE OF TEXAS

COUNTY OF WOOD

This instrument was acknowledged before me on April 24, 2023, by J. H. Herlocker, III.



Notary Public, State of Texas

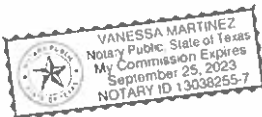


EXHIBIT "A"

All that certain tract or parcel of land situated in the City of Winnsboro, County of Wood, State of Texas, being in the Gray B. King Survey, Abstract No. 93, being all of that certain called 0.287 acre tract described in a Deed from Joseph L. Lorton and Sydney Lee Harmer, to Winnsboro Properties, L.L.C., filed April 10, 2007, recorded in Volume 2232, Page 31, Real Property Records of said County and being a Quitclaim Deed from the City of Winnsboro, to Larry Wright, filed May 17, 2007, recorded in Volume 2240, Page 872, Real Property Records of said County and also being another Quitclaim Deed conveying the East one-half of an unopened alley from Pendergast-Wheeler Paper, Inc., to Winnsboro Properties, L.L.C., filed July 09, 2007, recorded in Volume 2251, Page 842, Real Property Records of said County, and bounded as follows:

Beginning at a 5/8 inch crimped iron pipe found on the NWC of Lot 11, Block 13, as shown by Plat of the City of Winnsboro and being on the NWC of said called 0.287 acre tract, same being on the SWC of a 0.1435 acre tract described in a Deed from Nix Simons and Sarah, to David Simons, filed January 11, 2013, recorded in Document No. 2013-0000446, Real Property Records of said County and being on the East right-of-way line of North Main Street/State Hwy. 37;

Thence South 75° 19' 11" East, along the NBL of said Lot 11 and the NBL of said called 0.287 acre tract and the SBL of said 0.1435 acre tract at a distance of 124.87 feet passing a 5/8 inch crimped iron pipe found on the NEC of said Lot 11 and the NEC of said called 0.287 acre tract and being on the West right-of-way line of an unopened alley and continuing across said alley the same course, for a total distance of 144.87 feet to a PK nail set on the EBL of said unopened alley and being on the WBL of a called 0.3329 acre tract described in a Deed from Thomas F. Pendergast, to The Karen Sue Wheeler Pendergast Credit Shelter Trust, filed April 12, 2010, recorded in Document No. 2010-0005043, Real Property Records of said County;

Thence South 14° 40' 37" West, along the East right-of-way line of said unopened alley and the WBL of said called 0.3329 acre tract, for a distance of 100.08 feet to a PK nail set on the SWC of said 0.3329 acre tract and being on the North right-of-way line of Locust Street;

Thence North 75° 17' 12" West, along the South right-of-way line of said unopened alley and the North right-of-way line of said Locust Street, for a distance of 20.00 feet to a 5/8 inch crimped iron pipe found on the SEC of said called 0.287 acre tract and the SEC of Lot 12, Block 13, as shown by Plat of the City of Winnsboro and continuing along same course along the NBL of said Lot 12 and the SBL of said called 0.287 acre tract and the North right-of-way line of said Locust Street, for a total distance of 145.00 feet to a PK nail set on the SWC of said Lot 12, the SWC of said called 0.287 acre tract and the intersection of the North right-of-way line of said Locust Street and the East right-of-way line of said North Main Street/State Hwy. 37;

Thence North 14° 45' 04" East, along the WBL of said Lot 12 and Lot 11 and the East right-of-way line of said North Main Street/State Hwy. 37, for a distance of 100.00 feet to the Place of Beginning containing 14499.596 Sqft. or 0.331 acres.