

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**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.**

FILED FOR REC'D
2020 SEP 24 PM 1:38
COUNTY CLERK
WOOD COUNTY TX

Matter No.: 093949-TX

Date: September 24, 2020

County where Real Property is Located: Wood

ORIGINAL MORTGAGOR: TIM LEE DALE AND DEBORAH G DALE, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NTFN, INC., ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 10/7/2016. RECORDING INFORMATION: Recorded on 10/11/2016, as Instrument No. 2016-00010050

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 153, PART II, SECTION V, HOLLY LAKE RANCH, A SUBDIVISION OF WOOD COUNTY, TEXAS, ACCORDING TO THE PLAT OF SUBDIVISION FILED IN VOLUME 5, PAGE 13 OF THE PLAT RECORDS OF WOOD COUNTY, TEXAS.

MORE ACCURATELY DESCRIBED AS:

LOT 153, SECTION V, HOLLY LAKE RANCH, A SUBDIVISION OF WOOD COUNTY, TEXAS, ACCORDING TO THE PLAT OF SUBDIVISION FILED IN VOLUME 5, PAGE 13 OF THE PLAT RECORDS OF WOOD COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **11/3/2020**, the foreclosure sale will be conducted in Wood County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.



Matter No.: 093949-TX


PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

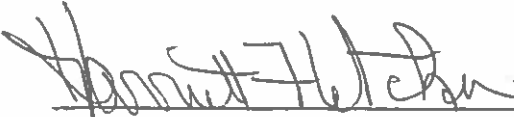
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE LISA DELONG, TERRI WORLEY, HARRIETT FLETCHER, ROBERT LAMONT, SHERYL LAMONT, ALLAN JOHNSTON, SHARON ST. PIERRE, RONNIE HUBBARD, PAUL A. HOEFKER, ROBERT L. NEGRIN** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 701 N. Post Oak Road, Suite 205, Houston, TX 77024. (713) 293-3618.

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.

By: 
Paul A. Hoefker, Attorney
Robert L. Negrin, Attorney
Aldridge Pite, LLP
701 N. Post Oak Road, Suite 205
Houston, TX 77024

Return to:
ALDRIDGE PITE, LLP
4375 JUTLAND DR., SUITE 200
P.O. BOX 17935
SAN DIEGO, CA 92177-0935
FAX #: 619-590-1385
866-931-0036



Posted by Harriett Fletcher 9-24-2020

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.

FOR RECORD
AM 11:40
00 00 TX

NOTICE OF TRUSTEE'S SALE

WHEREAS, Theodore Finly, Jr. 11021 Thumbleweed Drive, Dallas, Texas 75217, heretofore executed and delivered to Patton C. Chapman, Trustee, that certain Deed of Trust dated March 22, 2019, recorded in Document Number 2019-00005472, 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, as shown by the plat recorded in Volume 9, Page 181-182, Plat 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 amount of \$22,000.00 executed by the person(s) first named hereinabove and payable to the order of FORK HOLIDAY VILLAGES, L.P., 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 3rd day of November, 2020, 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 6th day of October, 2020.



PATTON C. CHAPMAN, TRUSTEE

FILED FOR RECORD
2020 OCT 14 11:41

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

NOTICE OF TRUSTEE'S SALE

WHEREAS, James R. Phillips, 1067 CR 1226, Quitman, Texas 75783, heretofore executed and delivered to Lana Cockrell, Trustee, that certain Deed of Trust dated February 9, 2018, recorded in Document Number 2018-00003268, Deed of Trust Records, Wood County, Texas, covering certain real property situated in said County, being Lot (s) 11, Section G, Holiday Villages of Fork Subdivision, as shown by the plat recorded in Volume 9, Page 193-194, Plat 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 amount of \$68,100.00 executed by the person(s) first named hereinabove and payable to the order of FORK HOLIDAY VILLAGES, L.P., 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 3rd day of November, 2020, 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 6th day of October, 2020.



PATTON C. CHAPMAN, TRUSTEE

FILED FOR RECORD
2020 OCT 14 11:41

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NOTICE OF TRUSTEE'S SALE

WHEREAS, Sequcoiyah Sarai Africa Hithe, 5936 NW Drive, #101, Mesquite, Texas 75150, heretofore executed and delivered to Patton C. Chapman, Trustee, that certain Deed of Trust dated April 18, 2020, recorded in Document Number 2020-00004424, Deed of Trust Records, Wood County, Texas, covering certain real property situated in said County, being Lot (s) 121 and 122, Section H, Holiday Villages of Fork Subdivision, as shown by the plat recorded in Volume 9, Page 195-198, Plat 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 amount of \$29,000.00 executed by the person(s) first named hereinabove and payable to the order of FORK HOLIDAY VILLAGES, L.P., 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 3rd day of November, 2020, 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 6th day of October, 2020.



PATTON C. CHAPMAN, TRUSTEE

FILED FOR
2020

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

NOTICE OF TRUSTEE'S SALE

WHEREAS, William Johnson, 1055 CR 1226, Quitman, Texas 75783, heretofore executed and delivered to Patton C. Chapman, Trustee, that certain Deed of Trust dated August 3, 2019, recorded in Document Number 2019-00008495, Deed of Trust Records, Wood County, Texas, covering certain real property situated in said County, being Lot (s) 154 and 155, Section A, Holiday Villages of Fork Subdivision, as shown by the plat recorded in Volume 9, Page 181-182, Plat 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 amount of \$19,000.00 executed by the person(s) first named hereinabove and payable to the order of FORK HOLIDAY VILLAGES, L.P., 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 3rd day of November, 2020, 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 6th day of October, 2020.



PATTON C. CHAPMAN, TRUSTEE

(19)
FILED FOR RECORD
2016 SEP 13 AM 11:17
CLERK, WOOD COUNTY TX

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. **Deed of Trust.** The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust (the "**Deed of Trust**"):

Date:	September 14, 2016
Grantor:	Kadi Properties, LLC
Beneficiary:	VeraBank, N.A. (f/k/a Citizens National Bank)
Substitute Trustee:	Scott A. Ritcheson, and/or Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent
Recording Information:	Deed of Trust recorded under Clerk's File No. 2016-00009240 in the Official Public Records of Wood County, Texas.

2. **Property to be Sold.** The property to be sold (together, the "**Property**") is described as follows:

The "**Real Property**":

All that certain lot, tract or parcel of land situated in Wood County, Texas, being more particularly described on what is attached hereto as Exhibit "A" and made a part hereof for all purposes, together with all buildings, improvements and fixtures, and all easements, rights of way, appurtenances, water and water rights, other rights, royalties, and profits relating to such property, and all mineral, oil, gas, geothermal and similar interests thereunder.

The "**Personal Property**":

All equipment, fixtures, and other articles of personal property now attached to, affixed to, or located on the Real Property, together with all accessions, parts, and additions to same.

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

Date: **November 3, 2020**

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m.

Place: Wood County Courthouse in Quitman, Texas, at the following location:

In the area of such Courthouse designated by the Wood County Commissioners' Court as the area where foreclosure sales shall take place, or, if no such area has been designated, then at the East door of the Wood County Courthouse, in Quitman, Texas.

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust 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. Such reporting or refiled may be after the date originally scheduled for this sale.

4. 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.

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

The sale will be made expressly subject to unpaid ad valorem taxes and 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.

Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property "acquires the Property "AS IS" without any expressed or implied warranties" (except as to the warranties of title from the grantor identified in the Deed of Trust described below). Any purchaser acquires the Property "at the purchaser's own risk." Texas Property Code §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described Deed of Trust.

5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Kadi Properties, LLC. The Deed of Trust is dated September 14, 2016, and is recorded in the office of the County Clerk of Wood County, Texas, under Clerk's File No. 2016-00009240 in the Official Public Records of Wood County, Texas. Pursuant to Texas Business and Commerce Code §9.604 and to the extent the Personal Property is not a permanent improvement or fixture to the Real Property, this foreclosure sale shall proceed as against both the Real Property and the Personal Property in accordance with the terms and provisions of the Deed of Trust and the Texas Property Code.

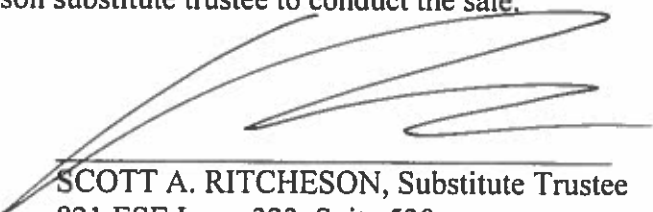
6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the September 14, 2016 promissory note in the original principal amount of \$1,240,000.00, executed by Kadi Properties, LLC, and payable to the order of Citizens National Bank (now known as VeraBank, N.A.); (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described

Deed of Trust; and (4) all other debts and obligations described in the Deed of Trust (including all debts secured by any cross-collateralization clause in the Deed of Trust). VeraBank, N.A. is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, VeraBank, N.A., Attention: Jon Moore, telephone (903) 526-7300.

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the beneficiary has asked me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: October 9, 2020.



SCOTT A. RITCHESON, Substitute Trustee
821 ESE Loop 323, Suite 530
Tyler, Texas 75701
Tel: (903) 535-2900
Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

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.

EXHIBIT "A"

ALL THAT CERTAIN TRACT LOT OR PARCEL OF LAND, A PART OF THE A. HAMILTON SURVEY A-285 AND THE D. FULLER SURVEY A-207, WOOD COUNTY, TEXAS, AND ALSO BEING ALL OF THE RESIDUE OF THAT CERTAIN CALLED 1.906 ACRE TRACT 3 OF LAND THAT IS DESCRIBED IN A DEED DATED MARCH 4, 1998 FROM GARY Y. YAMAMOTO TO YAMAMOTO TEXAS PROPERTIES, L.L.C. THAT IS RECORDED IN VOLUME 1601 PAGE 514 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS TO WIT;

BEGINNING AT A 1/2 INCH IRON ROD SET FOR CORNER AT THE S.W.C. OF SAID TRACT, SAME BEING THE S.E.C. OF THAT CERTAIN TRACT TO J.C.D. ENTERPRISES, LLC (2013-00007483) AND IN THE N.B.L. OF WEST F.M. #564 (AKA, LOOP 564) FROM WHICH A METAL FENCE CORNER, BEARS SOUTH 87 DEGREES 35 MINUTES 47 SECONDS EAST, 1.56 FEET;

THENCE NORTH 00 DEGREES 10 MINUTES 08 SECONDS EAST, ALONG THE W.B.L. OF SAID TRACT AND THE E.B.L. OF SAID J.C.D. ENTERPRISES TRACT FOR A DISTANCE OF 143.26 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER AT AN ANGLE BREAK IN SAID LINES, FROM WHICH A FENCE CORNER, BEARS SOUTH 35 DEGREES 25 MINUTES 35 SECONDS EAST, 2.45 FEET;

THENCE NORTH 01 DEGREES 19 MINUTES 45 SECONDS WEST, CONTINUING ALONG SAID LINES FOR A DISTANCE OF 167.31 FEET TO A 2.0 INCH IRON PIPE FOUND FOR CORNER AT THE N.W.C. OF SAID TRACT;

THENCE NORTH 89 DEGREES 41 MINUTES 42 SECONDS EAST, ALONG THE N.B.L. OF SAID TRACT AND THE S.B.L. OF THE NORTH PARK ADDITION BLOCK 1 (VOL. 3 PG. 14 P.R.) FOR A DISTANCE OF 207.95 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER AT THE N.W.C. OF A CALLED 0.386 ACRES (VOL. 1767 PG. 398);

THENCE SOUTH 01 DEGREES 03 MINUTES 51 SECONDS EAST, ACROSS SAID TRACT AND ALONG THE W.B.L. OF SAID CALLED 0.386 ACRES FOR A DISTANCE OF 166.43 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER AT THE S.W.C. OF SAID CALLED 0.386 ACRES AND THE N.W.C. OF THAT CERTAIN CALLED 1.033 ACRES TO WOOD COUNTY NATIONAL BANK (VOL. 1389 PG. 210);

THENCE SOUTH 10 DEGREES 45 MINUTES 37 SECONDS EAST, ALONG THE SOUTHERLY E.B.L. OF SAID TRACT AND THE W.B.L. OF SAID CALLED 1.033 ACRES FOR A DISTANCE OF 140.34 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER AT THE S.E.C. OF SAID TRACT AND THE N.B.L. OF SAID LOOP 564 AND BETWEEN TWO CONCRETE DRIVES;

THENCE SOUTH 83 DEGREES 12 MINUTES 12 SECONDS WEST, ALONG THE S.B.L. OF SAID TRACT AND THE N.B.L. OF SAID LOOP FOR A DISTANCE OF 66.73 FEET TO A BRASS DISK R.O.W. MONUMENT FOUND FOR CORNER AT AN ANGLE POINT IN SAID LINES;

THENCE NORTH 89 DEGREES 48 MINUTES 54 SECONDS WEST , CONTINUING ALONG SAID LINES FOR A DISTANCE OF 167.52 FEET TO THE PLACE OF BEGINNING, CONTAINING 1.5234 ACRES.