

20TX373-0198  
146 MULBERRY CV, HOLLY LAKE RANCH, TX 75765

2020 JUL 13 PM 2:15  
CLERK, WOOD CO TX

### NOTICE OF FORECLOSURE SALE

- Property:** The Property to be sold is described as follows:  
SEE EXHIBIT A
- Security Instrument:** Deed of Trust dated October 27, 2016 and recorded on November 14, 2016 as Instrument Number 2016-00011250 in the real property records of WOOD County, Texas, which contains a power of sale.
- Sale Information:** September 01, 2020, at 1:00 PM, or not later than three hours thereafter, at the east front door of the Wood County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by MARY LOU JOHNSON secures the repayment of a Note dated October 27, 2016 in the amount of \$84,926.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mt. Laurel, NJ 08054, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**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.**

**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.**



Miller, Watson & George, P.C.  
Dustin C. George, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Jonathan Andring, Attorney at Law  
5550 Granite Parkway, Suite 245  
Plano, TX 75024



Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Irene Lindsay, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Terry Waters, Logan Thomas, Sharon St. Pierre, Lisa DeLong, Terri Worley, Harriett Fletcher, Robert LaMont, Sheryl LaMont, Allan Johnston, Ronnie Hubbard, Carol Hampton, Jeffrey Hampton  
c/o Miller, Watson & George, P.C.  
5550 Granite Parkway, Suite 245  
Plano, TX 75024

7-13-2020

Certificate of Posting

I, \_\_\_\_\_, declare under penalty of perjury that on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of WOOD County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

## EXHIBIT A

All that certain tract or parcel of land situated in the County of Wood, State of Texas, being in the Bailey Martin Survey, Abstract No. 396, being all of Lot No. 492, all of Lot No. 493, and all of Lot No. 494 of Part II of Section VIII of the Holly Lake Ranch Subdivision, a plat of said subdivision being recorded in Volume 8, page 4 of the Plat Records of Wood County, Texas and bounded as follows:

Beginning at a 1/2 inch steel rod found at the southeast corner of Lot No. 492, same being the northeast corner of Lot No. 491, same also being in the west boundary line of Lot No. 487, all of Part II of Section VIII of said Holly Lake Ranch Subdivision;

Thence South 64 deg. 06 min. 00 sec. West, 156.42 feet to a 1/2 inch steel rod found in the north boundary line of Lot No. 491, same being in the east right-of-way line of Mulberry Cove;  
Thence North 24 deg. 37 min. 00 sec. West, continuing along the east right-of-way line of Mulberry Cove, 55.03 feet to a 1/2 inch steel rod found at the most westerly corner of Lot No. 492, same being the southeast corner of Lot No. 493;

Thence North 72 deg. 09 min. 00 sec. West, along the north right-of-way line of Mulberry Cove, at 77.04 feet passing a railroad spike found at the southwest corner of Lot No. 493, same being the southeast corner of Lot No. 494, and continuing along same course for a total distance of 100.14 feet to a 1/2 inch steel rod found at the northeast corner of a 15 ft. wide access strip;

Thence North 71 deg. 42 min. 00 sec. West, 125.95 feet to a 1/2 inch steel rod found at the northwest corner of said 15 ft. wide access strip, same being the southwest corner of Lot No. 494, same also being in the east boundary line of a private park;

Thence North 20 deg. 04 min. 04 sec. West, 50.00 feet to a 1/2 inch steel rod found for an angle point in the west boundary line of Lot No. 494;

Thence North 18 deg. 18 min. 00 sec. East, 94.93 feet to a 1/2 inch steel rod found at the northwest corner of Lot No. 494, same being an interior corner of the private park;

Thence South 63 deg. 53 min. 00 sec. East, at 102.14 feet passing a 1/2 inch steel rod found at the northeast corner of Lot No. 494, same being the northwest corner of Lot No. 493, and continuing along same course for a total distance of 234.95 feet to a 1/2 inch steel rod found at the northeast corner of Lot No. 493, same being the most northerly corner of Lot No. 492;

Thence South 61 deg. 57 min. 00 sec. East, 137.47 feet to a 1/2 inch steel rod found at the northeast corner of Lot No. 492, same being the northwest corner of Lot No. 487;

Thence South 1 deg. 58 min. 00 sec. West, along the west boundary line of Lot No. 487, a distance of 21.00 feet to the place of beginning and containing 0.993 of an acre of land.

### TRACT TWO:

All that certain tract or parcel of land situated in the County of Wood, State of Texas, being in the Bailey Martin Survey, Abstract No. 396, being all of Lot No. 495 of Part II of Section VIII of the Holly Lake Ranch Subdivision, a plat of said subdivision being recorded in Volume 8, page 4 of the Plat Records of Wood County, Texas and bounded as follows:

Beginning at a 1/2 inch steel rod found at the southeast corner of Lot No. 495, same being in the west right-of-way line of Mulberry Cove, same also being the northeast corner of Lot No. 496 of Part II of Section VIII of said Holly Lake Ranch Subdivision, same being in the west right-of-way line of Mulberry Cove;

Thence North 89 deg. 29 min. 00 sec. West, 141.63 feet to a 1/2 inch steel rod found at the northwest corner of Lot No. 496, same being in the east boundary line of a Private Park;

Thence North 20 deg. 04 min. 04 sec. East, 114.92 feet to a 1/2 inch steel rod found at the southwest

corner of a 15 ft wide access strip, same being the northwest corner of Lot No. 495;

Thence South 71 deg. 45 min. 00 sec. East, 127.26 feet to a 1/2 inch steel rod found at the southeast corner of said 15ft. wide strip, same being in the west right-of-way line of Mulberry Cove, and being the northeast corner of Lot No. 495;

Thence South 15 deg. 04 min. 00 sec. West, along the west right-of-way line of Mulberry Cove, 71.82 feet to the place of beginning and containing 0.281 of an acre of land.

Tax ID: 31075

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 OF SALE**

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated September 27, 2019, executed by MISTY RACHELLE WALKER A/K/A MISTY R. MCFADDEN A/K/A MISTY RACHELLE MCFADDEN, A SINGLE PERSON, AND LARRY DUANE SHANKLES, A SINGLE PERSON ("Mortgagor") to Tim Williams, Trustee for the benefit of 21<sup>ST</sup> MORTGAGE CORPORATION ("Mortgagee"), filed for record under Instrument No. 2019-00010050, Official Public Records of Wood County, Texas, Mortgagee appoints K. Clifford Littlefield, Andrew Schuster, Alexander J. Tiffany or Norma Jean Hesseltine, whose address is listed below, Lisa DeLong, Terri Worley, Carol Hampton, Jeffrey Hampton, Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Harriett Fletcher or Allan Johnston, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, September 1, 2020**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Wood County Courthouse at the place designated by the Commissioner's Court for such sales in Wood County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 10:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2019 Sunshine Manufactured Home, Serial No. ALS21817.

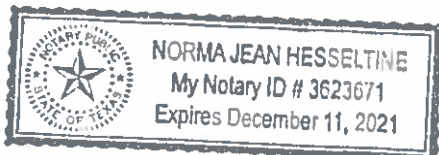
Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the Armed Forces of the United States, Please Send Written Notice of the Active Duty Military Service to the Sender of this Notice Immediately.

EXECUTED this 5 day of August, 2020.

K. CLIFFORD LITTLEFIELD  
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney  
UPTON, MICKITS & HEYMANN, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401  
Telephone: (361) 884-0612  
Facsimile: (361) 884-5291  
Email: [clittlefield@umhlaw.com](mailto:clittlefield@umhlaw.com)

THE STATE OF TEXAS §  
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by K. CLIFFORD LITTLEFIELD, this 5<sup>th</sup> day of August, 2020, to certify which witness my hand and official seal.



Norma J. Hesseltine  
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

BEING all of that certain lot, tract or parcel of land situated in the S. W. Mitchell Survey, Abstract No. 386, Wood County, Texas and being a part of a called 50 acre tract described in a Deed from H. V. Puckett, Jr. to Hugh M. Firestone and wife Olline Firestone dated August 21, 1973 as shown of record in Volume 673, Page 343, Deed Records, Wood County, Texas, said lot, tract, or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at a railroad spike found in the North line of said 50 acre tract and in the centerline of Wood County Road No. 3146, a 1/2 inch iron rod found for witness bears S 00° 01' 25" W a distance of 25.00 feet, said POINT OF BEGINNING being S 89° 57' 43" W a distance of 351.97 feet from a 3/8 inch iron rod found at the Northeast corner of said 50 acre tract and also being the Northwest corner of a called 2.160 acre tract described in a Deed from Hugh M. Firestone and wife Olline Firestone to Denny Rodgers and wife Rita Jan Rodgers dated October 18, 1988 as shown of record in Volume 1042, Page 25, Real Property Records, Wood County, Texas;

THENCE S 00° 01' 25" W along the West line of said 2.160 acre tract, at 269.00 feet passing through the Northwest corner of a called 2.163 acre tract described in a Deed from Hugh M. Firestone and wife Olline Firestone to Duke Propane Gas Co. dated September 11, 1987 as shown of record in Volume 1087, Page 777, Real Property Records, Wood County, Texas, in all, a total distance of 537.28 feet to a 1/2 inch iron rod found at the Southwest corner of said 2.163 acre tract;

THENCE S 89° 38' 31" W along the North line of a called 6.522 acre tract described in a Deed from Hugh M. Firestone and wife Olline Firestone to Melvin G. Hector and wife Hattie Pearl Hector dated November 15, 1986 as shown of record in Volume 1047, Page 816, Real Property Records, Wood County, Texas, at 322.22 feet passing through the Northeast corner of a called 3.241 acre tract described in a Deed from Hugh M. Firestone and wife Olline Firestone to Ethel M. Williams dated November 3, 1989 as shown of record in Volume 1179, Page 1, Real Property Records, Wood County, Texas, in all, a total distance of 437.40 to a 1/2 inch iron rod found at the Southeast corner of a called 3.308 acre tract described in a Deed from Hugh M. Firestone and wife Olline Firestone to Frankie L. Clanton and wife Mary E. Clanton dated June 30, 1990 as shown of record in Volume 1205, Page 341, Real Property Records, Wood County, Texas;

THENCE N 00° 01' 25" E along the East line of said 3.308 acre tract, a distance of 539.60 feet to a railroad spike found at the Northeast corner of said tract and in the centerline of said County Road, a 1/2 inch iron rod found for witness bears S 00° 01' 25" W a distance of 25.00 feet;

THENCE N 89° 57' 43" E along said centerline and the North line of said 50 acre tract, a distance of 437.39 feet to the POINT OF BEGINNING and containing 5.405 acres of land, of which approximately 0.25 acres lie within the limits of said County Road No. 3146;

Notice of Foreclosure Sale

FILED FOR RECORD  
2020 AUG -7 AM 8:28  
COUNTY CLERK, WOOD CO TX

1. *Property to Be Sold.* The property to be sold is described as follows:

All that certain lot, tract or parcel of land described as Tract #1, lying and being situated in Wood County, Texas, being part of the MARY WARD SURVEY, A-603, and being more fully described as follows:

BEGINNING at an iron stake set at the Southwest corner of the Jones Estate in the South line of said Ward Survey and being 8 89 deg. 09' E 4810.0 ft. from the Southwest corner of said Ward Survey, said stake being set for the Southwest corner of this tract of land;

THENCE South 89 deg. 09' E with the South line of said Jones tract and said Ward Survey, in all a total distance of 1679.18 ft. to an iron pin set in the center of an oiled county road; at the Southwest corner of Tract 4 of this division and for the Southeast corner of this tract of land;

THENCE North 22 deg. 36' E, with the center of said county road and with the West line of said Tract 4, in all a total distance of 545.50 feet to an iron pin set at the Southeast corner of Tract 2 of this division and for the Northeast corner of this tract of land;

THENCE North 89 deg. 04' W, with the South line of said Tract 2, in all a total distance of 1874.18 ft. to an iron stake set in the West line of said Jones tract and for the Northwest corner of this tract of land;

THENCE South 1 deg. 36' W, with the West line of said Jones tract, in all a total distance of 508.0 ft. to the place of beginning, containing 20.67 acres of land, more or less.

Being the same land described in Warranty Deed from Dianne Annette Settiff et al to Mary W. Galloway, dated January 19, 1982, recorded in Vol. 843, page 60, Deed Records of Wood County, Texas,

LESS AND EXCEPT THE FOLLOWING TRACT:

All that certain tract or parcel of land situated in the Mary Ward Survey, Abstract No. 603, Wood County, Texas; being a part of that certain 20.67 acre tract described in Deed to Larry Weems and wife, Carolyn Weems, recorded in Volume 1407, Page 235, Real Property Records of said County; and being more particularly described as follows:

BEGINNING at a capped 1/2 inch iron rod marked "Swanner" set for corner situated N 76° 51' 26" W -- 771.33 feet from the Southeast corner of said 20.67 acre tract;

THENCE N 89° 09' 00" W, at 20.75 feet passing a nail set on the end of an Access Easement, and at a total distance of 295.50 feet to a capped 1/2 inch iron rod marked "Swanner" set for corner;

THENCE N 0° 51' 00" E -- 295.50 feet to a capped 1/2 inch iron rod marked "Swanner" set for corner;

THENCE S 89° 09' 00" E -- 295.50 feet to a capped 1/2 inch iron rod marked "Swanner" set for corner;

THENCE S 0° 51' 00" W -- 295.50 feet to the PLACE OF BEGINNING containing 2.005 acres.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded under County Clerk's File Number 2016-00011587 in the Official Public Records of Wood County, Texas.

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

Date: September 1, 2020

Time: The sale will occur between the hours of 10:00 A.M. and 4:00 P.M. The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter.

Place: East Door (front door) of the Wood County Courthouse or as designated by the County Commissioner's office, or as designated by the Commissioner's Court.

The deed of trust permits the beneficiary to abandon the sale. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

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 their bid immediately in cash if their bid is accepted.

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. The sale shall not cover any part of the property that has been released of public record 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 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.

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 Dilon Oestreich.

The real property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust.

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 (a) the promissory note dated November 14, 2016, in the original principal amount of \$80,000.00, executed by Dilon Oestreich, payable to the order of First National Bank of Gilmer; and (b) all renewals and extensions of the note. First National Bank of Gilmer is the current owner and holder of the Obligations and are the beneficiaries under the deed of trust.



Questions concerning the sale may be directed to the undersigned.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested 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.

**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: August 6, 2020.



Corey R. Kellam, Substitute Trustee  
1021 ESE Loop 323, Suite 200  
Tyler, Texas 75701  
P: (903) 534-8063

2020 SEP 25 PM 3:13  
COUNTY CLERK, WOOD COUNTY, TX

**Notice of [Substitute] Trustee 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:** 09/01/2020

**Time:** The sale will begin at 01:00 PM or not later than three hours after that time

**Place:** Wood County, Texas at the following location: **EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 202 WOOD COUNTY RD 3460, HAWKINS, TX 75765

**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 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. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 05/22/2009 and recorded 08/21/2009 in Document 2009-00010849, real property records of Wood County, Texas, with **BILLY CHAD WARRICK**, a married man, grantor(s) and Mountain States Mortgage Centers Inc., as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary.

**4. 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 AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **BILLY CHAD WARRICK**, a married man, securing the payment of the indebtedness in the original principal amount of \$187,685.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE COMPANY** is the current mortgagee of the note and deed of trust or contract lien.



**Notice of [Substitute] Trustee Sale**

**6. 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.

**7. Property to be sold:** The property to be sold is described as follows:

**THE SURFACE ESTATE ONLY OF THE FOLLOWING DESCRIBED PROPERTY:**

**BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN WOOD COUNTY TEXAS, LOCATED IN THE JOSEPH M. HARRIS, SURVEY, A-311, BEING MORE FULLY DESCRIBED AS FOLLOWS:**

**ALL OF LOT FOUR (4) OF PLEASANT ACRES, ACCORDING TO THE PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 9, PAGE 319, OF THE MAP AND PLAT RECORDS OF WOOD COUNTY, TEXAS**

**TOGETHER WITH THE MANUFACTURED HOME SITUATED THEREON WHICH IS AFFIXED TO THE AFOREMENTIONED REAL PROPERTY AND INCORPORATED HEREIN. SAID MANUFACTURED HOME IS IDENTIFIED AS FOLLOWS:**

**YEAR/MAKE/MODEL: 2008 PALM HARBOR  
SERIAL/VIN NUMBER(S): PH0519687A AND B**

**8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation**

**1 Mortgage Way  
Mt. Laurel, NJ 08054**

**Phone: 877-744-2506**

**Notice of [Substitute] Trustee Sale**

**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: June 24, 2020

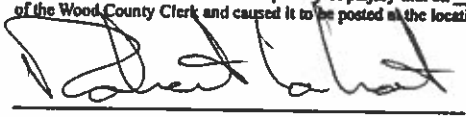


Stephanie Spurlock, Camisha Scott, Inna Walcott, Tanesha Humphrey, Claire Buxton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.  
Northpark Town Center  
1000 Abernathy Rd. NE; Bldg. 400, Suite 200  
Atlanta, GA 30328  
Telephone: 855-427-2204  
Fax: 866-960-8298

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

Certificate of Posting  
I am \_\_\_\_\_ whose address is e/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure 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.



Posted by Robert LaMont 6-25-2020

**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: 07/18/2014  
Grantor(s): RICHARD PHINNEY AND APRIL PHINNEY, HUSBAND AND WIFE  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. D/B/A SUPREME LENDING, A TEXAS CORPORATION, ITS SUCCESSORS AND ASSIGNS  
Original Principal: \$140,409.00  
Recording Information: Instrument 2014-00007818  
Property County: Wood  
Property: (See Attached Exhibit "A")  
Reported Address: 303 S BEECH ST, 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: Freedom Mortgage Corporation  
Mortgage Servicer: Freedom Mortgage Corporation  
Current Beneficiary: Freedom Mortgage Corporation  
Mortgage Servicer Address: 907 Mt. Pleasant Valley, Mt. Laurel, NJ 08054

**SALE INFORMATION:**

Date of Sale: Tuesday, the 1st day of September, 2020  
Time of Sale: 01:00 PM or within three hours thereafter.  
Place of Sale: AT THE FRONT DOOR ON THE EAST SIDE OF THE COURTHOUSE in Wood County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Wood County Commissioner's Court, at the area most recently designated by the Wood County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Irene Lindsay, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Terry Waters, Logan Thomas, Sharon St. Pierre, Michael Burns, Tori Jones, or Suzanne Suarez, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Irene Lindsay, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Terry Waters, Logan Thomas, Sharon St. Pierre, Michael Burns, Tori Jones, or Suzanne Suarez, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS". Purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Irene Lindsay, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Terry Waters, Logan Thomas, Sharon St. Pierre, Michael Burns, Tori Jones, or Suzanne Suarez, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 425, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am \_\_\_\_\_ whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ I filed and / or recorded this Notice of Foreclosure 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.

By: 

Robert LaMont 7-13-2020

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. 3, BEING ALL OF THAT CERTAIN 0.296 ACRE TRACT DESCRIBED IN DEED FROM KENNETH W. THOMAS, TO BILLY CONDREY, ET UX, KAY, FILED JANUARY 11, 1993, RECORDED IN VOLUME 1318, PAGE 48, REAL PROPERTY RECORDS OF SAID COUNTY, AND BOUNDED AS FOLLOWS:  
BEGINNING AT A NAIL FOUND ON THE SWC OF SAID 0.296 ACRE TRACT AND THE INTERSECTION OF THE NORTH RIGHT-OF-WAY LINE OF CEDAR STREET AND THE EAST RIGHT-OF-WAY LINE OF BEECH STREET, SAME BEING THE SWC OF BLOCK B OF THE CITY OF WINNSBORO;  
THENCE NORTH 17 DEGREES 30' 00" EAST ALONG THE WBL OF SAID 0.296 ACRE TRACT AND THE EAST RIGHT-OF-WAY LINE OF SAID BEECH STREET - 105.72 FEET TO A 1/2 INCH IRON ROD FOUND ON THE NWC OF SAID 0.296 ACRE TRACT AND BEING ON THE SWC OF A 0.366 ACRE TRACT DESCRIBED IN DEED FROM ROGER LEE BEATY, TO BRENT CAIN, ET UX, MELINDA, FILED NOVEMBER 16, 1995, RECORDED IN VOLUME 1465, PAGE 684, REAL PROPERTY RECORDS OF SAID COUNTY;  
THENCE SOUTH 73 DEGREES 54' 23" EAST ALONG THE NBL OF SAID 0.296 ACRE TRACT AND THE SBL OF SAID 0.366 ACRE TRACT - 158.54 FEET TO A 1/2 INCH IRON ROD FOUND ON THE NEC OF SAID 0.296 ACRE TRACT, AND BEING THE SEC OF SAID 0.366 ACRE TRACT AND ALSO BEING ON THE WBL OF A 0.178 ACRE TRACT DESCRIBED IN DEED FROM THE FIRST NATIONAL BANK OF WINNSBORO, TO KENNETH R. JOHNSON, FILED NOVEMBER 03, 2011, RECORDED IN DOCUMENT NO. 2011-00012993, REAL PROPERTY RECORDS OF SAID COUNTY;  
THENCE SOUTH 16 DEGREES 47' 56" WEST ALONG THE EBL OF SAID 0.296 ACRE TRACT AND THE WBL OF SAID 0.178 ACRE TRACT - 56.45 FEET TO A "X" ETCHED IN CONCRETE FOUND ON THE SEC OF SAID 0.296 ACRE TRACT AND THE SWC OF SAID 0.178 ACRE TRACT AND BEING ON THE NORTH RIGHT-OF-WAY LINE OF SAID CEDAR STREET,  
THENCE SOUTH 89 DEGREES 01' 58" WEST ALONG THE SBL OF SAID 0.296 ACRE TRACT AND THE NORTH RIGHT-OF-WAY LINE OF SAID CEDAR STREET - 167.82 FEET TO THE PLACE OF BEGINNING CONTAINING 0.296 ACRES.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254