

**Notice of Substitute Trustee's Sale**

FILED FOR RECORD  
 2024 NOV 14 4:53 PM  
 COUNTY CLERK  
 WOOD COUNTY TX

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> November 23, 2009	<b>Original Mortgagor/Grantor:</b> BRET D. CRUTCHER
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GUARANTY BOND BANK., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2009-00015521	<b>Property County:</b> WOOD
<b>Mortgage Servicer:</b> NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING	<b>Mortgage Servicer's Address:</b> 55 BEATTIE PLACE, SUITE 110, MS#001, GREENVILLE, SC 29601

\* 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.

**Secures:** Note in the original principal amount of \$115,875.00, executed by BRET D CRUTCHER and payable to the order of Lender.

**Property Address/Mailing Address:** 105 MEMORY LANE, WINNSBORO, TX 75494

**Legal Description of Property to be Sold:** ALL THAT CERTAIN TRACT LOT OR PARCEL OF LAND, A PART OF THE GRAY B. KING SURVEY A-3 AND BEING LOT 3 OF WYNN'S STATION ( TO BE RECORDED ) CITY OF WINNSBORO, WOOD COUNTY, TEXAS, AND ALSO BEING PART OF THAT CERTAIN CALLED 18.04 ACRE TRACT OF LAND THAT IS DESCRIBED IN A DEED RECORDED MARCH 8, 2006 FROM HENRY SPIVA AND REBA SPIVA TO HOMER GLASCOCK, III THAT IS RECORDED IN VOLUME 2145 PAGE 372 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.E.C. OF A CALLED 0.3469 ACRES (LOT #2) AND ON THE SOUTH SIDE OF MEMORY LANE AND IN THE N.B.L. OF THAT CERTAIN TRACT TO TOM BAKER ( VOL. 1725 PG. 792 );

THENCE NORTH 15 DEGREES 25 MINUTES 18 SECONDS EAST, ALONG THE E.B.L. OF SAID CALLED 0.3480 ACRES ( LOT # 2 ) AND CROSSING SAID MEMORY LANE, AT 40.00 FEET PASS A 1/2 INCH IRON ROD SET FOR REFERENCE AND CONTINUE FOR A TOTAL DISTANCE OF 172.94 FEET TO A FENCE CORNER, FOR CORNER, AT THE N.E.C. OF SAID CALLED 0.3480 ACRES ( LOT #2 ) AND IN THE S.B.L. OF A CALLED 1.00 ACRE ( VOL. 1985 PG. 156 );

THENCE SOUTH 75 DEGREES 38 MINUTES 20 SECONDS EAST, CONTINUING ALONG THE S.B.L. OF SAID CALLED 1.00 ACRE FOR A DISTANCE OF 76.30 FEET TO A 1/2 INCH IRON ROD FOUND FOR





CORNER AT THE N.W.C. OF A CALLED 0.3162 ACRES ( LOT #4 );

THENCE SOUTH 15 DEGREES 13 MINUTES 45 SECONDS WEST, ALONG THE W.B.L. OF SAID CALLED 0.3162 ACRES ( LOT # 4 ), AT 133.59 FEET TO A 1/2 INCH IRON ROD SET FOR REFERENCE, CROSSING SAID MEMORY LANE AND CONTINUE FOR A TOTAL DISTANCE OF 173.59 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER AT THE S.W.C. OF SAID CALLED 03162 ACRES ( LOT # 4 );

THENCE NORTH 75 DEGREES 08 MINUTES 44 SECONDS WEST, ALONG THE S.B.L. OF SAID TRACT AND THE N.B.L. OF SAID CERTAIN TRACT TO TOM BAKER FOR A DISTANCE OF 76.87 FEET TO THE PLACE OF BEGINNING CONTAINING 0.3046 ACRES.

**Date of Sale:** January 7, 2025

**Earliest time Sale will begin:** 1:00 PM

**Place of sale of Property:** Wood County Courthouse, 100 Main Street, Quitman, TX 75783 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING*, the owner and holder of the Note, has requested 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, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Lisa DeLong, Terri Worley whose address is 1 MAUCHLY IRVINE, CA 92618 OR Harriett Fletcher, Sheryl LaMont, Robert LaMont, Christine Wheelless, Terri Worley or Lisa DeLong, whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

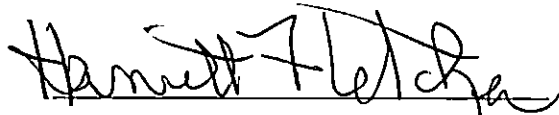
**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, 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, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Lisa DeLong, Terri Worley whose address is 1 MAUCHLY IRVINE, CA 92618 OR Harriett Fletcher, Sheryl LaMont, Robert LaMont, Christine Wheelless, Terri Worley or Lisa DeLong, whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Lisa DeLong, Terri Worley whose address is 1 MAUCHLY IRVINE, CA 92618 OR Harriett Fletcher, Sheryl LaMont, Robert LaMont, Christine Wheelless, Terri Worley or Lisa DeLong, whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

**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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

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, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Lisa DeLong, Terri Worley OR Harriett Fletcher, Sheryl LaMont, Robert LaMont, Christine Wheelless, Terri Worley or Lisa DeLong, Trustee

Posted November 14, 2024.

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
13010 Morris Rd, Suite 450, Alpharetta, Georgia 30004  
PH: (470)321-7112

**Notice of Acceleration**

Dear Borrower(s):



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.

RECORDED  
NOV 21 PM 12:02  
HELLEY PRICE  
COUNTY CLERK, WOOD COUNTY

**NOTICE OF SALE**

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated April 4, 2017, executed by **CLINT WHITTAKER A/K/A CLINT LEE WHITTAKER AND HOLLI NICOLE PHILLIPS WHITTAKER A/K/A HOLLI NICOLE PHILLIPS-WHITTAKER**, ("Mortgagor") to K. Clifford Littlefield, Trustee, for the benefit of **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee"), filed for record under Instrument No. 2017-00003549, Official Public Records of Wood County, Texas, and modified by that certain Loan Modification Agreement dated April 19, 2017, recorded under Instrument No. 2017-00005842, Office Public Records of Wood County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesselstine, whose address is listed below, or Harriett Fletcher, Sheryl LaMont, Robert LaMont, Christine Wheelless, Terri Worley or Lisa DeLong, 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, January 7, 2025**, (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 1:00 o'clock p.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 2016 CMH Manufactured Home, Serial No. CSS017546TXAB.

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.

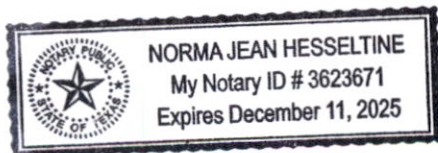
EXECUTED this 11 day of November, 2024.

*K. CLIFFORD LITTLEFIELD*

**K. CLIFFORD LITTLEFIELD**, Mortgage 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 11 day of November, 2024, to certify which witness my hand and official seal.



*Norma Jean Hesselstine*  
\_\_\_\_\_  
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

All that certain tract or parcel of land situated in the A. A. Johnson Survey, A-337, located about 10.95 miles S 84° E from the City of Quitman, Wood County, Texas; being a part of that certain 22.124 acre tract described in a Deed from J. M. Whittiker and wife, Lena Faye Whittiker to Stanley Whittiker and Cherie Whittiker, dated April 10, 2007, recorded in Vol. 2232, Page 259, Official Public Records and being more particularly described as follows:

BEGINNING at a 1/2" rebar found on the South East corner of said 22.124 acre tract, being on the South West corner of a 34.387 acre tract described in a Deed to William Paul Jones and wife Beverly Ann Jones, dated April 30, 1930 (1986?), recorded in Vol. 1022, Page 247, Real Property Records, being on the North boundary line of a called 466.41 acre tract described in a deed to Mill Creek Farm Company, dated September 8, 1998, recorded in Vol. 1629, page 752 Real Property Records, and being on the center of CR3298;

THENCE N 89° 23' 19" W along the South boundary line of said 22.124 acre tract and the North boundary line of said called 466.41 acre tract a distance of 385.46 feet to a 1/2" rebar for a corner;

THENCE N 0° 07' 41" E a distance of 581.34 feet to a 3/8" spike nail set for a corner, being on the North boundary line of said 22.124 acre tract, being on the South boundary line of a 35.001 acre tract described in a deed to Wanda Green, dated April 10, 2007, recorded in Vol. 2232, page 263, Real Property Records, and being on the center of CR 3298, a set 1/2" rebar bears S 0° 07' 41" W a distance of 20 feet;

THENCE along the North boundary line of said 22.124 acre tract, the South boundary line of said 35.001 acre tract, and the center of said CR 3298 in a South Easterly direction as follows:  
S 74° 18' 23" E a distance of 29.50 feet to a 60d nail found,  
S 77° 39' 51" E a distance of 157.14 feet to a 60d nail found,  
S 77° 49' 04" E a distance of 13.57 feet to a 3/8" spike nail set for a corner, being on an internal corner of said 22.124 acre tract, and being on the South East corner of said 35.001 acre tract, a found 1/2" rebar marked with a "Cooper" cap bears N 0° 07' 41" E a distance of 20 feet.

THENCE S 77° 35' 12" E along said CR 3298 a distance of 194.63 feet to a 1/2" rebar marked with a "Cooper" cap found for a corner, being on the East boundary line of said 22.124 acre tract and being on the West boundary line of said 34.387 acre tract;

THENCE S 0° 07' 41" W along the East boundary line of said 22.124 acre tract and the West boundary line of said 34.387 acre tract and the center of CR 3298 a distance of 499.20 feet to the PLACE OF BEGINNING and containing 4.774 acres of land of which 0.41 acres lies in the bounds of said CR 3298;



**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

FILED FOR RECORDS  
NOV 25 AM 10:10  
ALLEY PRICE  
ALEX. WOODS CA T

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEES**

**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 SUBSTITUTE TRUSTEE'S SALE**

**DATE:** NOVEMBER 21, 2024

**NOTE:** Note described as follows:

Date: SEPTEMBER 30, 2011  
Maker: PATRICIA C. RODGERS and ALFREIDA C. RODGERS  
Payee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE  
SERVICING, successor to the original lender.  
Original Principal  
Amount: \$358,432.00

**DEED OF TRUST:** Deed of Trust described as follows:

Date: SEPTEMBER 30, 2011  
Grantor: PATRICIA C. RODGERS AND HUSBAND, STEVEN P. RODGERS AND ALFREIDA C. RODGERS WHO ACQUIRED TITLE AS PATRICIA A. COULMAN-HAYES AND HUSBAND, STEVEN P. RODGERS AND ALFREIDA C. RODGERS  
Trustee: ROBERT K. FOWLER  
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, successor to the original beneficiary.  
Recorded: Instrument No. 2011-00011935 Real Property Records of WOOD COUNTY, TEXAS.

**LENDER:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

**BORROWER:** PATRICIA C. RODGERS and ALFREIDA C. RODGERS

**PROPERTY:** The property described as follows:

THE PROPERTY LOCATED IN WOOD COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, **SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST** (street address: 293 County Road 2768, Mineola, Texas 75773)

**SUBSTITUTE TRUSTEE:** 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, RONNIE HUBBARD, ALLAN JOHNSTON, SHERYL LAMONT, ROBERT LAMONT, LISA DELONG, TERRI WORLEY, HARRIET FLETCHER, KELLY GODDARD, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou  
3333 Lee Parkway, 8th Floor  
Dallas, Texas 75219

**DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

**JANUARY 7, 2025, the first Tuesday of the month, to commence at 1:00 P.M., or within three (3) hours after that time.**

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

In WOOD County, Texas, at the WOOD COUNTY COURTHOUSE, 100 MAIN STREET, QUITMAN, TX 75783, EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

#### **RECITALS**

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property



and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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.

#### APPOINTMENT OF SUBSTITUTE TRUSTEE

**DEED OF TRUST:** Deed of Trust described as follows:

Date: SEPTEMBER 30, 2011  
Grantor: PATRICIA C. RODGERS AND HUSBAND, STEVEN P. RODGERS AND ALFREIDA C. RODGERS WHO ACQUIRED TITLE AS PATRICIA A. COULMAN-HAYES AND HUSBAND, STEVEN P. RODGERS AND ALFREIDA C. RODGERS  
Trustee: ROBERT K. FOWLER  
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, successor to the original beneficiary.  
Recorded: Instrument No. 2011-00011935 Real Property Records of WOOD COUNTY, TEXAS.

**PROPERTY:** The property described as follows:

THE PROPERTY LOCATED IN WOOD COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST*** (street address: 293 County Road 2768, Mineola, Texas 75773)

**SUBSTITUTE TRUSTEE:** RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO,



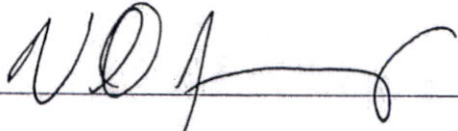
ANGIE USELTON, TONYA WASHINGTON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, TIONNA HADNOT, AUCTION.COM, DAVID RAY, SHARON ST. PIERRE, RONNIE HUBBARD, ALLAN JOHNSTON, SHERYL LAMONT, ROBERT LAMONT, LISA DELONG, TERRI WORLEY, HARRIET FLETCHER, KELLY GODDARD, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou  
3333 Lee Parkway, 8th Floor  
Dallas, Texas 75219

Each Substitute Trustee is appointed **effective as of November 21, 2024**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

**Appointment of Substitute Trustees:**

By: 

Name: William Jennings, Attorney for  
NEWREZ, LLC D/B/A SHELLPOINT  
MORTGAGE SERVICING

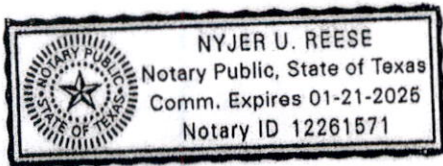
THE STATE OF TEXAS

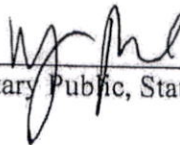
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COUNTY OF DALLAS

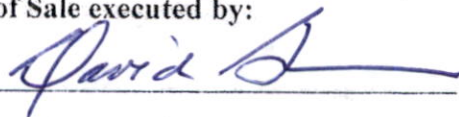
BEFORE ME, the undersigned authority, on this day appeared WILLIAM JENNINGS, and after being by me duly sworn, stated that she executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on November 21, 2024



  
Notary Public, State of Texas

Notice of Sale executed by:



Name: David Garvin

Substitute Trustee

EXHIBIT A

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE GABRIEL BLACKBURN SURVEY, ABSTRACT NO. 36, WOOD COUNTY TEXAS, BEING ALL OF THAT CERTAIN 49.403 ACRE TRACT OF LAND CONVEYED TO FRAN RUFFENO AND WIFE, DOROTHY J. RUFFENO BY DEED RECORDED IN VOLUME 948, PAGE 103 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A RAILROAD SPIKE FOUND FOR CORNER ON THE EAST EDGE OF COUNTY ROAD NO. 2768, SAID POINT BEING THE NORTHWEST CORNER OF SAID RUFFENO TRACT AND THE SOUTHWEST CORNER OF A CALLED 25.870 ACRE TRACT CONVEYED TO JIMMIE W. BURLESON AND RHONDA S. BURLESON BY DEED RECORDED IN VOLUME 1731, PAGE 578 OF SAID REAL PROPERTY RECORDS;

THENCE NORTH 89 DEGREES 42 MINUTES 51 SECONDS EAST, ALONG THE NORTH LINE OF SAID RUFFENO TRACT A DISTANCE OF 3205.75 FEET, TO A 1/2-INCH IRON ROD SET FOR CORNER, SAID POINT BEING THE NORTHEAST CORNER OF SAID RUFFENO TRACT AND THE SOUTHEAST CORNER OF A CALLED 20.00 ACRES TRACT OF LAND CONVEYED TO CHARLES D. VANDERSLICE AND DORCILLE VANDERSLICE BY DEED RECORDED IN VOLUME 130 PAGE 27 OF SAID REAL PROPERTY RECORDS, ALSO BEING IN THE WEST LINE OF A CALLED 117.124 ACRE TRACT OF LAND CONVEYED TO JOHNNY A. COLEGROVE AND WIFE, DEBRA KAY COLEGROVE BY DEED RECORDED IN VOLUME 1166, PAGE 46 OF SAID REAL PROPERTY RECORDS;

THENCE SOUTH 00 DEGREES 14 MINUTES 27 SECONDS WEST, ALONG THE EAST LINE OF SAID RUFFENO TRACT AND THE WEST LINE OF SAID COLEGROVE TRACT, A DISTANCE OF 801.52 FEET, TO A 1/2-INCH IRON ROD SET FOR CORNER, SAID POINT BEING THE SOUTHEAST CORNER OF SAID RUFFENO TRACT, AND THE NORTHEAST CORNER OF SILVER CREEK FARM SUBDIVISION, AN UNRECORDED SUBDIVISION OF WOOD COUNTY, TEXAS;

THENCE SOUTH 89 DEGREES 23 MINUTES 52 SECONDS WEST, ALONG THE SOUTHERLY MOST SOUTH LINE OF SAID RUFFENO TRACT AND THE NORTH LINE OF SAID SILVER CREEK FARMS, A DISTANCE OF 21 22.09 FEET, TO A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID POINT BEING THE SOUTHERLY MOST SOUTHWEST CORNER OF SAID RUFFENO TRACT AND THE SOUTHEAST CORNER OF A CALLED 4.719 ACRE TRACT OF LAND CONVEYED TO DENNIS ANDREW DAVENPORT BY DEED RECORDED IN VOLUME 1563, PAGE 868 OF SAID REAL PROPERTY RECORDS;

THENCE NORTH 00 DEGREES 15 MINUTES 41 SECONDS EAST, ALONG THE SOUTHERLY MOST WEST LINE OF SAID RUFFENO TRACT AND THE EAST LINE OF SAID DAVENPORT TRACT, A DISTANCE OF 403.16 FEET, TO AN IRON STAKE FOUND FOR CORNER, SAID POINT BEING AN INTERIOR CORNER OF SAID RUFFENO TRACT AND THE NORTHEAST CORNER OF SAID DAVENPORT TRACT;

THENCE NORTH 89 DEGREES 46 MINUTES 18 SECONDS WEST, ALONG THE WESTERLY MOST SOUTH LINE OF SAID RUFFENO TRACT, A DISTANCE OF 1 082.44 FEET, TO A 60D NAIL SET FOR CORNER NEAR THE CENTER OF COUNTY ROAD NO. 2768, SAID POINT BEING THE NORTHERLY MOST SOUTHWEST CORNER OF SAID RUFFENO TRACT AND THE NORTHWEST CORNER OF A CALLED 2.140 ACRE TRACT OF LAND CONVEYED TO WILLIAM ROBERT CARAWAN BY DEED RECORDED IN VOLUME 1971, PAGE 562 OF SAID REAL PROPERTY RECORDS;

THENCE NORTH 00 DEGREES 01 MINUTES 55 SECONDS EAST, ALONG THE WEST LINE OF SAID RUFFENO TRACT AND WITH COUNTY ROAD NO. 2766, A DISTANCE OF 400.36 FEET, TO THE POINT OF BEGINNING AND CONTAINING 49.403 ACRES OF LAND.

LESS AND EXCEPT THAT CERTAIN PARCEL OF LAND CONVEYED FROM PATRICIA A. COULMAN-HAYES AND HUSBAND, STEVEN P. RODGERS; AND ALFREIDA C. RODGERS, A SINGLE PERSON TO WILLIAM C. MAYFIELD AND KATHRYN T. MAYFIELD, AS DESCRIBED IN DEED INST. 2018-00006902 DATED 7/23/2018 RECORDED 07/31/2018 WOOD COUNTY RECORDS.

THE IMPROVEMENTS THEREON BEING KNOWN AS 293 COUNTY ROAD 2768, MINEOLA, TEXAS - 75773.



**NOTICE OF SUBSTITUTE TRUSTEE SALE**

FILED FOR RECORD  
2024 NOV 26 PM 12:48  
eSQUIRE TITLE WOOD CO TX

<b>Deed of Trust Date:</b> 4/17/2013	<b>Grantor(s)/Mortgagor(s):</b> MICHAEL D. BROWN, A SINGLE PERSON
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR NTFN, INC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2013-00004497	<b>Property County:</b> WOOD
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 1/7/2025	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A"

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Harriett Fletcher, Sheryl LaMont, Robert LaMont, Christine Wheelless, Terri Worley or Lisa DeLong, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

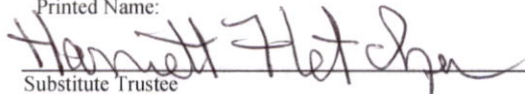
Dated: 11/25/2024

Dated: November 26, 2024



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

Harriett Fletcher  
Printed Name:



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

**MH File Number:** TX-23-98365-POS  
**Loan Type:** VA

**EXHIBIT "A"**

BEING a 0.241 acre tract and being all that certain lot, tract or parcel of land situated in the Andrew Hamilton Survey, Abstract No. 286, in the City of Mincola, Wood County, Texas and being part of Lot 7 of Block 1 of the Amended Plat of the W. C. Little Addition, according to the plat thereof as recorded in Volume 3, Page 63, Wood County Plat Records, said tract being all of a tract described as a 75 feet East and West by 140 feet North and South tract in a deed from Ellis Eugene Davis to James I. Dowdle and James Curtis Dowdle as recorded in Document No. 2012-00014204, Wood County Real Property Records, and being more particularly described as follows:

BEGINNING at a 1/2 inch iron rod set on the west line of Lot 7 and the east line of Lot 8 at the southwest of said Dowdle tract for a corner, said point being northerly 10 feet from the southwest corner of Lot 7, for a reference;

THENCE N 03°55'52" E along the west line of Lot 7 and the east line of Lot 8 a distance of and along the east side of a concrete retaining wall a distance of 140.00 feet to a 1/2 inch iron rod set on the south line of Laura Street at the northwest corner of said Dowdle tract and the northwest corner of Lot 7 and the northeast corner of Lot 8, for a corner;

THENCE S 86°21'00" E along the south line of Laura Street and the north line of Lot 7 a distance of 75.00 feet to a 1/2 inch iron rod set at the intersection of the south line of Laura Street and the west line of Newsom Street at the northeast corner of said Dowdle tract and the northeast corner of Lot 7, for a corner;

THENCE S 03°55'52" W along the west line of Newsom Street and the east line of Lot 7 a distance of 140.00 feet to a 1/2 inch iron rod set at the southeast corner of said Dowdle tract, for a corner, said point being northerly 10 feet from the southeast corner of Lot 7, for a reference;

THENCE N 86°21'00" W along the south line of said Dowdle tract a distance of 75.00 feet to the POINT OF BEGINNING and containing 0.241 acres of land, more or less.



FILED 1:52 P.M.

DEC 12 2024

112 W Pine St, Winnsboro, TX 75494

KELLEY PRICE 23-002018

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: 01/07/2025
- Time: Between 1:00 PM – 4:00 PM and beginning not earlier than 1:00 PM and ending not later than three hours thereafter.
- Place: The area designated by the Commissioners Court of Wood County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

2. **Terms of Sale.** Highest bidder for cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 30, 2014 and recorded in the real property records of Wood County, TX and is recorded under Clerk's Instrument No. 2014-00008400 with Justin A. Meade and Dorthea M. Meade (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Guaranty Bank & Trust, N.A. mortgagee to which reference is herein made for all purposes.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Justin A. Meade and Dorthea M. Meade, securing the payment of the indebtedness in the original amount of \$80,612.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to be Sold.** ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE GRAY B. KING SURVEY, ABSTRACT NO. 3, CITY OF WINNSBORO, WOOD COUNTY, TEXAS, BEING ALL OF THAT LOT CONVEYED FRONT DICK FREEMAN, ET UX TO JIMMIE NELL COKER, RECORDED IN VOLUME 974, PAGE 65 REAL PROPERTY RECORDS OF SAID COUNTY, BEING A PORTION OF LOT 7 OF BLACK J-1 OF SAID CITY AND BOUNDED AS FOLLOWS:

BEGINNING AT A 1/2 INCH STEEL ROD FOUND IN THE CAST RIGHT-OF-WAY LINE OF MULBERRY STREET AT THE NWC THE ABOVEMENTIONED COKER LOT, SAME BEING THE SWC OF A LOT CONVEYED TO DREBEN SAMUEL GEARNER III AND RECORDED IN DOCUMENT NUMBER 2010-00008777;

THENCE SOUTH 64 DEG. 51 MIN. 00 SEC. EAST, AT 100 FEET PASSING A 1/2 INCH STEEL ROD FOUND AT THE SEC OF THE GEARNER LOT AND CONTINUING IN ALL 106.00 FEET TO A 1/2 INCH STEEL ROD SET FOR THE NEC OF THE COKER LOT AND BEING AN INTERIOR CORNER OF A LOT CONVEYED TO M. R. KNIGHT, RECORDED IN VOLUME 231, PAGE 215, DEED RECORDS OF SAID COUNTY;

THENCE SOUTH 20 DEG. 10 MIN. 24 SEC. WEST, AT 28 FEET PASSING THE NWC OF A LOT CONVEYED TO JOE W. WANN, ET UX, RECORDED IN VOLUME 1486, PAGE 421, REAL PROPERTY



4830266

RECORDS OF SAID COUNTY AND CONTINUING IN ALL, 158.00 FEET TO A 1/2 INCH STEEL ROD SET IN THE NORTH RIGHT-OF-WAY LINE OF WEST PINE STREET AND BEING THE SWC OF THE ABOVEMENTIONED WANN LOT;

THENCE NORTH 69 DEG. 57 MIN. 11 SEC. WEST, 140.00 FEET TO A 1/2 INCH STEEL ROD SET AT THE INTERSECTION OF THE NORTH RIGHT-OF-WAY LINE OF WEST PINE STREET WITH THE EAST RIGHT-OF-WAY LINE OF MULBERRY STREET;

THENCE NORTH 31 DEG. 46 MIN. 42 SEC. EAST, 171.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.461 OF AN ACRE OF LAND.



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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.  
11625 N Community House Rd  
Charlotte, NC 28277

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq. or Carson Emmons Esq. or AWEST OR Harriett Fletcher, Robert LaMont, Sheryl LaMont, Sharon St. Pierre OR Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, David Ray, Sharon St. Pierre, Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Lisa DeLong, Terri Worley whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR AUCTION.COM, Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**

12/02/2024

Executed on

/s/Carson Emmons

James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

December 12, 2024

Executed on

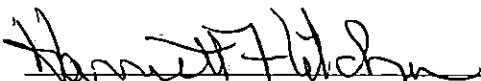


SUBSTITUTE TRUSTEE

Agency Sales & Posting  
Harriett Fletcher, Robert LaMont, Sheryl LaMont,  
Sharon St. Pierre OR AUCTION.COM  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is Harriett Fletcher, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on December 12, 2024 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: December 12, 2024

FILED

DEC 12 2024

1:52 P.M

KELLEY PRICE  
COUNTY CLERK WOOD CO., TX 00000010306306

101 MEMORY LN  
WINNSBORO, TX 75494

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: January 07, 2025

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 January 23, 2020 and recorded in Document INSTRUMENT NO. 2020-00000954 real property records of WOOD County, Texas, with BILLY JOYNER, A MARRIED MAN AND DAKOTAH JOYNER, HIS WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by BILLY JOYNER, A MARRIED MAN AND DAKOTAH JOYNER, HIS WIFE, securing the payment of the indebtednesses in the original principal amount of \$121,180.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. 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. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o ROCKET MORTGAGE, LLC  
635 WOODWARD AVE.  
DETROIT, MI 48226





**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.**

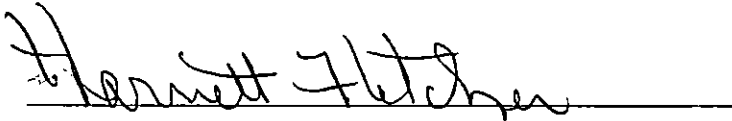
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, TONYA WASHINGTON, 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 December 12, 2024 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: December 12, 2024

101 MEMORY LN  
WINNSBORO, TX 75494

00000010306306

00000010306306

WOOD

**EXHIBIT "A"**

LAND SITUATED IN THE CITY OF WINNSBORO IN THE COUNTY OF WOOD IN THE STATE OF TX

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING LOT 1, BLOCK 1, WYNN'S STATION, AN ADDITION TO THE CITY OF WINNSBORO, WOOD COUNTY, TEXAS, AS SHOWN BY PLAT RECORDED IN VOL. 9, PAGE 342, PLAT RECORDS OF WOOD COUNTY, TEXAS.

Notice of Foreclosure Sale

(Trustee Sale)

Date : October 1st, 2024

FILED FOR RECORD  
2024 OCT 15 AM 11:34  
KELLEY PRICE  
COUNTY CLERK, WOOD CO TX

Deed of Trust Information:

Recording: Instrument No. 2022-00009402  
Date: August 1st, 2022  
GRANTOR: Luis Alberto Herrera  
BENEFICIARY: Pebble Creek Investments, LLC  
Original Principle: Thirteen Thousand Eight-Hundred Eighty and 00/100 Dollars  
(\$13,880.00)

PROPERTY COUNTY: WOOD COUNTY  
PROPERTY LOCATION: 801 E ELM WINNSBORO, TX 75494

PROPERTY:

**Being all of Lots One (1), Two (2), and Three (3), Block One (1), Cain Addition City of Winnsboro, Wood County, Texas as depicted upon the plat thereof, recorded in Volume 1, Page 29 of the Plat Records of Wood County, Texas.**

SALE INFORMATION:

Date of Sale: **Tuesday, January 7th, 2025**  
Time of Sale: 10:00 AM or within Three hours Thereafter  
Opening Bid: \$13,768.96 by Pebble Creek Investments, LLC  
Place of Sale: INSIDE THE MAIN LOBBY of Wood County Courthouse, Texas, or if the preceding area is no longer in the designated area, at the area most recently designated by the Wood County Commissioner's Court.

Trustee: Shane Amir Ghaemmaghami  
Contact: info@pebblecreekco.com, Office: 936-463-8217  
Address: 380 Flores Rd. Livingston, TX 77351

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Shane Amir Ghaemmaghami as Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice or within three hours after that time.

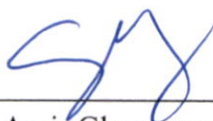


3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien or the Deed of Trust.

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

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

Signed and Executed By:



Shane Amir Ghaemmaghmi, Trustee  
October 1st, 2024

**CM # 9589 0710 5270 0479 2515 04**