

FILED

Notice of [Substitute] Trustee Sale

2024 DEC -5 P 1:59
Debbie Baker

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: 02/04/2025

Time: The sale will begin at 11:00 AM or not later than three hours after that time

Place: Brazos County, Texas at the following location: **THE ATRIUM AREA ON THE FIRST FLOOR OF THE COUNTY ADMINISTRATION BUILDING (200 SOUTH TEXAS AVENUE) 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: 2704 SENTINEL CT, BRYAN, TX 77803

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 03/16/2018 and recorded 03/19/2018 in Book 14556 Page 96 Document 1323977, real property records of Brazos County, Texas, with **GWULONE THOMPSON, A SINGLE WOMAN**, grantor(s) and GARDNER FINANCIAL SERVICES LTD, DBA LEGACY MUTUAL MORTGAGE 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 **GWULONE THOMPSON, A SINGLE WOMAN**, securing the payment of the indebtedness in the original principal amount of \$172,217.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** 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:

All of Lot Three (3), Block Two (2), PORTER'S MEADOW PHASE 1, an addition to the City of Bryan, Brazos County, Texas, according to the Plat thereof recorded in Volume 14177, Page 112 of the Official Public Records of Brazos County, Texas.

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

PO BOX 24605

West Palm Beach, FL 33416-4605

Phone: 877-744-2506

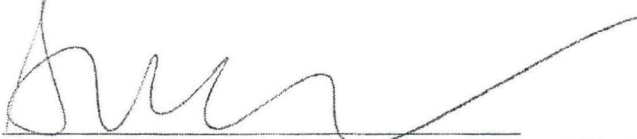
TS No.: 2024-01565-TX
24-001036-673

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: December 2, 2024



Saundra White – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.hubzu.com or (855) 882-1314

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 c/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 Brazos County Clerk and caused it to be posted at the location directed by the Brazos County Commissioners Court.

NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE
SERVICING (ALW)
PETERSON, DOROTHY
321 DUNN STREET, BRYAN, TX 77801

CONVENTIONAL
Firm File Number: 24-041854

NOTICE OF TRUSTEE'S SALE

WHEREAS, on June 30, 2006, DOROTHY A. PETERSON, AN UNMARRIED WOMAN, as Grantor(s), executed a Deed of Trust conveying to G. TOMMY BASTIAN, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of **BRAZOS** COUNTY, TX and is recorded under Clerk's File/Instrument Number 00931737 Volume 7422, Page 198, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, February 4, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in **BRAZOS** COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT TWO (2), BLOCK FIVE (5), HOLICK ADDITION NO. 3, CITY OF BRYAN, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 151, PAGE 109 OF THE DEED RECORDS OF BRAZOS COUNTY, TEXAS.

Property Address: 321 DUNN STREET
BRYAN, TX 77801
Mortgage Servicer: NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING
Mortgagee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
601 OFFICE CENTER DRIVE
SUITE 100
FORT WASHINGTON, PA 19034

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

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

SUBSTITUTE TRUSTEE

Reid Ruple, Kathleen Adkins, Evan Press, Cary Corenblum, Kristopher Holub, Joshua Sanders, Julian Perrine, Amy Oian, Matthew Hansen, Jami Hutton, Alexis Banks, Aleena Litton, Aarti Patel, , Dana Dennen, Cindy Dennen, Traci Yeaman
I Mauchly
Irvine, CA 92618

WITNESS MY HAND this day December 3, 2024.

By: 
Ronny George
Texas Bar # 24123104
rgeorge@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565

FILED
2024 DEC - 5 P 2:55

Facsimile No: (847) 879-4823
Attorneys for NewRez LLC d/b/a Shellpoint Mortgage
Servicing

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

1021 LINCOLN AVENUE
COLLEGE STATION, TX 77840

FILED

2024 DEC 12 10:00 AM
Michele Oliver

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: February 04, 2025

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE ATRIUM ON THE FIRST FLOOR OF THE COUNTY ADMINISTRATION BUILDING (200 SOUTH TEXAS AVENUE, BRYAN, TEXAS) 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 July 26, 2000 and recorded in Document VOLUME 03886, PAGE 00263; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS VOLUME 5863, PAGE 16 & VOLUME 17709, PAGE 84 real property records of BRAZOS County, Texas, with RYAN D. FULLER, A SINGLE MAN AND REX G. FULLER, A SINGLE MAN, grantor(s) and CORNERSTONE MORTGAGE COMPANY, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by RYAN D. FULLER, A SINGLE MAN AND REX G. FULLER, A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$118,814.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



1021 LINCOLN AVENUE
COLLEGE STATION, TX 77840

00000010316214

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 KATHLEEN ADKINS, REID RUPLE, EVAN PRESS, CHRISTIAN BROOKS, MICHAEL KOLAK, CRYSTAL KOZA, CARY CORENBLUM, KRISTOPHER HOLUB, JOSHUA SANDERS, AMY OLAN, MATTHEW HANSEN, JAMI GRADY, ALEENA LITTON, AARTI PATEL, AUCTION.COM, DANA DENNEN, CINDY DENNEN, TRACI YEAMAN, PETE FLOREZ, ZACHARY FLOREZ, ORLANDO ROSAS, BOBBY BROWN, BOB SCHUBERT, LEIGHTON SCHUBERT OR LEIGHA SCHUBERT 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 Bob Schubert, and my address is, c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 12/12/2024 I filed at the office of the BRAZOS County Clerk and caused to be posted at the BRAZOS County courthouse this notice of sale.



Declarants Name: Bob Schubert

Date: 12/12/2024

1021 LINCOLN AVENUE
COLLEGE STATION, TX 77840

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BRAZOS

EXHIBIT "A"

LOT ELEVEN (11), TWO LINCOLN PLACE, CITY OF COLLEGE STATION, ACCORDING TO REPLAT THEREOF RECORDED
IN VOLUME 2251, PAGE 329 OF THE OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

STATE OF TEXAS
COUNTY OF BRAZOS

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NOTICE OF FORECLOSURE SALE

Wrap-Around Deed of Trust and Security Agreement ("Deed of Trust")

Dated: 04/12/2013

Grantor(s): Jose Hernandez

Trustee: Cully Lipsey

Lender: Wayelan Garner & Connie L. Garner

Recorded in: Instrument Number 01152148 of the Real
Property Records of Brazos County, Texas

Secures: Wrap-Around Real Estate Lien Note ("Note") in
the original principal amount of \$82,900.00
executed by Grantor(s) and payable to the order
of Lender and all other indebtedness of
Grantor(s) to Lender

Property: The real property and improvements described in
the attached Exhibit A

Assignment: The Note and the liens and security interests of
the Deed of Trust were transferred and assigned
to Pacific Southwest Note Fund, LLC
("Beneficiary") by an instrument dated
04/19/2023, and recorded in Instrument
1500687 of the Real Property Records of Brazos
County, Texas

Substitute Trustee: Pete Florez, Zachary Florez, Orlando Rosas or
Bobby Brown

Substitute Trustee's
Street Address: c/o DWaldman Law, P.C.
5900 Balcones Drive., Suite 100
Austin, TX 78731

Mortgage Servicer: FCI Lender Services, Inc

Mortgage Servicer's
Address:

8180 E Kaiser Blvd., Anaheim, CA 92808

Foreclosure Sale:

Date:

Tuesday, 02/04/2025

Time:

The sale of the Property ("Foreclosure Sale") will take place between the hours of 11:00 am to 2:00 pm local time.

Place:

THE ATRIUM ON THE FIRST FLOOR OF THE COUNTY ADMINISTRATION BUILDING AT 200 SOUTH TEXAS AVENUE, BRYAN, TEXAS

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 Pacific Southwest Note Fund, LLC's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Pacific Southwest Note Fund, LLC, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

FCI Lender Services, Inc is representing Pacific Southwest Note Fund, LLC in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. The respective addresses of Pacific Southwest Note Fund, LLC and FCI Lender Services, Inc are set forth above.

Therefore, notice is given that on and at the Date, Time and Place of Sale described above, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

The Deed of Trust permits the Lender to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee need not appear at the Date, Time, and Place of Sale described above to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with

the posting and filing requirements of the Deed of Trust and the Texas Property Code. The reposting or re-filing may be after the date originally scheduled for this sale.

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

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

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold 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 Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

Notice is given that before the Foreclosure Sale Lender may appoint another person as Substitute Trustee to conduct the Foreclosure Sale.

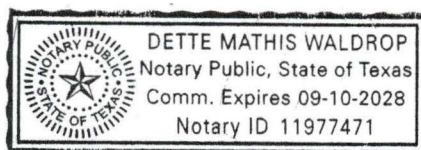
By: Pete Florez
Pete Florez Substitute Trustee

STATE OF TEXAS

COUNTY OF BRAZOS

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This instrument was acknowledged before me by Pete Florez on 12-12, 2024



Dette Mathis Waldrop
Notary Public, State of Texas
Commission Expires: 9-10-28
Printed Name:
Dette Waldrop

Exhibit A: Property Description

LOT TWO (2), BLOCK EIGHT (8), WINTER ESTATE SUBDIVISION, CITY OF BRYAN, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME "P", PAGE 610 OF THE CMDC RECORDS, BRAZOS COUNTY, TEXAS.

Notice of Substitute Trustee's Sale

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)

Deed of Trust Date: April 26, 2006	Original Mortgagor/Grantor: SANTOS GODINEZ, JR. AND MARY CAMARILLO
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICARE INVESTMENT GROUP, INC. DBA PREMIER CAPITAL LENDING., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK NATIONAL ASSOCIATION
Recorded in: Volume: 7323 Page: 133 Instrument No: 00926393	Property County: BRAZOS
Mortgage Servicer: U.S. BANK NATIONAL ASSOCIATION	Mortgage Servicer's Address: 2800 TAMARACK RD OWENSBORO, KY 42301

* 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 \$93,263.00, executed by SANTOS GODINEZ JR and MARY CAMARILLO and payable to the order of Lender.

Property Address/Mailing Address: 1000 SUNCREST STREET, BRYAN, TX 77803

Legal Description of Property to be Sold: LOT 52, BLOCK 15, SFA #9, TRACT 91, CITY OF BRYAN, BRAZOS COUNTY, TEXAS, AS MORE PARTICULARLY DESCRIBED IN VOLUME 530, PAGE 114, DEED RECORDS, BRAZOS COUNTY, TEXAS.

TOGETHER WITH MANUFACTURED HOME DESCRIBED AS FOLLOWS:

MAKE: PALM HARBOR MANUFACTURING, L.P.

MODEL: KXP348C7

YEAR: 2006

SERIAL NUMBER:(S); PH1710462AB

WIDTH & LENGHT: 28X 48.

Date of Sale: February 4, 2025	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: Brazos County Administration Building, 200 South Texas Avenue, Bryan, TX 77803 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, *U.S. BANK NATIONAL ASSOCIATION*, the owner and holder of the Note, has requested Kathleen Adkins, Reid Ruple, Evan Press, Christian Brooks, Michael Kolak, Crystal Koza, Cary Corenblum, Kristopher Holub, Joshua Sanders, Amy Oian, Matthew Hansen, Jami Grady, Aleena Litton, Aarti Patel, Auction.com, Dana Dennen, Cindy Dennen, Traci Yeaman, Pete Florez, Zachary Florez, Orlando Rosas, Florence Rosas, Enrique Florez whose address is 1 MAUCHLY IRVINE, CA 92618 OR Pete Florez, Zachary Florez, Orlando Rosas or Bobby Brown 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 *U.S. BANK NATIONAL ASSOCIATION* 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, Kathleen Adkins, Reid Ruple, Evan Press, Christian Brooks, Michael Kolak, Crystal Koza, Cary Corenblum, Kristopher Holub, Joshua Sanders, Amy Oian, Matthew Hansen, Jami Grady, Aleena Litton, Aarti Patel, Auction.com, Dana Dennen, Cindy Dennen, Traci Yeaman, Pete Florez, Zachary Florez, Orlando Rosas, Florence Rosas, Enrique Florez whose address is 1 MAUCHLY IRVINE, CA 92618 OR Pete Florez, Zachary Florez, Orlando Rosas or Bobby Brown 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 Kathleen Adkins, Reid Ruple, Evan Press, Christian Brooks, Michael Kolak, Crystal Koza, Cary Corenblum, Kristopher Holub, Joshua Sanders, Amy Oian, Matthew Hansen, Jami Grady, Aleena Litton, Aarti Patel, Auction.com, Dana Dennen, Cindy Dennen, Traci Yeaman, Pete Florez, Zachary Florez, Orlando Rosas, Florence Rosas, Enrique Florez whose address is 1 MAUCHLY IRVINE, CA 92618 OR Pete Florez, Zachary Florez, Orlando Rosas or Bobby Brown 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.

FILED

2024 DEC 30 A 10:13

John

Pete

SUBSTITUTE TRUSTEE

Kathleen Adkins, Reid Ruple, Evan Press, Christian Brooks, Michael Kolak, Crystal Koza, Cary Corenblum, Kristopher Holub, Joshua Sanders, Amy Oian, Matthew Hansen, Jami Grady, Aleena Litton, Aarti Patel, Auction.com, Dana Dennen, Cindy Dennen, Traci Yeaman, Pete Florez, Zachary Florez, Orlando Rosas, Florence Rosas, Enrique Florez OR Pete Florez, Zachary Florez, Orlando Rosas or Bobby Brown, Trustee
c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd, Suite 450, Alpharetta, Georgia 30004
PH: (470)321-7112

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 3/4/2022	Grantor(s)/Mortgagor(s): HEATHER LINDGREN, AN UNMARRIED PERSON
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PRIMARY RESIDENTIAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Primary Residential Mortgage, Inc
Recorded in: Volume: 17767 Page: 65 Instrument No: 1463533	Property County: BRAZOS
Mortgage Servicer: Primary Residential Mortgage, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1480 N. 2200 W., Salt Lake City, UT 84116
Date of Sale: 2/4/2025	Earliest Time Sale Will Begin: 11am
Place of Sale of Property: THE ATRIUM ON THE FIRST FLOOR OF THE COUNTY ADMINISTRATION BUILDING AT 200 SOUTH TEXAS AVENUE, BRYAN, TEXAS OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOTS TWO (2) AND THREE (3), BLOCK FIVE (5), LAKEWOOD ESTATES SUBDIVISION, BRAZOS COUNTY, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 340, PAGE 215, OF THE DEED RECORDS OF BRAZOS COUNTY, TEXAS.

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, Pete Florez, Zachary Florez, Orlando Rosas or Bobby Brown, 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(I): 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: 12/23/2024

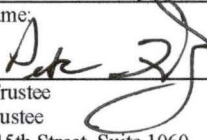


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Primary Residential Mortgage, Inc.

Dated: 12-30-24



Printed Name:



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

2024 DEC 30 A 10:11
FILED
JHAW

MH File Number: TX-24-105691-POS
Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 6/11/2013	Grantor(s)/Mortgagor(s): DONA P HAMILTON AND JASON R HAMILTON WIFE AND HUSBAND
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CORNERSTONE HOME LENDING, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: OR 11413 Page: 111 Instrument No: 01159604	Property County: BRAZOS
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 3/4/2025	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: Brazos County Administration Building, 200 South Texas Avenue, Bryan, TX 77803 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT FORTY-FOUR (44), BLOCK TWENTY-EIGHT (28), SHENANDOAH PHASE 7-A, CITY OF COLLEGE STATION ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 4671, PAGE 157 OF THE OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

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, Kathleen Adkins, Reid Ruple, Evan Press, Christian Brooks, Michael Kolak, Crystal Koza, Cary Corenblum, Kristopher Holub, Joshua Sanders, Amy Oian, Matthew Hansen, Jami Grady, Aleena Litton, Aarti Patel, Auction.com, Dana Dennen, Cindy Dennen, Traci Yeaman, Pete Florez, Zachary Florez, Orlando Rosas, Florence Rosas, Enrique Florez, Orlando Rosas or Bobby Brown, 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.

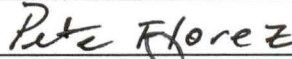
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(f): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 12/26/2024



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

Dated: 12-30-24



Printed Name:



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

2024 DEC 30 A 10:12
FILED


MH File Number: TX-24-106213-POS
Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 1/31/2017	Grantor(s)/Mortgagor(s): SUNITA CONTRERAS AND SPOUSE, GERARDO CONTRERAS
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMCAP MORTGAGE, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: 13835 Page: 47 Instrument No: 2017-1287901	Property County: BRAZOS
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 2/4/2025	Earliest Time Sale Will Begin: 11:00AM
Place of Sale of Property: 200 S Texas Ave, Bryan, Texas 77803 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT TEN (10), BLOCK FOUR (4), CULPEPPER MANOR, FIRST INSTALLMENT, CITY OF BRYAN, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 169, PAGE 289, DEED RECORDS, BRAZOS COUNTY, TEXAS

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, Pete Florez, Zachary Florez, Orlando Rosas or Bobby Brown, 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(I): 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: 12/31/2024

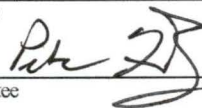


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services, LLC

Dated: 1-2-25

Pete Florez

Printed Name:



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

RECORDED
INDEXED
JAN 2 2025

2025 JAN -2 A 9:25

FILED

MH File Number: TX-24-105609-POS
Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 1/31/2017	Grantor(s)/Mortgagor(s): SUNITA CONTRERAS AND SPOUSE, GERARDO CONTRERAS
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMCAP MORTGAGE, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: 13835 Page: 47 Instrument No: 2017-1287901	Property County: BRAZOS
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 2/4/2025	Earliest Time Sale Will Begin: 11:00AM
Place of Sale of Property: 200 S Texas Ave, Bryan, Texas 77803 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT TEN (10), BLOCK FOUR (4), CULPEPPER MANOR, FIRST INSTALLMENT, CITY OF BRYAN, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 169, PAGE 289, DEED RECORDS, BRAZOS COUNTY, TEXAS

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, Pete Florez, Zachary Florez, Orlando Rosas or Bobby Brown, 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(I): 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: 12/31/2024

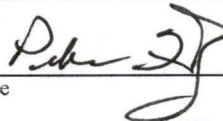


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services, LLC

Dated: 1-2-25

Pete Florez

Printed Name:



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

RECORDED
INDEXED
2025 JAN -2 A 9:24

FILED

MH File Number: TX-24-105609-POS
Loan Type: FHA

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS on July 7, 2011 a certain Closed-End Fixed Rate Home Equity Conversion Deed of Trust ("Deed of Trust") was executed by PAMELA KAY HARPER-SMITH, A MARRIED PERSON, as mortgagors to ROBERT K. FOWLER, as Trustee, for the benefit of WELLS FARGO BANK, N.A. and was recorded on July 20, 2011 in the Official Public Records of Real Property of BRAZOS County Texas under Document No. 01096830; and

WHEREAS the Deed of Trust was insured by the United States Secretary of Housing and Urban Development ("the Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an assignment dated November 3, 2020, recorded in the Official Public Records of Real Property of BRAZOS County Texas under Document No. 1410876; and

WHEREAS a default has been made in the covenants and conditions of the Deed of Trust in that a borrower is deceased and the Property is not the residence of at least one surviving borrower; and

WHEREAS the entire amount delinquent as of October 25, 2024, is \$257,620.87; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable.

NOW THEREFORE, pursuant to powers vested in me by the Single-Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner dated July 13, 2022 and recorded in the Official Public Records of BRAZOS County, Texas under Document No. 1541698 on **February 4, 2025**, between the hours of 11:00 AM and 2:00 PM Central Standard Time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

SITUATED IN THE RICHARD CARTER LEAGUE, ABSTRACT NO 8, BRAZOS COUNTY, TEXAS AND BEING ALL OF LOT SEVENTEEN IN BLOCK FOUR (4) OF CARTER'S GROVE, FIRST INSTALLMENT AN ADDITION TO THE CITY OF COLLEGE STATION, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 22 PAGE 413 DEED RECORDS OF BRAZOS COUNTY, TEXAS

Commonly known as 1112 NEAL PICKETT DR, COLLEGE STATION, TX 77840

The sale will be held between the hours of 11:00 AM and 2:00 PM at public venue in the area designated by the BRAZOS County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where this Notice of Default and Foreclosure Sale was posted.

The earliest time the sale will occur is 11:00 AM Central Standard Time.

The Secretary of Housing and Urban Development will bid \$120,707.74.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro-rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$12,070.77 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$12,070.77 must be presented before the bidding is closed.

The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or

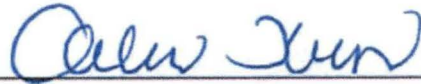
cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$257,620.87 as of October 25, 2024 plus per diem interest from and after such date until paid in full, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: January 6, 2025

Foreclosure Commissioner



Carolyn A. Taylor
Hughes, Watters & Askanase, LLP
1201 Louisiana Street, 28th Floor
Houston, Texas 77002
CTaylor@hwa.com
(713) 590-4200

FILED

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Debbie Baker