Notice of Foreclosure Sale

August 7, 2024

DEED OF TRUST ("DEED OF TRUST"):

POSTED
AT 11:22 o'clock A M
AUG 08 2024
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

DATED:	June 10, 2011
GRANTOR:	Matt Enochs 803 W. Lamar St. Alvord, Texas 76226-5916 Wise County
TRUSTEE:	Jay Bearden PO Box 1081 Bowie, TX 76230 Montague County
LENDER:	Legend Bank, N.A. 101 W. Tarrant St. Bowie, TX 76230-1081 Montague County
RECORDED IN:	Document #2011-8282, Volume 2267, and Page 79, of the Official Public Records of Wise County, Texas
PROPERTY:	As described in Exhibit A, attached hereto and incorporated by reference
SECURES:	Note ("Note"), dated June 10, 2013, in the original principal amount of $35,700.00, executed by Matt Enochs ("Borrower") and payable to the order of Lender.
MODIFICATIONS AND RENEWALS:	Modification of Deed of Trust dated December 11, 2013 and recorded in Instrument Number: 201330010 of the Official Public Records of Wise County, Texas (as used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as so modified, renewed, and/or extended)
SUBSTITUTE TRUSTEE(S):	Matthew D. Anderson, Anthony W. Bates, D. Todd Davenport, Peyton W. Cannedy, and Eliot Hardee 3711 Maplewood Ave., Suite 200 Wichita Falls, Texas 76308 Wichita County

FORECLOSURE SALE:

DATE:	September 3, 2024
TIME:	The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter**
PLACE:	Wise County Court Center, 306 W. Main Street, Decatur, Texas or as designated by Commissioners Court
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 Lender'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, Lender, 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 Lender'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.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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. For the avoidance of doubt, 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 by Lender. 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 **"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, 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 Substitute Trustee.

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

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.

Matthew D. Anderson
Attorney for Legend Bank, N.A.

STATE OF TEXAS
COUNTY OF WICHITA

This instrument was acknowledged before me on August 7, 2024, by Matthew D. Anderson.

JANICE SCANLAN
EXPIRES 01-22-26
ID # 243543-0

Notary Public, State of Texas
My commission expires:

[EXHIBIT A – BEGINS NEXT PAGE]

EXHIBIT "A"

FIELD NOTES to all that certain lot, tract or parcel of land in the JAMES PINCHBACK SURVEY, ABSTRACT NUMBER 674, Wise County, Texas and being a part of that certain called 7.480 acre tract of land described in the deed recorded in Volume 328, Page 436, of the Deed Records, Wise County, Texas, and being all of that certain tract of land described in the deed from Freddie T. Pate and wife, Teresa Pate to Royce Lee Ruddick and wife, Gale R. Ruddick, recorded in Volume 426, Page 755, of the Real Records, Wise County, Texas, the subject tract being more particularly described as follows:

BEGINNING at a 2-inch metal fence post for corner, same being the occupied and recognized Northwest corner of said Ruddick tract of land, and the Northeast corner of that certain called 0.48 acres tract of land described in the deed recorded in Volume 1466, Page 496, of the Official Public Records, Wise County, Texas, same being in the South right-of-way line of West Lamar Street, from which a 60d nail found for the Northwest corner of said 7.480 acre tract of land bears North 89 Degrees 18 Minutes 10 Seconds West a distance of 179.06 feet;

THENCE South 89 Degrees 21 Minutes 53 Seconds East with the North line of said Ruddick tract of land and said 7.480 acre tract of land, same being the South right-of-way line of said West Lamar Street a distance of 87.62 feet to a 2- inch metal fence post for corner, same being the occupied and recognized Northeast corner of said Ruddick tract of land and the Northwest corner of a called Tract One described in the deed to Larry Bolin, recorded in Volume 1335, Page 756, of the Official Public Records, Wise County, Texas;

THENCE South 01 Degrees 00 Minutes 09 Seconds West with the East line of said Ruddick tract of land and the West line of said Bolin tract of land along or near a fence a distance of 239.63 feet to a 2-inch metal fence post for corner, same being the occupied and recognized Southeast corner of said Ruddick tract of land;

THENCE North 89 Degrees 36 Minutes 42 Seconds West with the South line of said Ruddick tract of land along or near a fence a distance of 89.00 feet to a 2-inch metal fence post for corner, being the occupied and recognized Southwest coner of said Ruddick tract of land and the Southeast corner of said 0.48 acre tract of land;

THENCE North 01 Degrees 19 Minutes 54 Seconds East with the West line of said Ruddick tract of land and the East line of said 0.48 acre tract of land along or near a fence a distance of 240.03 feet to the POINT OF BEGINNING and enclosing 0.486 acres of land more or less.

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.

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: AUGUST 1, 2024

NOTE: Note described as follows:

Date:	MARCH 25, 2022
Maker:	GONASAGAREE GOVENDER
Payee:	FINANCE OF AMERICA COMMERCIAL LLC successor to FINANCE OF AMERICA MORTGAGE LLC
Original Principal Amount:	$152,820.00

DEED OF TRUST: Deed of Trust described as follows:

Date:	MARCH 25, 2022
Grantor:	GONASAGAREE GOVENDER
Trustee:	MCCARTHY & HOLTHUS, LLP
Beneficiary:	FINANCE OF AMERICA COMMERCIAL LLC successor to FINANCE OF AMERICA MORTGAGE LLC
Recorded:	DOCUMENT NO. 202205388, Real Property Records, WISE County, Texas.

LENDER: FINANCE OF AMERICA COMMERCIAL LLC successor to FINANCE OF AMERICA MORTGAGE LLC

BORROWER: GONASAGAREE GOVENDER

POSTED
AT 10:25 o'clock A M
AUG 08 2024

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN WISE 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.***

SUBSTITUTE TRUSTEE: DAVID STOCKMAN, JAMIE DWORSKY, DONNA STOCKMAN, GUY WIGGS, MICHELLE SCHWARTZ, JANET PINDER, JEFF BENTON, BRADY BACON, ANGELA COOPER, 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:

~~SEPTEMBER 3, 2024,~~ 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 WISE County, Texas, at the Wise County Courthouse, 101 N. Trinity Street, Decatur, TX 76234 or if the preceding area is no longer the designated area, at the area most recently designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where the Notice of Substitute Trustee's Sale is posted),

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, 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.

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:	MARCH 25, 2022
Grantor:	GONASAGAREE GOVENDER
Trustee:	MCCARTHY & HOLTHUS, LLP
Beneficiary:	FINANCE OF AMERICA COMMERCIAL LLC successor to FINANCE OF AMERICA MORTGAGE LLC
Recorded:	DOCUMENT NO. 202205388, Real Property Records, WISE County, Texas.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN WISE 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.***

SUBSTITUTE TRUSTEE: DAVID STOCKMAN, JAMIE DWORSKY, DONNA STOCKMAN, GUY WIGGS, MICHELLE SCHWARTZ, JANET PINDER, JEFF BENTON, BRADY BACON, ANGELA COOPER, 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 August 1, 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 FINANCE OF AMERICA COMMERCIAL LLC successor to FINANCE OF AMERICA MORTGAGE LLC

THE STATE OF TEXAS §
§
COUNTY OF DALLAS §

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

GIVEN UNDER MY HAND AND SEAL OF OFFICE on August 1, 2024

NYJER U. REESE
Notary Public, State of Texas
Comm. Expires 01-21-2025
Notary ID 12261571

_____
Notary Public, State of Texas

Notice of Sale executed by:

_____

Name: Donna Stockman

Substitute Trustee

EXHIBIT A

Being 0.280 acres of land and improvements out of the John Jordan Survey, Abstract No. 457, City of Boyd, Wise County, Texas, being the same tract as deeded to Eddy Calcott, Judy Pierce, and Mary Caison in an Affidavit of Heirship in Instrument No, 202019416, Official Records, Wise County, Texas, said 0.280 acres tract being more particularly described by metes and bounds as follows, to wit:

BEGINNING at a point in the east right of way of Allen Street (F.M. 730) for the northwest corner of First Tract and the southwest of Second Tract said point being 50.00 feet North 01° 22' 03" West from the southwest corner of First tract and the northwest corner of a tract of land as deeded to J.D. Hudgins in Volume 164, Page 163, Deed Records, Wise County, Texas, same being the northwest corner of a tract as deeded to Gail Haynes and the southwest corner of a tract of land as deeded to Eddy Calicott, Mary Caison and Judy Pierce in an Affidavit of Heirship in instrument No. 202019416, Official Records, Wise County, Texas;

THENCE with the east right of way of Allen Street (FM. 730), North 01° 22' 03" West 15.0 feet to a capped iron stake set for the northwest corner of said Affidavit tract and the southwest corner of a tract of land as deeded to Eddy Calicol and wife, Brenda Calicol in Volume 112, Page 514, Real Records, Wise County, Texas, same being the northwest corner of First Tract and the southwest corner of Second Tract;

THENCE with the north line of said Affidavit tract and the south line of said Calico! tract, same being the north line of First Tract and the south line of Second Tract, North 89° 57' 47" East 188.15 feet to a capped iron stake set for the northeast corner of said Affidavit and the southeast corner of said Calicol tract, same being the northeast corner of said First Tract and the southeast corner of Second Tract and being in the west line of Supernatural Investments LLC in Instrument No. 201806893, Official Records, Wise County, Texas;

THENCE with a fence line in the east line of said Affidavit tract and the west line of said Supernatural tract, South 00° 55' 26" East 65.00 feet to an "x" tie post for the southeast corner of said Affidavit tract and the northeast corner of said Haynes tract and the southeast corner of said First Tract;

THENCE with said fence line in the south line of said Affidavit tract and the north line of said Haynes tract and the south line of said First Tract, South 89° 57' 58" West 187.65 feet to a metal post in the east right of way of Allen Street (F.M. 730) for the southwest corner of said Affidavit tract and the northwest corner of said Haynes tract and the southwest corner of said First Tract;

THENCE with a fence line in the east right of way of Allen Street (F.M. 730) for the west line of said Affidavit tract, North 01° 22' 03" West 50.00 feet to the POINT OF BEGINNING, containing 0.280 acres of land, more or less.

NOTICE OF FORECLOSURE 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 OR 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. ***Property to Be Sold.*** The property to be sold is described as follows: BEING A 12.05 ACRE TRACT OR LAND SITUATED IN THE G. CARUTHERS SURVEY, ABSTRACT NO. 174 IN WISE COUNTY, TEXAS AND BEING PART OF A CALLED 23.07 ACRE TRACT AS CONVEYED BY DEED IN VOLUME 378, PAGE 431 OF THE D.R.W.C.T.. SAID 12.05 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A FOUND FENCE CORNER AT THE NORTHEAST CORNER OF SAID 2307 ACRE TRACT THAT IS BY DEED CALL SOUTH 503.75 VARAS AND WEST 2267.7 VARAS FROM THE NORTHEAST CORNER OF SAID CARUTHERS SURVEY;

THENCE SOUTH 00 DEGREES 45 MINUTES 51 SECONDS EAST ALONG AN EXISTING FENCE LINE FOR 951.91 TO A FOUND 1/2 INCH IRON ROD IN THE NORTH LINE OF SUNFLOWER ROAD;

THENCE SOUTH 89 DEGREES 33 MINUTES 49 SECONDS WEST ALONG SAID NORTH LINE FOR 154.00 TO A SET 1/2 INCH IRON ROD;

THENCE SOUTH 77 DEGREES 45 MINUTES 13 SECONDS WEST CONTINUING ALONG SAID NORTH LINE FOR 396.74 TO A FOUND 3/4 INCH IRON ROD;

THENCE NORTH 00 DEGREES 13 MINUTES 23 SECONDS EAST LEAVING SAID NORTH LINE OF SUNFLOWER ROAD AND ALONG AN EXISTING FENCE LINE FOR 1,039.45 TO A FOUND 5/8 INCH IRON ROD;

THENCE SOUTH 89 DEGREES 44 MINUTES 28 SECONDS EAST ALONG AN EXISTING FENCE LINE FOR 524.97 TO THE POINT OF BEGINNING AND CONTAINING 524,962 SQUARE FEET OR 12.05 ACRES OF LAND.

2. ***Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 08/07/2008 and recorded in Book 1974 Page 545 Document 2008-30116 real property records of Wise County, Texas.

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

Date:	09/03/2024
Time:	01:00 PM
Place:	Wise County, Texas at the following location: THE AREA BY THE FLAGPOLE AT THE SOUTH END OF THE WISE COUNTY COURT CENTER LOCATED AT 306 W. MAIN, DECATUR, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. ***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.

5. ***Obligations Secured.*** The Deed of Trust executed by SANDRA L. ZEBLIN, provides that it secures the payment of the indebtedness in the original principal amount of $225,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. PHH MORTGAGE CORPORATION is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is PHH MORTGAGE CORPORATION c/o PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. ***Substitute Trustee(s) Appointed to Conduct Sale.*** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

POSTED
AT 10:10 o'clock A. M
AUG 01 2024
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Patti Uthmann

For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am Jamie Dworsky 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 8/1/2024 I filed this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners Court.

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

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated January 6, 2023, executed by **JOSE ALFREDO LUEVANO AND STEPHANIE LORA LUEVANO, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 202300452, Official Public Records of Wise County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesseltine, whose address is listed below, or Donna Stockman, David Stockman, Guy Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Brandy Bacon, Angela Cooper, Jeff Benton or Jamie Dworsky, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, September 3, 2024** (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Wise County Courthouse at the place designated by the Commissioner's Court for such sales in Wise 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 2023 Legacy Manufactured Home, Serial No. L118882AB.

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 26 day of July, 2024.

POSTED
AT 12:20 o'clock P. M
JUL 31 2024

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Patti Uthmann

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

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 26 day of July, 2024, to certify which witness my hand and official seal.

NORMA JEAN HESSELTINE
My Notary ID # 3623671
Expires December 11, 2025

NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

Being Lot 27, Block 1 of PROSPERITY ESTATES, a Subdivision in Wise County, Texas, according to the Plat thereof of recorded in Cabinet F, Slide 179, Plat Records, Wise County, Texas.

NOTICE OF FORECLOSURE 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 OR 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. ***Property to Be Sold.*** The property to be sold is described as follows: BEING TRACT 17, OF BALD RIDGE RANCHETS, A SUBDIVISION IN WISE COUNTY, TEXAS, AS SHOWN ON PLAT RECORDED IN CABINET A, PAGE 356, PLAT RECORDS OF WISE COUNTY, TEXAS

2. ***Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 08/31/2020 and recorded in Document 202011488 real property records of Wise County, Texas.

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

Date:	09/03/2024
Time:	01:00 PM
Place:	Wise County, Texas at the following location: THE AREA BY THE FLAGPOLE AT THE SOUTH END OF THE WISE COUNTY COURT CENTER LOCATED AT 306 W. MAIN, DECATUR, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. ***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.

5. ***Obligations Secured.*** The Deed of Trust executed by SCOTT WILLARD SIEK AND KATHLEEN KAYE SIEK, provides that it secures the payment of the indebtedness in the original principal amount of $340,714.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY is the current mortgagee of the note and deed of trust and SERVICE FIRST MORTGAGE COMPANY is mortgage servicer. A servicing agreement between the mortgagee, whose address is SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY c/o SERVICE FIRST MORTGAGE COMPANY, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. ***Substitute Trustee(s) Appointed to Conduct Sale.*** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: servicelinkauction.com/texas or (866) 539-4173

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

POSTED
AT 11:23 o'clock A.M
JUN 20 2024
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Patti Uthmann Deputy
Patti Uthmann

200 POINT RIDER ROAD
NEWARK, TX 76071

00000010175529

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: September 03, 2024

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

   Place: THE DOOR OF THE FIRST FLOOR IN THE SOUTHEAST CORNER OF THE WISE COUNTY COURTHOUSE 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 February 24, 2021 and recorded in Document CLERK'S FILE NO. 202103385; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 202211462 real property records of WISE County, Texas, with BILLY CARMAN, JR AND SPOUSE JENNIFER CARMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured**. Deed of Trust or Contract Lien executed by BILLY CARMAN, JR AND SPOUSE JENNIFER CARMAN, securing the payment of the indebtednesses in the original principal amount of $270,902.00, 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

POSTED
AT 3:57 o'clock P M
JUN 13 2024
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

NTSS00000010175529

200 POINT RIDER ROAD
NEWARK, TX 76071

00000010175529

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 herby remove the original trustee and all successor substitute trustees and appoints in their steed 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, ASHLEE LUNA, ANGELA COOPER, DAVID STOCKMAN, JAMIE DWORSY, DONNA STOCKMAN, GUY WIGGS, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON OR STOCKMAN FORECLOSURE SERVICES INC 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 Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 06/12/2024 I filed at the office of the WISE County Clerk and caused to be posted at the WISE County courthouse this notice of sale.

Donna Stockman

Declarants Name: Donna Stockman

Date: 06/12/2024

EXHIBIT "A"

LOT 37 BLOCK I, OF CHISHOLM SPRINGS, PHASE 2 A SUBDIVISION IN WISE COUNTY, TEXAS ACCORDING TO THE FINAL MAP OR PLAT THEREOF, RECORDED IN CABINET E, SLIDE 153 OF THE MAP RECORDS OF WISE COUNTY, TEXAS, AND REFERENCED TO BY INSTRUMENT FILED FOR RECORD UNDER WISE COUNTY CLERK'S FILE NO. 201907769.