POSTED
AT 10:06 o'clock A M
DEC 17 2024

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS §
§ **KNOW ALL MEN BY THESE PRESENTS:**
COUNTY OF WISE §

WHEREAS, by Deed of Trust dated October 6, 2017, recorded in the Official Public Records of Wise County, Texas under Instrument No. 201711319 (the "Deed of Trust"), Monty R. Fitzgerald and Melissa J. Fitzgerald (the "Borrower") conveyed to Lloyd Reiter as Trustee (the "Trustee"), the property situated in Wise County, Texas, more particularly described as follows, to wit:

See Exhibit A

together with all existing or subsequently erected or affixed buildings, improvements and fixtures; and all easements, rights of way, and appurtenances; all water and water rights; and all other rights, royalties, and profits relating to the real property, including without limitation such rights as Grantor may in all minerals, oil, gas, geothermal and similar matters, (collectively, the " Property").

WHEREAS, the Property secures that one certain Promissory Note therein described in the original principal amount of $150,000.00 (the "Indebtedness"), executed by Monty R. Fitzgerald and Melissa J. Fitzgerald and made payable to First State Bank (the "Lender"); and

WHEREAS, the undersigned has been appointed as Substitute Trustee in the place and instead of Lloyd Reiter, Trustee in the Deed of Trust, said appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred under the terms of the Indebtedness secured by the Deed of Trust, the Indebtedness is now wholly due, and the owner and holder of the Indebtedness has requested the undersigned to sell the Property to satisfy same.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, January 7, 2025** (that being the first Tuesday of said month), at **1:00 p.m.** (or not later than three (3) hours thereafter), I will sell the Property at public auction to the highest bidder, or bidders, at flagpole at the south end of the Wise Court Center located at 306 W. Main Street, Decatur, Texas 76234, said location having been designated by the County Commissioners (the "Commissioners") of Wise County, Texas for the duration of the historic restoration of the Wise County Courthouse (or such other location as may be designated by the Commissioners after the sending of this Notice and before the time of the sale). I will make due conveyance of the Property to the purchaser or purchasers by general warranty deed binding mortgagor, its successors and assigns. The Lender may cause the sale to be canceled or adjourned from time to time without further notice.

The Property will be sold to the highest bidder, subject to the reservations hereinafter stated. Unless the Lender is the highest bidder and thus the purchaser at the sale, the purchase price must be paid in cash or other immediately available funds satisfactory to the undersigned at

the conclusion of the sale. The undersigned will not be liable for any finder's fees or commissions in connection with the sale.

The Lender shall have the right to bid for and purchase the Property at the sale. If the Lender is the highest bidder and thus the purchaser of the Property, it will credit the net proceeds of the sale (after deduction of all sale expenses and other sums properly charged against the sale proceeds) against the unpaid balance of the Indebtedness.

The Property shall be sold for cash, except that Lender's bid may be by credit against the Indebtedness.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. EXCEPT AS EXPRESSLY PROVIDED HEREIN, NEITHER THE LENDER NOR THE SUBSTITUTE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

ACTIVE MILITARY SERVICE NOTICE

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 on the 16th day of December 2024.

Christina A Tillett

CHRISTINA A. TILLETT
TRESSIE MCKEON
WILLIAM B. MUNSON
PRINCESS D. BROWN
Substitute Trustees under the Deed of Trust
123 South Travis Street
Sherman, Texas 75090
Tel. (903) 893-8161

STATE OF TEXAS §
§
COUNTY OF GRAYSON §

This instrument was acknowledged before me this the 16th day of December 2024, by Christina A. Tillett, as Substitute Trustee under the Deed of Trust.

Notary Public, State of Texas

Melanie Diann Mutchler
Notary ID # 13204157-4
My Commission Expires
June 06, 2027

EXHIBIT "A"

A 1.29 acre tract of land in the J.B. Floyd Survey A-311, City of Bridgeport, Wise County, Texas and being the same tract of land described in deed to Monty Fitzgerald recorded in Volume 2414, Page 367, Official Public Records, Wise County, Texas and being more particularly described as follows:

BEGINNING at an iron rod found in the south line of Adrian Drive and in the west line of Woodville Drive for the northeast corner of said Fitzgerald tract;

THENCE South 00°47'44" West with the west line of said Woodville Drive 168.98 feet to an iron rod found for the northeast corner of a tract of land described in deed to Mark Buckner recorded in Volume 1530, Page 718, Official Public Records, Wise County, Texas and for the southeast corner of said Fitzgerald tract;

THENCE North 87°46'42" West 250.63 feet to an iron rod found for the northwest corner of said Buckner tract and for an inner corner of said Fitzgerald tract;

THENCE South 01°03'28" West 114.45 feet to an iron rod found in the northeast line of a tract of land described as tract three in deed to Shelly Bailey recorded in Volume 1551, Page 715, Official Public Records, Wise County, Texas and for the south corner of said Fitzgerald tract;

THENCE North 22°57'02" West 113.29 feet to a "Y" cut on concrete for an inner corner of said Fitzgerald tract;

THENCE South 89°02'38" West 19.00 feet to an iron rod found in the east line of said Bailey tract three for the most westerly southwest corner of said Fitzgerald tract;

THENCE North 01°02'40" East 181.95 feet to an iron rod found in the south line of said Adrian Drive for the northeast corner of tract one in said Bailey deed for the northwest corner of said Fitzgerald tract;

THENCE South 87°41'27" East with the south line of said Adrian Drive 64.46 feet to an iron rod found for corner;

THENCE South 87°47'35" East with the south line of said Adrian Drive 250.54 feet to the POINT OF BEGINNING.

The Company is prohibited from insuring the area or quantity of land described herein. Therefore, the Company does not represent that the acreage or square footage calculations are correct. References to quantity are for informational purposes only.

NOTICE OF TRUSTEE SALE

"Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active duty including active military duty 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."

Date: November 21, 2024

POSTED
AT 9:59 o'clock A M
NOV 25 2024
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

DEED OF TRUST

DATE:	November 18, 2016
BUYER:	Eloy Rivera
BUYER'S ADDRESS:	125 Ridge Trail Rhome, Texas 76078
BENEFICIARY:	Johnson Oaks, LP
COUNTY WHERE PROPERTY IS LOCATED:	WISE
PROPERTY:	LOT 43, COYOTE RIDGE, AN ADDITION IN WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT RECORDS, WISE COUNTY, TEXAS

NOTE:

AMOUNT OF NOTE:	36,000.00
HOLDER:	Cacharel Companies Inc.
TRUSTEE:	Ron G. Crabtree
SUBSTITUTE TRUSTEE:	Robert J Rockett or Rebecca Martinez
SENDER OF NOTICE:	Robert J Rockett 307 W. 7th Street #1719 Fort Worth, Texas 76102

DATE of PROPERTY SALE: (First Tuesday of the Month): **JANUARY 7, 2024**

EARLIEST TIME OF SALE OF PROPERTY: **10:00 AM**

PLACE OF PROPERTY SALE: 306 W. MAIN AT THE COURT CENTER NEXT TO THE FLAGPOLE IN DECATUR, WISE COUNTY, TEXAS. IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, THEN THE SALE SHALL TAKE PLACE AT

THE AREA MOST RECENTLY DESIGNATED BY THE WISE COUNTY COMMISSIONERS.

Default has occurred in the Deed of Trust. Buyer has failed to cure the default after notice, and the period to cure has expired. Seller, the owner, and holder of the Deed of Trust, has designated Trustee to post, file, and serve notice of the sale and conduct the sale as prescribed by section 51.002 of the Texas Property Code.

Trustee will sell the Property at public auction to the highest bidder for cash at the Place of Sale on the Date of Sale. The earliest time the sale will begin is the Time of Sale, and the sale will be conducted no later than three hours after that time.

Robert J. Rockett, Trustee

Robert J. Rockett
307 West 7th St Ste. 1719
Fort Worth, Texas 76102
817-332-2434

POSTED
AT 905 o'clock AM
NOV 21 2024

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

CHRIS SHENKIR

Matter No.: 127004-TX

Date: November 18, 2024

County where Real Property is Located: Wise

ORIGINAL MORTGAGOR:	KARL PEREZ JR AND SHANNON L. MONTGOMERY, HUSBAND AND WIFE
ORIGINAL MORTGAGEE:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS
CURRENT MORTGAGEE:	LAKEVIEW LOAN SERVICING, LLC
MORTGAGE SERVICER:	Flagstar Bank, N.A

DEED OF TRUST DATED 11/15/2021, RECORDING INFORMATION: Recorded on 11/16/2021, as Instrument No. 202118716

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT HR -2, JAMBERLY HILLS, PHASE I, A SUBDIVISION IN WISE COUNTY, TEXAS, ACCORDING TO THE RE-PLAT THEREOF, RECORDED IN CABINET E, SLIDE 340, PLAT RECORDS, WISE COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **1/7/2025,** the foreclosure sale will be conducted in **Wise** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **1:00 PM,** or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

Flagstar Bank, N.A is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Flagstar Bank, N.A, as Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC
c/o Flagstar Bank, N.A
5151 Corporate Drive
Troy, Michigan 48098-2639

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

AP NOS/SOT 08212019

4829250

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE 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, AUCTION.COM, DAVID RAY, ASHLEE LUNA, DAVID STOCKMAN, DONNA STOCKMAN, GUY WIGGS, MICHELLE SCHWARTZ, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, BRENDA WIGGS, CASPER RANKIN, LAUREL HANDLEY, HOLLIS HAMILTON** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

RNSL
T.S. #: 2024-11268-TX

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

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

Date:	1/7/2025
Time:	**The earliest time the sale will begin is 1:00 PM**, or within three (3) hours after that time.
Place:	Wise County Courthouse, Texas, at the following location: 101 North Trinity Street , Decatur, TX 76234 THE SOUTHEAST PORCH AT THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

Property To Be Sold - The property to be sold is described as follows:

BEING LOT 14 HEMBREE ADDITION, AN ADDITION TO THE TOWN OF BRIDGEPORT, WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 184, PAGE 111, DEED RECORDS, WISE COUNTY, TEXAS.

Commonly known as: 1501 VINE ST BRIDGEPORT, TX 76426

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated **4/12/2019** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **4/16/2019** under County Clerk's File No **201904116**, in Book -- and Page -- The subject Deed of Trust was modified by Loan Modification recorded as Instrument 202118676 and recorded on 11/16/2021 of the Real Property Records of Wise County, Texas.

Grantor(s):	**DANIEL CORTEZ AND ALIZA CORTEZ, HUSBAND AND WIFE**
Original Trustee:	**LORETTA J. PIKE, AN INDIVIDUAL**
Substitute Trustee:	**Nestor Solutions, LLC, Auction.com, Donna Stockman, David Stockman, Guy Wiggs, Brenda Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton**
Original Mortgagee:	**Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DAS ACQUISITION COMPANY, LLC, its successors and assigns**
Current Mortgagee:	**Freedom Mortgage Corporation**
Mortgage Servicer:	**Freedom Mortgage Corporation**

POSTED
AT 10 24 o'clock A M
OCT 31 2024
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

T.S. #: 2024-11268-TX

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 referenced property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

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

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of $198,341.00, executed by DANIEL CORTEZ AND ALIZA CORTEZ, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DAS ACQUISITION COMPANY, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

T.S. #: 2024-11268-TX

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 10-31-24

Nestor Solutions, LLC, Auction.com, Donna Stockman, David Stockman, Guy Wiggs, Brenda Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton

Donna Stockman

c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: https://www.xome.com or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648