

A.com

POSTED

A.M. 1:46 P.M.

AUG 11 2022

GWINDA JONES, COUNTY CLERK
ERATH COUNTY, TEXAS

By SD Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

RTS 1391
T.S. #: 2022-02607

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: 9/6/2022
Time: The earliest time the sale will begin is 10:00 AM
Place: Erath County Courthouse, Texas, at the following location: Erath County Courthouse, 100 West Washington, Stephenville, TX 76401
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:

SEE ATTACHED EXHIBIT 'A'

Commonly known as: 531 HEMPHILL STREET DUBLIN, TX 76446

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 12/28/2018 and recorded in the office of the County Clerk of Erath County, Texas, recorded on 12/31/2018 under County Clerk's File No 2018-07327, in Book -- and Page -- of the Real Property Records of Erath County, Texas.

Grantor(s): Danny R Hay, an unmarried man
Original Trustee: Brett M. Shanks
Substitute Trustee: Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Brandy Bacon, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Barbara Davis, Marcia Elling, Ed Henderson, Louis Starzel, Dana Gopffarth, Nestor Trustee Services, LLC, Yubin Ding
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Consumer Real Estate Finance Co., its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

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.

T.S. #: 2022-02607

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 but not limited to (1) the promissory note in the original principal amount of \$128,282.00, executed by Danny R Hay, an unmarried man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Consumer Real Estate Finance Co., 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:

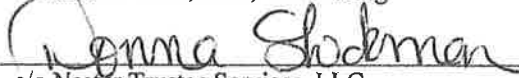
Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037
Phone: 855-690-5900

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.

T.S. #: 2022-02607

Dated: 8.11.22

Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Brandy Bacon, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Barbara Davis, Marcia Elling, Ed Henderson, Louis Starzel, Dana Gopffarth, Nestor Trustee Services, LLC, Yubin Ding



c/o Nestor Trustee Services, LLC

2850 Redhill Blvd., Suite 240

Santa Ana, CA 92705

Phone: (888) 403-4115

Fax: (888) 345-5501

For sale information visit: <https://www.auction.com> or Contact (800) 280-2832.

SENDER OF THIS NOTICE:

AFTER FILING, PLEASE RETURN TO:

Nestor Trustee Services, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

T.S. #: 2022-02607

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is 2850 Red Hill Ave Santa Ana CA 92705
I declare under penalty of perjury that on AUG 08 2022 I filed at the office of
the Erath County Clerk and caused to be posted at the Erath County courthouse this notice of sale.

Donna Stockman
Declarants Name: Donna Stockman
Date: AUG 08 2022

EXHIBIT A

All that certain 0.478 acre tract of land, being all of Lot 1 and part of Lot 2 in Block 2 of Grandview Addition to the City of Dublin, Erath County, Texas; being the same property deeded to Michael David Wall, et al in Volume 1145, Page 1012 of the Official Public Records of Erath County, Texas; and being further described by notes and bounds as follows:

Beginning at a set 1/2" iron rod with cap (PRICE SURVEYING) at the intersection of the east line of Central Street and the south line of Hemphill Street and at the northwest corner of said Lot 1, for the northwest and beginning corner of this tract.

Thence along the south line of said Hemphill Street, S. 71 deg. 39 min. 36 sec. E. at 101.2 feet pass the northeast corner of said Lot 1, continuing in all 115.57 feet to a set 1/2" iron rod with cap (PRICE SURVEYING) in the north line of said Lot 2, for the northeast corner of this tract.

Thence leaving said Hemphill Street, S. 18 deg. 20 min. 24 sec. W. 180.00 feet to a set 1/2" iron rod with cap (PRICE SURVEYING) in the south line of said Lot 2 and in the north line of a 20 foot alley, for the southeast corner of this tract.

Thence along the north line of said alley, N. 71 deg. 39 min. 36 sec. W. 115.57 feet to a set 1/2" iron rod with cap (PRICE SURVEYING) in the east line of said Central Street, for the southwest corner of this tract and said Lot 1.

Thence along the east line of said Central Street, N. 18 deg. 20 min. 24 sec. E. 180.00 feet to the place of beginning.

NOTE: Any reference in the legal description of the land to the quantity of acreage or square footage is not a representation of fact, and is included solely for general identification purposes, and shall not be construed to waive, modify or limit the promulgated Schedule B exception for "shortages in area".