

STATE OF TEXAS
COUNTY OF TITUS

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2024 DEC -5 P 1:52

COUNTY CLERK TITUS CO TX

NOTICE OF FORECLOSURE SALE

Mortgage - Home Equity- First Lien ("Deed of Trust")

BY  COUNTY

Dated: 11/27/2000

Grantor(s): Huey L. Young, Jr. & Wanda Young

Trustee: James Salmon

Lender: Household Bank, F.S.B.

Recorded in: Instrument Number 005669 of the Real Property Records of Titus County, Texas

Secures: Loan Repayment and Security Agreement ("Note") in the original principal amount of \$42,470.00 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 Limosa, LLC ("Beneficiary") by Instrument dated May 24, 2022 and recorded in Instrument Number 20222922 of the Real Property Records of Titus County, Texas

Substitute Trustee: Harriett Fletcher, Robert LaMont, Ronnie Hubbard, Sheryl LaMont or Allan Johnston

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

Mortgage Servicer: Land Home Financial Services, Inc.

Mortgage Servicer's: 3611 South Harbor Blvd., Suite 100 Santa Ana, CA 92704

Address:

Foreclosure Sale:

Date: Tuesday, 1/7/2025

Time: The sale of the Property ("Foreclosure Sale") will take place between the hours of 10:00 am to 1:00 pm local time.

Place: SOUTH END OF THE COURTHOUSE ON THE STEPS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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 Limosa, 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, Limosa, 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 Limosa, 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.

Land Home Financial Services, Inc. is representing Limosa, 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 Limosa, LLC and Land Home Financial 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: Harriett Fletcher
Harriett Fletcher Substitute Trustee

STATE OF TEXAS

COUNTY OF GREGG



This instrument was acknowledged before me by Harriett Fletcher on December 5, 2024

Robert William LaMont

Notary Public, State of Texas

Commission Expires: February 23, 2025

Printed Name:

Robert William LaMont

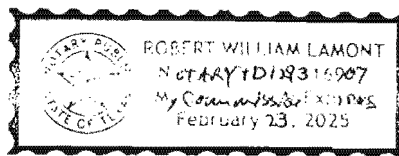


Exhibit A: Property Description

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE H.C. RIGGS SURVEY, ABSTRACT NO. 470, TITUS COUNTY, TEXAS AND BEING PART OF THAT CERTAIN CALLED 11.82 ACRE TRACT CONVEYED BY LILLIE WYNN TO VERNICE YOUNG ET VIR, HUEY IN DEED DATED DECEMBER 3, 1969, RECORDED IN VOLUME 356, PAGE 295 OF THE DEED RECORDS OF TITUS COUNTY, TEXAS AND BEING MORE COMPLETED DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT AN IRON ROD FOR CORNER ON THE NORTH SIDE OF AN OIL ROAD, SAID CORNER BEING EAST, 579.30 FEET FROM THE SOUTHWEST CORNER OF SAID CALLED 11.82 ACRE TRACT; THENCE NORTH A DISTANCE OF 414.81 FEET TO AN IRON ROD FOR CORNER; THENCE EAST A DISTANCE OF 208.71 FEET TO AN IRON ROD FOR A CORNER; THENCE SOUTH A DISTANCE OF 414.81 FEET TO AN IRON ROD FOR A CORNER ON THE NORTH SIDE OF SAID OIL ROAD; THENCE WEST A DISTANCE OF 208.71 FEET TO THE PLACE OF BEGINNING AND CONTAINING 1.9847 ACRES OF LAND.

TAX MAP OR PARCEL ID NO.: 004-70-00000-00600