

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2024-10943-TX

FILED FOR RECORD

2024 OCT 24 P 1:10

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.

COUNTY CLERK TITUS CO TX
DEPUTY

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

Date: 12/3/2024
Time: The earliest time the sale will begin is 10:00 AM , or within three (3) hours after that time.
Place: Titus County Courthouse, Texas, at the following location: 100 West 1st Street, Mount Pleasant, TX 75455 NORTH END OF THE COURTHOUSE ON THE STEPS 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:

Please See Exhibit 'A'

Commonly known as: 333 COUNTY ROAD 1775 MOUNT PLEASANT, TEXAS 75455

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 11/4/2022 and recorded in the office of the County Clerk of Titus County, Texas, recorded on 11/8/2022 under County Clerk's File No 20224958, in Book -- and Page -- of the Real Property Records of Titus County, Texas.

Grantor(s): Katty Mejia Angel, a single woman
Original Trustee: Thomas E. Black, Jr.
Substitute Trustee: Nestor Solutions, LLC, Auction.com, Meghan Byrne, Harriet Fletcher, Robert La Mont, David Sims, Allan Johnston, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Homebridge Financial Services, Inc., a Corporation, 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.

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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 \$145,454.00, executed by Katty Mejia Angel, a single woman, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Homebridge Financial Services, Inc., a Corporation, 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:

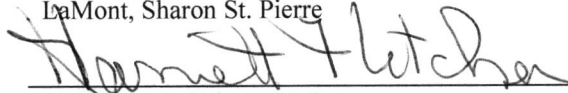
Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

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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: October 24, 2024

Nestor Solutions, LLC, Auction.com, Meghan Byrne, Harriett Fletcher,
Robert La Mont, David Sims, Allan Johnston, Ronnie Hubbard, Sheryl
LaMont, Sharon St. Pierre



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

EXHIBIT A

DESCRIPTION OF PROPERTY SURVEYED: Being a part of the remainder of a tract of land conveyed to Maria Gonzalez by deed recorded in Vol. 1581 Page 40, Real Property Records, Titus County, Texas (RPR). This property is situated in the J.W. Green Survey, Abstract No. 229, Titus County, Texas and is more specifically described by METES AND BOUNDS, to wit:

POINT OF BEGINNING (POB): Being a 1/2" Capped "RPLS 6020" Steel Rod Set (CSRS) for the southwest corner of this tract, same being the southwest corner of said Gonzalez tract, same being a point in the north line of a called 47.75 acres tract conveyed to Aman Rich Investments, Corporation (Vol. 1745 Page 128, RPR). This POB is also the southeast corner of a 40' wide strip of land, being an apparent "Access Tract" to County Road 1775. Said Access Tract being the remainder of a called 71 1/2 acres tract conveyed to Presley Hudson by deed recorded in Vol. 428 Page 581, Deed Records, Titus County, Texas (DR). Also from this POB a T-Post Found for the southwest corner of said Access Tract bears: N 88°20'39" W, 40.00 feet.

THENCE: North 01 degrees 13 minutes 00 seconds East with the common line of said Gonzalez tract and said Access Tract for a distance of 147.06 feet to a CSRS in a wire fence line for the northwest corner of this tract surveyed.

THENCE: South 89 degrees 32 minutes 07 seconds East (division line) with an along a wire fence, thence passing a fence corner post and continuing along the same course for a distance of 290.28 feet to a CSRS for the northeast corner of this tract.

THENCE: South 01 degrees 13 minutes 00 seconds West (division line) for a distance of 153.09 feet to a CSRS in the south line of said Gonzalez tract and the north line of said 47.75 acres tract for the southeast corner of this tract.

THENCE: North 88 degrees 20 minutes 39 seconds West generally with a wire fence for a distance of 290.26 feet to the POB.

This tract contains 1.000 acres of land.