

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: LOT 2, BLOCK 7, SOUTH GATE ESTATES, UNIT TWO, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN PLAT FILE 2-95-191 AND 3-24-224, OF THE PLAT RECORDS OF TITUS COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 11/13/2019 and recorded in Document 20194474 real property records of Titus County, Texas.

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

Date: 05/07/2024

Time: 10:00 AM

Place: Titus County, Texas at the following location: AT THE SOUTH COURTHOUSE STEPS OF THE TITUS COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S COURT 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 JAMES MORROW AND TRACIE L. MORROW, provides that it secures the payment of the indebtedness in the original principal amount of \$143,116.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Cardinal Financial Company, Limited Partnership is the current mortgagee of the note and deed of trust and CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP is mortgage servicer. A servicing agreement between the mortgagee, whose address is Cardinal Financial Company, Limited Partnership c/o CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 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.

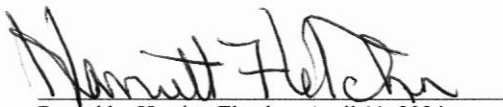


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas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


For additional sale information visit: www.auction.com or (800) 280-2832

Certificate of Posting

I am Harriett Fletcher 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 April 11, 2024 I filed this Notice of Foreclosure Sale at the office of the Titus County Clerk and caused it to be posted at the location directed by the Titus County Commissioners Court.



Posted by Harriett Fletcher, April 11, 2024

FILED FOR RECORD
2024 APR 11 PM 2:13
COUNTY CLERK
BY  DEPUTY

