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ACKIE ENSEY CO. Clerk STENHENS COUNTY EXAS

C&M No. 44-22-2756/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUT TRUSTEE

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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated October 12, 2011 and recorded under Vol. 2012, Page 88, or Clerk's File No. 00002785, in the real property records of STEPHENS County Texas, with Billy Nelson Jr., a single person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for American Advisors Group, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Billy Nelson Jr., a single person securing payment of the indebtedness in the original principal amount of \$63,600.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Billy Nelson Jr.. US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust

is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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 property securing the above referenced loan. Fay Servicing, LLC is acting as the Mortgage Servicer for the Mortgagee. Fay Servicing, LLC, is representing the Mortgagee, whose address is: 1601 LBJ Freeway, Suite 150, Farmers Branch, TX 75234.

Legal Description:

0.266 ACRES OF LAND BEING PARTS OF LOTS 4, 5 AND 6 OF THE A.M. CRAWFORD SUBDIVISION IN THE EAST 1/2 OF TRACT NO. 9, WALKER CALDWELL SUBDIVISION OF THE NORTH 1/2 OF SECTION 1 1, LUNATIC ASYLUM LANDS, SITUATED IN STEPHENS COUNTY, TEXAS AS SHOWN ON THE MAP OR PLAT OF SAID SUBDIVISION OF RECORD IN THE OFFICE OF THE COUNTY CLERK OF STEPHENS COUNTY, TEXAS.BEGINNING AT A 1/2" IRON PIN SET FOR THE NORTHEAST CORNER OF LOT 5; THENCE NORTH 7.60 FEET TO A 1/2" IRON PIN SET IN THE EAST LINE OF LOT 4; THENCE WEST 97.01 FEET TO A SET 1/2" IRON PIN; THENCE SOUTH PASSING THE NORTH LINE OF LOT 5 AT 7.60 FEET AND CONTINUING A TOTAL OF 15.17 FEET TO A SET 1/2" PIN; THENCE WEST 52.99 FEET TO A 1/2" IRON PIN SET IN THE WEST LINE OF LOT 5; THENCE SOUTH WITH THE WEST LINE OF LOT 5 PASSING THE SOUTHWEST CORNER OF LOT 5 AT 42.43 FEET AND CONTINUING A TOTAL OF 67.43 FEET TO A 1/2" IRON PIN SET FOR THE SOUTHWEST CORNER OF THE NORTH 1/2 OF LOT 6; THENCE EAST 150.0 FEET TO A 1/2" IRON PIN SET FOR THE SOUTHEAST CORNER OF THE NORTH 1/2 OF LOT 6; THENCE NORTH PASSING THE SOUTHEAST CORNER OF LOT 5 AT 26.0 FEET AND CONTINUING A TOTAL OF 75.0 FEET TO THE PLACE OF BEGINNING.

SALE INFORMATION

Date of Sale: 12/05/2023

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: STEPHENS County Courthouse, Texas at the following location: On the south entrance steps of the Stephens County Courthouse, also known as the Walker Street entrance, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

44-22-2756 STEPHENS



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TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagoe or the Mortgagoe's attorney.

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.

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 Terry Browder, Laura Browder, Jamie Osborne, Kevin Key, Jay Jacobs, Ramiro Cuevas, Kristopher Holub, Joshua Sanders, Dana Kamin, Misty McMillan, Auction.com, Thomas Delaney, Danya Gladney, Aaron Demuth, Coditis & Moody, P.C., or Auction.com, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is: Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 08/16/2023.

C&M No. 44-22-2756

/s/ Olufunmilola Oyekan SBOT No. 24084552, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by:	-
Printed Name:	