

NAME Margaret Rosanne Kaye
TRUSTEE Joanne Kaye

5-22-25

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Commissioners Court.

CERTIFICATE OF POSTING

ATTORNEYS AT LAW
Branch M. Sheppard
Annarose M. Harding
Sara A. Morton

MARGARET KAYL, TERRY BROWDER, LAURA BROWDER, JAMIE OSBORNE, KEVIN KEY, JAY JACOBS, ANNAROSE M. HARDING, SARA A. MORTON, HALEY SHEPPARD, and/or BRANCH M. SHEPPARD.

In accordance with Texas Property Code § 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint the following as 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.

The Deed of Trust executed by JUDITH ANN JARRY, provides that it secures the payment of the indebtedness in the original principal amount of \$202,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. OCWEN LOAN ACQUISITION TRUST 2024-HB1 is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is the current mortgage servicer. A servicing agreement between the mortgager, whose address is 1661 Worthington Road, Suite #100, West Palm Beach, Florida 33409, and the mortgage service exists. TEXAS PROPERTY CODE § 51.0025 authorizes the mortgage servicer to collect the debt.

OBLIGATIONS SECURED

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 § 52.009 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.

TERMS OF SALE

PLACE	THE SOUTH ENTRANCE STEPS OF THE	COURTHOUSE, AS KNOWN AS THE WALKER	STREET ENTRANCE OR AS DESIGNATED BY THE	COUNTY COMMISSIONER'S OFFICE
DATE	JULY 1, 2025			
TIME	10:00 AM - 1:00 PM			

3 THE SALE IS SCHEDULED TO BE HELD

2 THE DEED OF TRUST TO BE FORECLOSED UPON
RECORDED IN REAL PROPERTY RECORDS OF
RECORDED ON MAY 11, 2015
UNDER DOCUMENT# 00000933
STEPHENS COUNTY

LEGAL DESCRIPTION	SEE EXHIBIT A.
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1 THE PROPERTY TO BE SOLD
COMMONLY KNOWN AS
13921 FM 1287, GRAHAM, TEXAS 76450

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 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 STATUS TO THE SENDER OF THIS NOTICE IMMEDIATELY.

RECEIVED AND FILED
FOR POSTING

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.

110644-0034

EXHIBIT A - LEGAL DESCRIPTION
for 13921 FM 1287, Graham, Texas 76450

THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF TEXAS, COUNTY OF STEPHENS, DESCRIBED AS FOLLOWS:

A TRACT OF LAND IN STEPHENS COUNTY, TEXAS, CONTAINING 6.09 ACRES, BEING WITHIN THE J. FINLEY SURVEY, ABSTRACT NO. 62 AND BEING A PART OF A CALLED 11.42 ACRE TRACT DESCRIBED IN VOLUME 1580, PAGE 275 OF THE OFFICIAL PUBLIC RECORDS OF STEPHENS COUNTY, TEXAS AND BEING THE SAME TRACT OF LAND DESCRIBED IN A WARRANTY DEED FROM KIM BIRDWELL TO RANCHERS INVESTMENTS, INC., RECORDED IN VOLUME 1603, PAGE 105 OF THE OFFICIAL PUBLIC RECORDS OF STEPHENS COUNTY, TEXAS, SAID 6.09 ACRES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2 INCH CAPPED IRON ROD SET IN THE WEST R.O.W. LINE OF F.M. HIGHWAY NO. 1287 AT THE EASTERN MOST SOUTHEAST CORNER OF A CALLED 5.33 ACRE TRACT DESCRIBED IN VOLUME 1601, PAGE 290 OF THE OFFICIAL PUBLIC RECORDS OF STEPHENS COUNTY, TEXAS, SAID IRON ROD ALSO BEING IN THE EAST LINE OF A CALLED 11.42 ACRE TRACT DESCRIBED IN VOLUME 1580, PAGE 275 OF THE OFFICIAL PUBLIC RECORDS OF STEPHENS COUNTY, TEXAS;

THENCE WITH THE EAST LINE OF SAID 11.42 ACRE TRACT AND ALSO WITH THE WEST R.O.W. LINE OF F.M. HIGHWAY NO. 1287, ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 9513.09 FEET AND AN ARC LENGTH OF 446.15 FEET, BEING SUBTENDED BY A CHORD OF SOUTH 03 DEGREES 06 MINUTES 11 SECONDS WEST FOR A DISTANCE OF 446.11 FEET TO A 1/2 INCH CAPPED IRON ROD FOUND;

THENCE CONTINUING WITH THE EAST LINE OF SAID 11.42 ACRE TRACT AND ALSO WITH THE WEST R.O.W. LINE OF F.M. HIGHWAY NO. 1287, SOUTH 04 DEGREES 26 MINUTES 48 SECONDS WEST FOR A DISTANCE OF 4.94 FEET TO A 5/8 INCH CAPPED IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID 11.42 ACRE TRACT;

THENCE WITH THE SOUTH LINE OF SAID 11.42 ACRE TRACT, NORTH 86 DEGREES 12 MINUTES 25 SECONDS WEST FOR A DISTANCE OF 194.45 FEET TO A 5/8 INCH CAPPED IRON ROD FOUND;

THENCE CONTINUING WITH THE SOUTH LINE OF SAID 11.42 ACRE TRACT, NORTH 88 DEGREES 47 MINUTES 40 SECONDS WEST FOR A DISTANCE OF 401.68 FEET TO A 1/2 INCH CAPPED IRON ROD SET AT THE SOUTHWEST CORNER OF THIS TRACT, SAID IRON ROD ALSO MARKS THE SOUTHERN MOST SOUTHEAST CORNER OF THE PREVIOUSLY MENTIONED 5.33 ACRE TRACT;

THENCE WITH THE EAST LINE OF SAID 5.33 ACRE TRACT, NORTH 02 DEGREES 57 MINUTES 08 SECONDS EAST FOR A DISTANCE OF 442.22 FEET TO A 1/2 INCH CAPPED IRON ROD SET AT THE NORTHWEST CORNER OF THIS TRACT AND A REENTRANT CORNER OF SAID 5.33 ACRE TRACT;

THENCE WITH THE SOUTH LINE OF SAID 5.33 ACRE TRACT, SOUTH 88 DEGREES 47 MINUTES 40 SECONDS EAST FOR A DISTANCE OF 597.50 FEET TO THE POINT OF BEGINNING.

RECEIVED AND FILED
FOR POSTING
At 2:42 O'CLOCK P.M.
May 22. 2025
JACKIE ENSEY CO. CLERK
STEPHENS COUNTY, TEXAS

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Commissioners Court.

POSTED 5-22-25
NAME Margaret Roseanne Keyf
Roseanne Keyf
TRUSTEE