

22TX404-0011  
230 LAKE DRIVE, MOUNT VERNON, TX 75457

FILED

2022 FEB 17 PM 1:45

**NOTICE OF FORECLOSURE SALE**

*Betty Crane*  
CLERK COUNTY COURT  
FRANKLIN CO., TX

- Property: The Property to be sold is described as follows:  
  
SEE EXHIBIT "A"
- Security Instrument: Deed of Trust dated July 30, 2015 and recorded on July 30, 2015 as Instrument Number 142853 in the real property records of FRANKLIN County, Texas, which contains a power of sale.
- Sale Information: April 05, 2022, at 12:00 PM, or not later than three hours thereafter, at the south steps of the Franklin County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured: The Deed of Trust executed by MICHAEL PAJAK AND SANDRA J. PAJAK secures the repayment of a Note dated July 30, 2015 in the amount of \$307,520.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o RoundPoint Mortgage Servicing, 446 Wrenplace Road, Fort Mill, SC 29715, is the current mortgagee of the Deed of Trust and Note and RoundPoint Mortgage Servicing is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

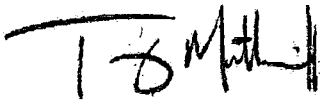
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**



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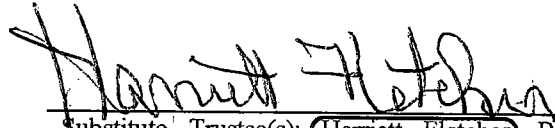
Service Link

**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.**



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Miller, George & Suggs, PLLC  
Dustin C. George, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Jonathan Andring, Attorney at Law  
5601 Democracy Drive, Suite 265  
Plano, TX 75024




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Substitute Trustee(s): Harriett Fletcher Robert LaMont, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Irene Lindsay, Dana Kamin, Lisa Bruno, Sharon St. Pierre, Harriet Fletcher, Zoran W. Spasic, Sue Spasic and Auction.com employees, including but not limited to those listed herein  
c/o Miller, George & Suggs, PLLC  
5601 Democracy Drive, Suite 265  
Plano, TX 75024

Certificate of Posting

I, Harriett Fletcher, declare under penalty of perjury that on the 17th day of February, 2022, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of FRANKLIN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).



Posted by Harriett Fletcher, February 17, 2022.

**Exhibit "A"**

**LEASEHOLD ESTATE in and to all that certain tract or parcel of land situated in the County of Franklin, State of Texas, being in the David Coots Survey, Abstract No. 84, being all of that certain 0.366 acre tract described in Deed from Rose & Sneath Lake Home, LLC, to Eddie Sneath, et ux, Sherry and James H. Rose, et ux, Barbara A., filed January 21, 2003, recorded in Volume 76, Page 630, Real Property Records of said County, and being Lots 127 and 128, Phase I, Snug Harbor Estates, recorded in Volume D, Page 93, Surveyor's Records of said County, and bounded as follows:**

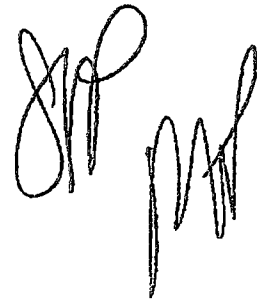
*Beginning at a ½ inch iron rod capped "Swanner" found on the NEC of said 0.366 acre tract, same being on the SEC of Lot 129, Snug Harbor Estates, and being on the West right-of-way line of Lake Drive;*

**THENCE South 27° 39' 42" West along the EBL of said 0.366 acre tract and the West right-of-way line of said Lake Drive - 148.81 feet to a ½ inch iron rod capped "Swanner" found on the SEC of said 0.366 acre tract, same being on the NEC of Lot 126, Snug Harbor Estates;**

**THENCE North 76° 07' 01" West along the SBL of said 0.366 acre tract and the NBL of said Lot 126 at 119.06 feet passing a ½ inch iron rod (TSR) set for reference and continuing a total distance of 127.99 feet to a PK Nail set on the SWC of said 0.366 acre tract, same being on the NWC of said Lot 126;**

**THENCE in a Northeasterly direction with the centerline of a retaining wall as follows:  
North 11° 29' 24" East - 6.03 feet to a point for corner,  
North 16° 12' 27" East - 26.03 feet to a point for corner, and  
North 31° 34' 43" East - 68.50 feet to a PK Nail set on the NWC of said 0.366 acre tract and the SWC of said Lot 129;**

**THENCE North 85° 27' 40" East along the NBL of said 0.366 acre tract and the SBL of said Lot 129 at 20.52 feet passing a ½ inch iron rod (TSR) set for reference and continuing a total distance of 149.48 feet to the *Place of Beginning* containing 0.366 acres, more or less.**

Two handwritten signatures in black ink, one above the other, located in the bottom right corner of the page.