230 Lake Dr
Mount Vernon, TX 75457

FILED

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COUNTY CLERK
FRANKLIN COUNTY, TX

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

1. **Date, Time, and Place of Sale.**
   DATE: May 5, 2026
   TIME: 12:00 PM
   PLACE: Franklin County Courthouse, 200 N. Kaufman Street, Mt Vernon, TX 75457, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court

2. **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 party of the property. Pursuant to section 50.009 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.

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 30, 2015 and recorded in Vol 312, Page 806, real property records of Franklin County, Texas.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Michael Pajak and Sandra J. Pajak, securing the payment of the indebtedness in the original principal amount of $307,520.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Freedom Mortgage Corporation is the current mortgagee of the note and deed of trust or contract lien.

5. **Default.** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

6. **Property to be Sold.** The property to be sold is described as follows:
   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 1/2 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

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Service Link

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 1/2 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 1/2 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 1/2 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.

7. **Mortgage Servicer Information.** 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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Freedom Mortgage Corporation as Mortgage Servicer, is representing the current mortgagee, whose address is:

   11988 Exit 5 Pkwy
   Bldg 4
   Fishers, Indiana 46037

8. **Appointment of Substitute Trustee.** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Auction.com, LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.

9. **Limitation of Damages.** 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 Mortgagee, or the Mortgagee'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.

Date: 3/24/2026

Jennifer Hooper

Certificate of Posting

I am Catie Geddie whose address is 5678 FM 1249. I declare under penalty of perjury that on _____ I filed this Notice of [Substitute] Trustees Sale at the office of the Franklin County Clerk and caused it to be posted at the location directed by the Franklin County Commissioners Court.

Declarant's Name: Catie Geddie
Date: 3/26/26