

FILED

2026 APR 14 AM 10:35

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

SEE EXHIBIT A

Brook Burnell
COUNTY CLERK
FRANKLIN COUNTY, TX

Security Instrument:

Deed of Trust dated October 20, 2022 and recorded on October 26, 2022 Book 438 Page 491 as Instrument Number 167094 in the real property records of FRANKLIN County, Texas, which contains a power of sale.

Sale Information:

May 05, 2026, 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 JAMES RAY WHITTON AND REBECCA WHITTON secures the repayment of a Note dated October 20, 2022 in the amount of \$236,700.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC 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.



4871822

Service Link

Substitute Trustee(s): Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Jabria Foy, Heather Golden, Kara Riley, Auction.com, LLC, Dustin George

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.

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.

Tromberg, Miller, Morris & Partners, PLLC
Jonathan Andring, Attorney at Law
Melissa Brown, Attorney at Law
Yuri Han, Attorney at Law
Jake Troye, Attorney at Law
6080 Tennyson Parkway Suite 100
Plano, TX 75024

Substitute Trustee(s): ~~Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Jabria Foy, Heather Golden, Kara Riley, Auction.com, LLC, Dustin George~~
c/o Tromberg, Miller, Morris & Partners, PLLC
6080 Tennyson Parkway Suite 100
Plano, TX 75024

Certificate of Posting

I, Heather Golden, declare under penalty of perjury that on the 14 day of April, 2020 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).

EXHIBIT A

FIELD NOTE DESCRIPTION OF A 6.18 ACRE TRACT OF LAND, MORE OR LESS, LOCATED IN THE JAMES SPARKS SURVEY, ABSTRACT 448, FRANKLIN COUNTY, TEXAS, BEING ALL OF THAT 5.18 ACRE TRACT OF LAND DESCRIBED IN WARRANTY DEED TO JOHN H. KARLOVICH, DEED DATED SEPTEMBER 5, 2012, RECORDED IN VOLUME 265, PAGE 148, OFFICIAL PUBLIC RECORDS, AND BEING ALL THAT 1.00 ACRE TRACT OF LAND DESCRIBED IN WARRANTY DEED TO JOHN H. KARLOVICH AND HEATHER A. KARLOVICH DEED DATED JUNE 11, 2012, RECORDED IN VOLUME 260, PAGE 709, REAL PROPERTY RECORDS, ALL IN FRANKLIN COUNTY, TEXAS, SAID 6.18 ACRE TRACT DESCRIBED MORE FULLY BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A REINF BAR FOUND (N: 7089213.95, E: 2952002.75) IN THE CENTERLINE OF COUNTY ROAD 3170 FOR THE SOUTHEAST CORNER OF THIS TRACT SAME BEING THE SOUTHEAST CORNER OF THAT SAID 5.18 ACRE TRACT OF LAND TO JOHN H. KARLOVICH:

THENCE SOUTH 87°16'19" WEST 868.78 FEET TO A REINF BAR SET FOR THE SOUTHWEST CORNER OF THIS TRACT:

THENCE NORTH 03°14'01" WEST 270.13 FEET TO A REINF BAR FOUND (N: 7089442.30, E:2951119.72) FOR A CORNER OF THIS TRACT:

THENCE NORTH 86°24'11" EAST 676.82 FEET TO A REINF BAR FOUND FOR A CORNER OF THIS TRACT SAME BEING A CORNER OF THE SAID 5.18 ACRE TRACT OF LAND TO JOHN H. KARLOVICH AND THE SOUTHWEST CORNER OF SAID 1.00 ACRE TRACT OF LAND DESCRIBED IN WARRANTY DEED TO JOHN H. KARLOVICH AND HEATHER A. KARLOVICH:

THENCE NORTH 02°26'06" WEST 146.14 FEET TO A REINF BAR FOUND FOR THE NORTHWEST CORNER OF THIS TRACT AND THE SAID 1.00 ACRE TRACT OF LAND DESCRIBED IN WARRANTY DEED TO JOHN H. KARLOVICH AND HEATHER A. KARLOVICH:

THENCE NORTH 87°29'38" EAST 196.31 FEET TO THE SAID CENTERLINE OF COUNTY ROAD 3170 FOR A CORNER OF THIS TRACT SAME BEING THE NORTHWEST CORNER OF SAID 1.00 ACRE TRACT OF LAND DESCRIBED IN WARRANTY DEED TO JOHN H. KARLOVICH AND HEATHER A. KARLOVICH:

THENCE SOUTH 02°25'36" EAST 247.47 FEET ALONG SAID CENTERLINE OF COUNTY ROAD 3170 TO A REINF BAR SET FOR A CORNER OF THIS TRACT SAME BEING THE SOUTHEAST CORNER OF SAID 1.00 ACRE TRACT OF LAND DESCRIBED IN WARRANTY DEED TO JOHN H. KARLOVICH AND HEATHER A. KARLOVICH AND THE NORTHEAST CORNER OF SAID 5.18 ACRE TRACT OF LAND DESCRIBED IN WARRANTY DEED TO JOHN H. KARLOVICH:

THENCE SOUTH 02°17'58" EAST 178.30 FEET ALONG SAID CENTERLINE OF COUNTY ROAD 3170 TO THE PLACE OF BEGINNING.