

FILED

Notice of Substitute Trustee Sale

2025 JUN 27 PM 2: 56

T.S. #: 24-13169

Book 611000

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 8/5/2025
Time: The sale will begin no earlier than 12:00 PM or no later than three hours thereafter. The sale will be completed by no later than 3:00 PM
Place: Franklin County Courthouse in Mount Vernon, Texas, at the following location: 502 East Main Street, Mt. Vernon, Tx 75457 - or in the area designated by the commissioners court. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

Property To Be Sold - The property to be sold is described as follows:

SEE ATTACHED EXHIBIT "A"

Instrument to be Foreclosed -- The instrument to be foreclosed is the Deed of Trust is dated 7/12/2023 and is recorded in the office of the County Clerk of Franklin County, Texas, under County Clerk's File No 169240 recorded on 7/12/2023 in Book OPR VOL449 Page 693 of the Real Property Records of Franklin County, Texas.

107 NILA STREET
MOUNT VERNON, TEXAS 75457

Trustor(s): MACK G. JONES AND KAREN J. JONES
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CASTLE MORTGAGE CORPORATION DBA EXCELERATE CAPITAL, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2023-7
Loan Servicer: NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing

Current Substituted Trustees: Auction.com, Harriett Fletcher, Robert LaMont, Ronnie Hubbard, Sheryl LaMont, David Sims, Sharon St. Pierre, Rick Snoke, Prestige Default Services, LLC

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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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described in Exhibit "B" attached hereto. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$260,975.00, executed by MACK G. JONES AND WIFE KAREN J. JONES, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CASTLE MORTGAGE CORPORATION DBA EXCELERATE CAPITAL, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of MACK G. JONES AND WIFE KAREN J. JONES to MACK G. JONES AND KAREN J. JONES. Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2023-7 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2023-7

c/o NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing

55 Beattie Place, Suite 100

Greenville, South Carolina 29601-2743

800-365-7107

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Dated: June 27, 2025

Auction.com, Harriett Fletcher, Robert LaMont, Ronnie Hubbard, Sheryl LaMont,
David Sims, Sharon St. Pierre, Rick Snoke, Prestige Default Services, LLC,



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

Exhibit "A"
Legal Description

Tract One

All that certain tract lot or parcel of land, a part of the Joseph Sloan Survey A-425 and the City of Mt. Vernon, Franklin County, Texas, and also being all of that certain tract of land that is described in a Deed recorded May 24, 1993 from Verne Campbell to J.L Stroud, et ux Dottie, that is recorded in Volume 232 Page 556 of the deed records of Franklin County, Texas, and being more completely described as follows, to wit:

METES AND BOUNDS DESCRIPTION

Beginning at a 1/2 Inch Iron Rod found for corner at the Westerly S.W.C of said tract, same being the Easterly S.E.C of a called 0.325 acres (Vol 107 Pg 191) and the N.B.L of that certain tract to Roy Cunningham (Vol. 178 Pg 621)

Thence North 02 Degrees 06 minutes 05 seconds West, along the Southerly W.B.L of said tract and the Northerly E.B.L of said called 0.325 acres for a distance of 84.96 feet to an X-cut for corner (found) in a concrete drive at the N.E.C. of said called 0.325 acres and the S.B.L of Nila Street;

Thence South 89 degrees 51 minutes 52 seconds East, along the Westerly N.B.L of said tract and the S.B.L. of said Nila Street for a distance of 95.00 feet to a 1/2 inch Iron Rod set for corner;

Thence North 00 degrees 18 minutes 53 seconds East, along the Northerly W.B.L of said tract and the E.B.L of said Nila Street for a distance of 136.23 feet to a 1/2 inch Iron rod set for a corner at the N.W.C of said tract, same being S.W.C of that certain tract to H.H. Weatherford (Vol 77 Pg 275)

Thence South 88 Degree 16 minutes 54 seconds East, along the N.B.L of said tract and the S.B.L of said H.H. Weatherford tract for a distance of 98.00 feet to a 1/2 inch Iron Rod found for corner at the N.E.C of said tract, same being the S.W.C of that certain tract to J.L Stroud (Vol 223 Pg 452) from which a 3/4 Inch Iron Pipe (fnd) bears North 70 degrees 44 minutes 05 seconds East, 5.34 feet;

Thence South 02 Degrees 31 minutes 36 seconds West, along the E.B.L of said tract and the W.B.L of that certain tract to John Spillman (Vol 232 PG 253) and another tract to John Spillman (Vol 232 Pg 255) for a distance of 216.67 feet to a Chain Link Fence corner, for corner at the S.E.C of said tract, same being the N.E.C of that certain called 0.586 acres (Vol 159 Pg 233)

Thence South 89 degree 31 minutes 14 seconds West, along the S.B.L. of said tract and the N.B.L of said called 0.586 acres, same being the N.B.L of that certain tract to Roy Cunningham at 115.98 feet pass a 5/8 inch Iron Pipe found for corner at the N.E.C of said Roy Cunningham tract and continue for a total distance of 181.04 feet to the place of beginning containing 0.6508 acres, more or less.

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Tract Two -

All that certain tract lot or parcel of land, a part of the Joseph Sloan Survey A-425 and the City of Mt. Vernon, Franklin County, Texas and also being all that certain tract of land that is described in a Deed recorded August 18, 1993 from James D. Ingram, et ux, Lillian Mae, to J.L. Stroud, et ex, Dottie, that is recorded in Volume 233 Page 452 of the Deed Records of Franklin County, Texas, and being more completely described as follows to wit:

Metes and Bounds Description

Beginning at a 1/2 Inch Iron Rod found for corner at the N.W.C. of said tract, same being the S.W.C. of that certain tract to H.H. Weatherford (Vol. 75 Pg. 206) from which a 1/2 Iron Rod (fnd) bears North 03 degrees 03 minutes 22 seconds East, 43.62 feet:

Thence South 88 degrees 16 minutes 54 seconds East, along the N.B.L. of said tract and the S.B.L. of said H.H. Weatherford tract for a distance of 263.71 feet to a 1/2 Inch Iron Rod found for corner at the N.E.C. of said tract, same being the W.B.L. of Miller Street;

Thence South 04 degrees 15 minutes 01 seconds West, along the W.B.L. of said Miller Street and the E.B.L. of said tract for a distance of 59.74 feet to a 1/2 Inch Iron Rod found for corner at the S.E.C. of said tract, same being the N.E.C. of that certain tract to John Spillman (Vol 232 Pg. 253);

Thence North 88 degrees 16 minutes 54 seconds West, along the S.B.L. of said tract and the N.B.L. of said John Spillman tract for a distance of 261.92 feet to a 1/2 Inch Iron Rod set for corner at the S.W.C. of said tract, same being the N.W.C. of said John Spillman tract, same being the N.E.C. of that certain tract to J.L. Stroud (Vol. 232 Pg. 556).

Thence North 02 degrees 31 minutes 36 seconds East, along the W.B.L. of said tract and the E.B.L. of that certain tract to H.H. Weatherford (Vol. 77 Pg. 275) for a distance of 59.69 feet to the place of beginning containing 0.3601 acres.

Bearing Source: (Line between the N.W.C. and the southernmost N.E.C.) Volume 107 Page 191