

FILED

2025 JUL 15 AM 9:55

641 LEFTWICH STREET
MOUNT VERNON, TX 75457

Brook Burrell
COUNTY CLERK
FRANKLIN COUNTY, TX

00000009760596

NOTICE OF [SUBSTITUTE] TRUSTEE'S 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 military service to the sender of this notice immediately.

1. Date, Time, and Place of Sale.

Date: August 05, 2025

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

Place: SOUTH STEPS OF THE FRANKLIN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 17, 2021 and recorded in Document CLERK'S FILE NO. 162347 (VOLUME 414, PAGE 432) real property records of FRANKLIN County, Texas, with TRACY-ANN CASSIDY, AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by TRACY-ANN CASSIDY, AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$148,186.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. 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 Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452



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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead HARRIETT FLETCHER, ROBERT LAMONT, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, SHARON ST. PIERRE, SUE SPASIC, ZORAN W. SPASIC, RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, AUCTION.COM, SHANNAH WALKER, AL DAVIS, KEVIN MCCARTHY, MURPHY HOWLE, OR BEATRICE CARRILLO whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo



Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the FRANKLIN County Clerk and caused to be posted at the FRANKLIN County courthouse this notice of sale.

Declarants Name: _____

Date: _____

EXHIBIT "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE CITY OF MT. VERNON, COUNTY OF FRANKLIN, STATE OF TEXAS, BEING IN THE JOSEPH SLOAN SURVEY, ABSTRACT NO. 425, BEING ALL OF THAT CERTAIN CALLED 0.345 ACRE TRACT CONVEYED TO RODNEY DAN CARGILE AND RANDALL MOODY AND DESCRIBED IN A DEED FROM CORA L. CAMPBELL, ET AL, TO DAN M. CARGILE, ET UX, MARTHA E., FILED AUGUST 25, 1967, RECORDED IN VOLUME 90, PAGE 278, DEED RECORDS OF SAID COUNTY, AND BOUNDED AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD CAPPED "MCNUTT" FOUND ON THE NWC OF SAID CALLED 0.345 ACRE TRACT, SAME BEING ON THE SWC OF A 0.668 ACRE TRACT DESCRIBED IN A DEED FROM JORDAN MICHAEL WILLIS, TO HOWARD RICHARD STENBAK AND ELVA ANN STENBAK, FILED MARCH 24, 2017, RECORDED IN VOLUME 337, PAGE 381, OFFICIAL PUBLIC RECORDS OF SAID COUNTY AND BEING ON THE EAST RIGHT-OF-WAY LINE OF LEFTWICH STREET;

THENCE NORTH 89°09'57" EAST, ALONG THE NBL OF SAID CALLED 0.345 ACRE TRACT AND THE SBL OF SAID 0.668 ACRE TRACT, FOR A DISTANCE OF 108.33 FEET TO A 1/2 INCH IRON ROD (TSR) SET ON THE NEC OF SAID CALLED 0.345 ACRE TRACT AND BEING ON THE NWC OF A CALLED 0.319 ACRE TRACT DESCRIBED IN A DEED FROM JOHN W. BURGIN, TO STEVIE L. BURGIN, FILED NOVEMBER 21, 2014, RECORDED IN VOLUME 303, PAGE 553, OFFICIAL PUBLIC RECORDS OF SAID COUNTY;

THENCE SOUTH 1°23'12" EAST, ALONG THE EBL OF SAID CALLED 0.345 ACRE TRACT AND THE WBL OF SAID CALLED 0.319 ACRE TRACT, FOR A DISTANCE OF 138.89 FEET TO A 1/2 INCH IRON ROD (TSR) SET ON THE SEC OF SAID CALLED 0.345 ACRE TRACT AND BEING ON THE SWC OF SAID CALLED 0.319 ACRE TRACT AND ALSO BEING ON THE NORTH RIGHT-OF-WAY LINE OF RUTHERFORD STREET;

THENCE SOUTH 89°09'54" WEST, ALONG THE SBL OF SAID CALLED 0.345 ACRE TRACT AND THE NORTH RIGHT-OF-WAY LINE OF SAID RUTHERFORD STREET, FOR A DISTANCE OF 108.33 FEET TO A 1/2 INCH IRON ROD (TSR) SET ON THE SWC OF SAID CALLED 0.345 ACRE TRACT AND BEING ON THE INTERSECTION OF THE NORTH RIGHT-OF-WAY LINE OF SAID RUTHERFORD STREET AND THE EAST RIGHT-OF-WAY LINE OF SAID LEFTWICH STREET;

THENCE NORTH 1°23'12" WEST, ALONG THE WBL OF SAID 0.345 ACRE TRACT AND THE EAST RIGHT-OF-WAY LINE OF SAID LEFTWICH STREET, FOR A DISTANCE OF 138.89 FEET TO THE PLACE OF BEGINNING CONTAINING 0.345 ACRES, MORE OR LESS.