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NOTICE OF FORECLOSURE 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. *Substitute Trustee.* Derek Long, Jeremy Males or Rose Males

Trustee's Address. c/o Penfold & Long, PC
5950 Sherry Lane, Suite 220
Dallas, Texas 75225

2. *Property to Be Sold.* The property to be sold is described as follows:
See Exhibit "A" attached hereto and incorporated herein for all purposes.

Commonly known as 208 Miller Street, Mount Vernon, Texas 75457.

3. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust filed September 23, 2024, recorded under Clerk's File No. 2024-172950 (Volume 468, Page 801) of the Real Property Records of Franklin County, Texas. The debtor is Gregory Scott Hammonds and Tonya Hammonds.

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

Date: Tuesday, the 4th day of November, 2025.

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Franklin County Courthouse, located at 200 N. Kaufman Street, Mount Vernon, Texas 75457, or any other area as designated by the County Commissioners of Franklin County, Texas, pursuant to Section §51.002 of the Texas Property Code as amended.

JMSR Enterprises LLC, a Texas limited liability company ("Mortgagee") has appointed Derek Long, Jeremy Males or Rose Males as Substitute Trustee to act under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward satisfaction of the Note.

Notice is given that on the Date, Time and Place of Sale, Substitute Trustee will offer the property for sale at public auction at the Place, to the highest bidder for cash, "AS IS". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY, IF ANY, IN THIS DISPOSITION. The earliest time the sale will occur is the Time, and the sale will be conducted no later than three hours thereafter.

DATED: OCTOBER 7, 2025.



Derek Long
Penfold & Long, PC
5950 Sherry Lane, Suite 220
Dallas, Texas 75225
Tel: (214) 559-3131
Fax: (214) 521-2428
Email: Derek@PenfoldLong.com

CERTIFICATE OF POSTING

I am Derek Long whose address is 5950 Sherry Lane, Suite 220, Dallas, Texas 75225. I declare under penalty of perjury that on October 7, 2025, I filed and/or recorded this Notice of Foreclosure 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.



Derek Long

EXHIBIT A

All that certain tract or parcel of land situated in the City of Mt. Vernon, Franklin County, Texas, being a portion of the Joseph Sloan Survey, Abstract No. 425, and being a portion of that tract conveyed from W. H. Connely et ux Grace Connely to Clovis Lawrence et ux Betty Lawrence and recorded in Volume 82, page 580 of the Deed Records of Franklin County, Texas and bounded as follows:

Beginning at a 5/8 inch steel rod found at the southwest corner of the Lawrence tract (Vol. 82, pg. 580), same being the northwest corner of a tract conveyed from Rex Michael Morgan et we Timi Sue Morgan to Larry Lesley et ux Cherry Lesley and recorded in Volume 208, page 479 of the Deed Records of said county, same being in the east boundary line of a 1.14 acre tract conveyed from Samuel Valenti et ux. Katrina Valenti to Jason Lane Pennington et ux Rebecca Lynn Pennington and recorded in Volume 255, page 162 of the Deed Records of said county;

Thence North 1 deg. 40 min. 08 sec. West, along the common boundary line between the Lawrence tract (Vol. 82, pg. 580) and the 1 1/2 acre Pennington tract, 37.87 feet to a 1/2 inch steel rod found at the southeast corner of a 0.794 acre tract conveyed from Annie B. Deshazo et al to the First National Bank of Mt. Vernon and recorded in Volume 53, page 133 of the Real Property Records of said county, same being the upper northeast corner of the 1 1/2 acre Pennington tract;

Thence North 1 deg. 52 min. 55 sec. West, along the common boundary line of the Lawrence tract (Vol. 82, pg. 580) and the 0.794 acre tract, 79.39 feet to a 1/2 inch steel rod set for a corner;

Thence North 84 deg. 56 min. 34 sec. East, 208.14 feet to a 1/2 inch steel rod set in the west right of way line of Miller St., same being in the north boundary line of the Lawrence tract (Vol. 82, pg. 580), same also being in the south boundary line of a tract conveyed from Jean Thompson Bryan et vir W. H. Bryan to Clovis Lawrence and recorded in Volume 78, page 52 of the Deed Records of said county;

Thence South 6 deg. 22 min. 05 sec. East, along the west right of way line of Miller St., 133.27 feet to a 1/2 inch steel rod set in the south boundary line of the Lawrence tract (Vol. 82, pg. 580) and the north boundary line of the Lesley tract (Vol. 208, pg. 479);

Thence South 89 deg. 11 min. 12 sec. West, along the common boundary line of the Lawrence tract (Vol. 82, pg. 580) and the Lesley tract (Vol. 208, pg. 479), a distance of 218.42 feet to the place of beginning and containing 0.612 of an acre of land.