

105 W Rutherford Street, Mount Vernon, TX 75457

FILED

25-002449  
2025 DEC 30 PM 3:43

**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: 02/03/2026

Time: Between 12:00 PM – 3:00 PM and beginning not earlier than 12:00 PM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Franklin County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 09/13/2022 and recorded in the real property records of Franklin County, TX and is recorded under Clerk's File/Instrument Number 166925, Book 437, Page 764, with Kameshia Cooper (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Financial Services, LLC mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Kameshia Cooper, securing the payment of the indebtedness in the original amount of \$196,969.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Planet Home Lending, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** A 0.275-ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE G KEITH SURVEY, ABSTRACT NO. 261 FRANKLIN COUNTY, TEXAS, AND BEING PART OF THAT CALLED 640 ACRE TRACT OF LAND CONVEYED TO GABRIEL KEITH, AND RECORDED IN VOLUME 548, PAGE 7, OF THE DEED RECORDS, FRANKLIN COUNTY, TEXAS, SAME BEING ALL THAT TRACT OF LAND CONVEYED TO CHARLESTON CREEK PROPERISES, INC, AND RECORDED IN VOLUME 279, PAGE 33, OF SAID RECORDS, SAID 0.275-ACRES BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2-INCH IRON ROD SET IN THE SOUTH RIGHT-OF-WAY LINE OF RUTHERFORD STREET THE NORTHEAST CORNER OF THE EUGENIO CASTANEDA TRACT OF LAND SETOUT IN VOLUME 238 PAGE 820 OF SAID RECORDS AND BEING N 90 DEGREES 00'00" E A DISTANCE OF 95.00 FEET FROM A 1/2-INCH IRON ROD FOUND THE NORTHWEST CORNER OF THE SAME;

THENCE N 90 DEGREES 00'00"E (BEARING BASIS) WITH THE SOUTH RIGHT-OF-WAY LINE OF RUTHERFORD STREET A DISTANCE OF 75.00 FEET TO A 1/2-INCH IRON ROD SET FOR THE NORTHEAST CORNER HEREOF;

THENCE S 00 DEGREES 00'00"E A DISTANCE OF 160.00 FEET TO A 1/2-INCH IRON ROD SET FOR THE SOUTHEAST CORNER HEREOF;

THENCE N 90 DEGREES 00'00"W A DISTANCE OF 75.00 FEET TO A 1/2-INCH IRON ROD SET FOR THE SOUTHWEST CORNER HEREOF;

THENCE N 00 DEGREES 00'00 W ALONG THE EAST LINE OF SAID EUGENIO CASTANEDA TRACT A DISTANCE OF 160.00 FEET TO THE POINT OF BEGINNING, HAVING AN AREA OF 12000.00 SQUARE FEET, 0.275 ACRES, MORE OR LESS.

**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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Planet Home Lending, LLC, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Planet Home Lending, LLC  
321 Research Parkway, Suite 303  
Meriden, CT 06450-8301

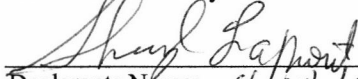


**SUBSTITUTE TRUSTEE**

Agency Sales and Posting LLC, OR  
AUCTION.COM LLC, OR Harriett Fletcher, Sheryl  
LaMont, Christine Wheelless, Phillip Hawkins, Kevin  
Key or Jay Jacobs OR Kirk Schwartz, Esq., or  
Carson Emmons, Esq., or Justin Ritchie, Esq., or  
Jeffrey Kramer, Esq., c/o Albertelli Law  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039

**CERTIFICATE OF POSTING**

My name is Sheryl LaMont, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on December 30, 2025 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: Sheryl LaMont  
Date: December 30, 2025