

NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date: April 30, 2010

Grantor(s): Moran C. Roop, a single person

Original Mortgagee: MetLife Home Loans, a Division of MetLife Bank, N.A.

Original Principal: \$202,500.00

Recording Information: Book 2146, Page 766

Property County: Wise

Property: THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF WISE, STATE OF TEXAS: 1.00 ACRES OF LAND OUT OF BLOCK NUMBER 24 OF THE DALLAS COUNTY SCHOOL LAND SURVEY, ABSTRACT NO. 237 IN WISE COUNTY, TEXAS, DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON STAKE FOR CORNER IN THE SOUTH LINE OF SAID BLOCK NO. 24, BEING IN THE NORTH LINE OF BLOCK NO. 30 OF THE GRAYSON COUNTY SCHOOL LAND SURVEY, ABSTRACT NO. 329, BEING LOCATED 380.21 FOOT NORTH 88° 56' 10" EAST FROM THE SOUTHWEST CORNER OF BLOCK NO. 24 AND THE SOUTHEAST CORNER OF BLOCK NO. 25 OF THE DALLAS COUNTY SCHOOL LAND SURVEY, A-237, SAID POINT BEING IN THE NORTH LINE OF BLOCK NO. 30, GRAYSON COUNTY SCHOOL LAND SURVEY; THENCE NORTH 54° 52' 40" EAST 357.20 FEET TO AN IRON STAKE SET FOR CORNER IN THE SOUTHWEST RIGHT OF WAY LINE OF U. S. HIGHWAY NC. 81-287, SAID POINT BEING LOCATED 22.14 FEET NORTHEAST FROM A FENCE POST; THENCE WITH THE SOUTHWEST RIGHT OF WAY LINE OF U. S. HIGHWAY NO. 81-287, SOUTH 33° 56' 45" EAST 249.10 FEET TO AN IRON POST FOR CORNER IN THE SOUTH LINE OF BLOCK NO. 24, DALLAS COUNTY SCHOOL LAND SURVEY AND THE NORTH LINE OF BLOCK NO. 24 OF THE GRAYSON COUNTY SCHOOL LAND SURVEY; THENCE WITH A FENCE LINE ON THE SOUTH LINE OF BLOCK NO. 24, DALLAS COUNTY SCHOOL LAND SURVEY AND THE NORTH LINE OF BLOCK NO. 29 OF THE GRAYSON COUNTY SCHOOL LAND SURVEY, NORTH 89° 00' WEST 254.08 FEET TO A ROCK FOUND FOR CORNER AT THE NORTHWEST CORNER OF BLOCK NO. 29 AND THE NORTHEAST CORNER OF BLOCK NO. 30 OF THE GRAYSON COUNTY SCHOOL LAND SURVEY; THENCE WITH A FENCE LINE ON THE SOUTH LINE OF BLOCK NO. 24, DALLAS COUNTY SCHOOL LAND SURVEY SOUTH 88° 56' 10" WEST 177.25 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 1.00 ACRES OF LAND, MORE OR LESS.

POSTED

AT 8:11 o'clock 2 M

JUL 11 2022

PLG File Number: 22-002882-1

SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By Kathy Cyger Deputy
Kathy Cyger

Property Address: 5529 North US Highway 287
Alvord, TX 76225

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Hogar Hispano Inc.
Mortgage Servicer: Anders Capital Group
Mortgage Servicer: 1540 Kurt Street
Address: Eustis, FL 32726

SALE INFORMATION:

Date of Sale: August 2, 2022
Time of Sale: 1:00 PM or within three hours thereafter.
Place of Sale: THE SOUTHEAST PORCH AT THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Trustee: Donna Stockman, David Stockman, Guy Wiggs, Brenda Wiggs, Denise Boerner, Tim Lewis, Kathy Arrington, Michelle Schwartz, or Michael J. Burns, Vrutti Patel, or Jonathan Smith, any to act
Substitute Trustee Address: 5501 LBJ Freeway, Suite 925
Dallas, TX 75240
TXAttorney@PadgettLawGroup.com

APPOINTMENT OF SUBSTITUTE TRUSTEE:

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 is the attorney for the mortgagor and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place Donna Stockman, David Stockman, Guy Wiggs, Brenda Wiggs, Denise Boerner, Tim Lewis, Kathy Arrington, Michelle Schwartz, or Michael J. Burns, Vrutti Patel, or Jonathan Smith, any to act, whose address is c/o Padgett Law Group, 5501 LBJ Freeway, Suite 925, Dallas, TX 75240 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable;

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagor, Mortgage Servicer and Substitute Trustees,

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.



Michael J. Burns / Vrutti Patel / Jonathan Smith.

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is c/o Padgett Law Group, 5501 LBJ Freeway, Suite 925, Dallas, TX 75240. I declare under penalty of perjury that on 7-11-22, I filed at the office of the Wise County Clerk to be posted at the Wise County courthouse this notice of sale.

Donna Stockman

Declarant's Name: Donna Stockman

Date: 7-11-22

Padgett Law Group
5501 LBJ Freeway, Suite 925
Dallas, TX 75240
TXAttorney@PadgettLawGroup.com
(850) 422-2520

152 83291
22TX373-0430
289 COUNTY ROAD 4655, RHOME, TX 76078

POSTED
AT 10:44 o'clock A M
JUN 23 2022

NOTICE OF FORECLOSURE SALE

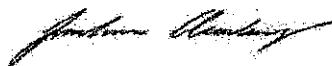
SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By Melany Rineau Deputy
MEGAN RINEAU

- Property: The Property to be sold is described as follows:

LOT 15, ROSE HILL ESTATES, AN ADDITION TO WISE COUNTY, TEXAS,
ACCORDING TO PLAT OF RECORD IN CABINET A, PAGE 343, PLAT
RECORDS, WISE COUNTY, TEXAS.
- Security Instrument: Deed of Trust dated May 22, 2017 and recorded on June 5, 2017 as Instrument
Number 201706149 in the real property records of WISE County, Texas, which
contains a power of sale.
- Sale Information: August 02, 2022 at 1:00 PM or not later than three hours thereafter, at the southeast
porch of the Wise County Courthouse steps, 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 LESLIE LAEGER AND TRESA LAEGER secures the
repayment of a Note dated May 22, 2017 in the amount of \$286,300.00. FREEDOM
MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage
Corporation, 907 Pleasant Valley Avenue, Suite 3, Mt. Laurel, NJ 08054, is the current
mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation 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.

**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.



Miller, George & Suggs, PLLC
Dustin C. George, Attorney at Law
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
5601 Democracy Drive, Suite 265
Plano, TX 75024



Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Irene Lindsay, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Terry Waters, Logan Thomas, David Stockman, Denise Boerner, Brenda Wigg, Donna Stockman, Guy Wiggs, Tim Lewis, Michelle Schwartz, Kathy Arrington, Janet Pinder and Auction.com employees, including but not limited to those listed herein
c/o Miller, George & Suggs, PLLC
5601 Democracy Drive, Suite 265
Plano, TX 75024

Certificate of Posting

I, _____, declare under penalty of perjury that on the _____ day of _____, 20____, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of WISE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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. Sender is: Codilis & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated July 24, 2017 and recorded under Clerk's File No. 201708201, in the real property records of WISE County Texas, with Steven M. Hofer and Marla R. Hofer, Husband and Wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Encompass Lending Group, L.P., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Steven M. Hofer and Marla R. Hofer, Husband and Wife securing payment of the indebtedness in the original principal amount of \$396,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Steven M. Hofer. Freedom Mortgage Corporation is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. Freedom Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. Freedom Mortgage Corporation, is representing the Mortgagee, whose address is: 907 Pleasant Valley Ave, Suite 300, Mt. Laurel, NJ 08054.

Legal Description:

LOT 19, BLOCK 1 HERITAGE CREEK NORTH, PHASE 3 AS RECORDED IN CABINET D, SLIDES 553 & 554, PLAT RECORDS OF WISE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 08/02/2022

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: WISE County Courthouse, Texas at the following location: On the southeast porch of the Wise County Courthouse steps, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee 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.



The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Brenda Wiggs, Donna Stockman, Guy Wiggs, David Stockman, Michelle Schwartz, Aurora Campos, Ramiro Cuevas, Jonathan Harrison, Patrick Zwiers, Irene Lindsay, Kathy Arrington, Angie Uselton, Dana Kamin, Darla Boettcher, Monica Henderson, Shawn Schiller, Tonya Washington, Janet Pinder, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on 06/20/2022.

/s/ Danya F. Gladney SBOT No. 24059786, Attorney at Law
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Posted and filed by: _____

Printed Name: _____

C&M No. 44-22-1381

POSTED
AT 10:44 o'clock A M
JUN 23 2022

SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By MEAGAN RENEAU Deputy
MEAGAN RENEAU