

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**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.**

Matter No.: 109011-TX

Date: March 10, 2023

County where Real Property is Located: Wise

ORIGINAL MORTGAGOR: ALEX VELLMURE, UNMARRIED MAN
ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., ITS SUCCESSORS AND ASSIGNS
CURRENT MORTGAGEE: PennyMac Loan Services, LLC
MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 9/23/2021, RECORDING INFORMATION: Recorded on 9/29/2021, as Instrument No. 202115827

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING LOT 106, BLOCK 4, OF CROWN POINT-PHASE TWO, AN ADDITION TO THE CITY OF RHOME, WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET B, SLIDE 482, PLAT RECORDS, WISE COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 4/4/2023, the foreclosure sale will be conducted in Wise County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 1:00 PM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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.

POSTED

AT 8:14 o'clock A.M

Page 1 of 2

MAR 14 2023



AP NOS/SOT 08212019

CHRIS SHENKIR

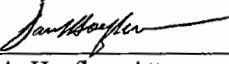
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS

4777584

Matter No.: 109011-TX

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 DAVID STOCKMAN, BRENDA WIGGS, DONNA STOCKMAN, GUY WIGGS, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, JAMIE DWORSKY, PAUL A. HOEFKER, ROBERT L. NEGRIN** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 701 N. Post Oak Road, Suite 205, Houston, TX 77024, Phone: (713) 293-3618.

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.

By: 
Paul A. Hoefker, Attorney
Robert L. Negrin, Attorney
Aldridge Pite, LLP
701 N. Post Oak Road, Suite 205
Houston, TX 77024

Return to:
ALDRIDGE PITE, LLP
8880 RIO SAN DIEGO DRIVE, SUITE 725
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
866-931-0036

Notice of substitute trustee's sale

Notice of Confidentiality Rights: If you are a natural person, you may remove or strike any or all of the following information from any instrument that transfers an interest in real property before it is filed for record in the public records: your Social Security number or your driver's license number.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: 03/13/2023

NOTE: described as follows:

Date: 11/09/2021

Maker: OM Time Real Estate Inc.

Payee: Pinnacle Bank

Original Principal Amount: \$1,573,000

DEED OF TRUST: described as follows:

Date: 11/09/2021

Grantor: OM Time Real Estate Inc.

Trustee: Ronny D. Korb

Beneficiary: Pinnacle Bank

Recorded: Instrument Number 202118458 in the real property records of Wise County, Texas

LENDER: Pinnacle Bank

BORROWER: OM Time Real Estate Inc.

PROPERTY: The real property described as follows:

See Exhibit A

Together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

SUBSTITUTE TRUSTEE: Justin Rader

Substitute Trustee's Mailing Address:

250 W Lancaster Ave., #170, Fort Worth, TX 76102

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

04/04/2023, the first Tuesday of the month, to commence at 10:00am, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

Southeast corner of the Wise County Courthouse located at 101 ½ North Trinity. Or as designated by the Wise County Commissioner's Court.

POSTED

AT 10 o'clock A M

MAR 13 2023

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS

By Walter Harvey Deputy

WALTER HARVEY

NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

RECITALS

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and Texas Business and Commerce Code section 9.604(a).

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

EXECUTED as of MARCH 13, 2023.



Marvin Walters
Branch President
Pinnacle Bank

After recording, please return original to:

Pinnacle Bank
C/O Justin Rader
PO Box 2668
Fort Worth, TX 76113

EXHIBIT "A"

TRACT ONE:

Being a 164.150 acre tract in the Jesse B. Atkinson Survey, Abstract No. 2, the M.E.P. & P. R.R. Co. Survey No. 5, Abstract No. 633 and the A.J. Walker Survey, Abstract No. 861, situated in Wise County, Texas, and being a portion of that certain 563.029 acre tract described in deed to KMBS Joint Venture, recorded in Volume 182, Page 749, Real Records, Wise County, Texas, and more particularly described by metes and bounds as follows:

BEGINNING at a 5/8" iron rod found at the southeast corner of said KMBS Joint Venture 563.029 acre tract, said iron rod being by deed call in the north line of Block 56, Smith County School Land Survey, Abstract No. 744, from said iron rod a "T" bar with cap found at the southwest corner of a 356.006 acre tract described in deed to JCEF Limited, recorded in Volume 538, Page 738, Real Records, Wise County, Texas, bears North 00°58'01" East, 1.7 feet;

THENCE North 89°41'00" West, along the south line of said 563.029 acre tract and the called north line of said Block 56, Smith County School Land Survey, a distance of 750.36 feet to a concrete monument found for corner, said monument being by deed call, the southwest corner of said M.E.P. & P. R.R. Co. Survey, and the southeast corner of said Jesse B. Atkinson Survey;

THENCE North 89°48'14" West, continuing along the south line of said 563.029 acre tract and the called north line of said Block 56, Smith County School Land Survey, a distance of 1802.28 feet to a 1/2" iron rod found for the southeast corner of the Oliver Creek Ranch Addition, the plat thereof recorded in Plat Cabinet A, Page 567, Plat Records, Wise County, Texas;

THENCE North 02°38'26" East, along the east line of said Oliver Creek Ranch Addition, a distance of 3150.51 feet to a 1" iron rod found in the northerly edge of a soil and water conservation lake;

THENCE along the edge of said lake as follows:

North 73°21'33" East, a distance of 32.70 feet;

North 27°08'39" East, a distance of 106.29 feet;

North 70°44'55" East, a distance of 105.49 feet;

South 52°54'18" East, a distance of 34.52 feet;

North 73°25'01" East, a distance of 158.24 feet;

South 89°46'21" East, a distance of 47.89 feet;

North 62°17'38" East, a distance of 39.29 feet;

North 78°20'40" East, a distance of 56.53 feet;

North 85°48'53" East, a distance of 98.27 feet;

South 83°42'25" East, a distance of 64.25 feet;

South 55°22'54" East, a distance of 78.68 feet;

South 21°04'12" East, a distance of 62.32 feet;

South 21°46'29" East, a distance of 97.88 feet;

South 51°10'41" East, a distance of 28.20 feet;

South 20°18'56" East, a distance of 39.44 feet;

South 11°50'24" West, a distance of 35.33 feet;

South 18°43'59" East, a distance of 180.53 feet;

South 18°59'16" East, a distance of 216.70 feet;

South 18°37'47" East, a distance of 176.38 feet;

South 18°54'12" East, a distance of 170.21 feet;

South 17°59'14" West, a distance of 51.02 feet;

South 35°53'09" West, a distance of 26.77 feet;

THENCE South 55°55'39" East, at a distance of 42.99 feet passing a 1/2" iron rod found for corner in the southwesterly line of a 6.049 acre tract described in deed to Anthony J. Pointier, recorded in Volume 327, Page 800, Real Records, Wise County, Texas, in all a total distance of 211.88 feet to a 2" pipe corner post found for corner;

THENCE North 71°19'51" East, along the southerly line of said 6.049 acre tract, a distance of 56.89 feet to a 2" pipe corner post found for corner;

THENCE along the easterly line of said 6.049 acre tract, North 09°52'03" West, 332.96 feet to a 2" pipe corner post found for corner and North 19°27'30" West, 168.77 feet to a 1/2" iron rod found for the southwesterly corner of a 100.25 acre tract described in deed to Russell J. Starr, recorded in Volume 560, Page 584, Real Records, Wise County, Texas.

THENCE South 89°02'20" East, along the southerly line of said 100.25 acre tract, a distance of 1316.41 feet to a 1/2" iron rod found for the southeasterly corner thereof, said iron rod being in the east line of said KNBS Joint Venture 563.029 acre tract and in the west line of said JCEF Limited 350.006 acre tract;

THENCE South 00°58'01" West, along the common line between said 563.029 acre tract and said 350.006 acre tract, a distance of 2658.88 feet to the POINT OF BEGINNING and containing 164.150 acres of land.

POSTED
AT 3:00 o'clock P.M.
FEB 21 2023

By *Walter Harney*
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
Deputy

WALTER HARNEY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2022-01710

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: 4/4/2023
Time: The earliest time the sale will begin is 1:00 PM
Place: Wise County Courthouse, Texas, at the following location: 101 North Trinity Street, Decatur, TX 76234 THE SOUTEAST PORCH AT THE COURTHOUSE
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

BEING LOT 14 HEMBREE ADDITION, AN ADDITION TO THE TOWN OF BRIDGEPORT, WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 184, PAGE 111, DEED RECORDS, WISE COUNTY, TEXAS.

Commonly known as: 1501 VINE ST BRIDGEPORT, TX 76426

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 4/12/2019 and recorded in the office of the County Clerk of Wise County, Texas, recorded on 4/16/2019 under County Clerk's File No 201904116, in Book -- and Page -- The subject Deed of Trust was modified by Loan Modification recorded as Instrument 202118676 and recorded on 11/16/2021. of the Real Property Records of Wise County, Texas.

Grantor(s): DANIEL CORTEZ AND ALIZA CORTEZ, HUSBAND AND WIFE
Original Trustee: Loretta J. Pike, An Individual
Substitute Trustee: Auction.com, Donna Stockman, David Stockman, Guy Wiggs, Brenda Wiggs, Denise Boerner, Tim Lewis, Kathy Arrington, Michelle Schwartz, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Brandy Bacon, Jamie Dworsky, Nestor Trustee Services, LLC
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DAS Acquisition Company, LLC, its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

T.S. #: 2022-01710

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 referenced 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 mortgagee 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. 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 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. 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.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$198,341.00, executed by DANIEL CORTEZ AND ALIZA CORTEZ, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DAS Acquisition Company, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee 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(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

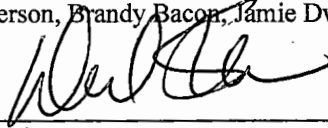
Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037
Phone: 855-690-5900

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2022-01710

Dated: 2-21-23

Auction.com, Donna Stockman, David Stockman, Guy Wiggs, Brenda Wiggs, Denise Boerner, Tim Lewis, Kathy Arrington, Michelle Schwartz, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Brandy Bacon, Jamie Dworsky, Nestor Trustee Services, LLC



c/o Nestor Trustee Services, LLC
2850 Redhill Blvd., Suite 240
Santa Ana, CA 92705
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Trustee Services, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

COPY

Notice of [Substitute] Trustee 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: 04/04/2023

Time: The sale will begin at 01:00 PM or not later than three hours after that time

Place: Wise County, Texas at the following location: **THE AREA BY THE FLAGPOLE AT THE SOUTH END OF THE WISE COUNTY COURT CENTER LOCATED AT 306 W. MAIN, DECATUR, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 513 TROXELL BLVD, RHOME, TX 76078

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 03/20/2006 and recorded 03/22/2006 in Book OR 1662 Page 236 Document 384667, real property records of Wise County, Texas, with **SEILEY A. SISK, A SINGLE WOMAN** grantor(s) and **OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION** as Lender, **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-OPT3, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT3** as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint **AVT Title Services, LLC**, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **SEILEY A. SISK, A SINGLE WOMAN**, securing the payment of the indebtedness in the original principal amount of **\$82,400.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-OPT3, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT3** is the current mortgagee of the note and deed of trust or contract lien.

TS No.: 2020-00338-TX
20-000263-673

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

LOT 4, BLOCK 2, OF LOTS 1-9, BLOCK 1; LOTS 1-5, BLOCK 2; LOTS 1-23 & 74-106, BLOCK 4; LOTS 1-34, BLOCK 5 AND LOTS 1-16, BLOCK 6, CROWN POINT ADDITION-PHASE TWO, AN ADDITION TO THE CITY OF RHOME, WISE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET B, SLIDE 482, OF THE PLAT RECORDS OF WISE COUNTY, TEXAS.

8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

PO BOX 24605 West Palm Beach, FL 33416-4605

Phone: 877-744-2506

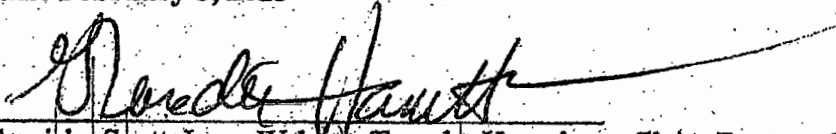
TS No.: 2020-00338-TX
20-000263-673

Notice of [Substitute] Trustee Sale

9. Limitation of Damages: 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.

Date: February 8, 2023



Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton, Glenda Hamilton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
2300 Lakeview Parkway, Suite 756
Alpharetta, GA 30009
Telephone: 855-427-2204
Fax: 866-960-8298

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am _____ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners Court.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
3/20/2013

Grantor(s)/Mortgagor(s):
MATTHEW B. BADGER AND KELLY BADGER,
HUSBAND AND WIFE
Current Beneficiary/Mortgagee:
BOKF, N.A

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS A NOMINEE FOR
PRIMEWEST MORTGAGE CORPORATION, ITS
SUCCESSORS AND ASSIGNS

Recorded in:
Volume: 2444
Page: 97
Instrument No: 2013-18783

Property County:
WISE

Mortgage Servicer:
Bank of Oklahoma, N.A. is representing the Current
Beneficiary/Mortgagee under a servicing agreement with the
Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
7060 S. Yale Avenue, Suite 200,
Tulsa, OK 74136

Legal Description: LOT 20, BLOCK 1, KING'S TERRACE ESTATES, AN ADDITION TO THE CITY OF DECATUR,
WISE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN PLAT CABINET B, SLIDE 473, PLAT RECORDS,
WISE COUNTY, TEXAS.

Date of Sale: 4/4/2023

Earliest Time Sale Will Begin: 1pm

Place of Sale of Property: 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 OR IN THE AREA DESIGNATED
BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

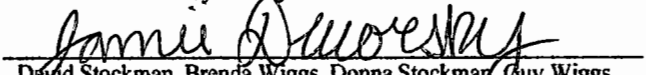
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The
sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the
purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct
an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further
conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

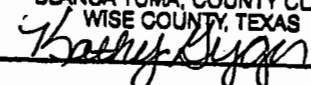
Notice Pursuant to Tex. Prop. Code § 51.002(i):

**Assert and protect your rights as member of
the armed forces of the United States. If you
or your spouse are serving on active military duty,
including active military duty as a member of the
Texas National 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.**


David Stockman, Brenda Wiggs, Donna Stockman, Guy Wiggs,
Kathy Arrington, Janet Pinder, Brandy Bacon, Michelle
Schwartz, Jamie Dworsky, Denise Boerner, Tim Lewis
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

POSTED
AT 11:13 o'clock a M

JAN 19 2023

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By  Deputy

MH File Number: TX-18-66798-POS
Loan Type: FHA

Kathy Gyger

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 OR 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. Property to Be Sold. The property to be sold is described as follows: TRACT 1: BEING LOT 32R1, BLOCK F, OF CHISHOLM SPRINGS, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET C, SLIDE 271, OF THE PLAT RECORDS, WISE COUNTY, TEXAS.

TRACT 2 (EASEMENT ESTATE): A NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS OVER AND ACROSS LOT 1R, BLOCK A, OF CHISHOLM SPRINGS, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET C, SLIDE 271, OF THE PLAT RECORDS, WISE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 10/13/2020 and recorded in Document 202013993 real property records of Wise County, Texas.

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

Date: 04/04/2023

Time: 01:00 PM


Place: Wise County, Texas at the following location: THE SOUTHEAST PORCH AT THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. 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.

5. Obligations Secured. The Deed of Trust executed by DALE TIMMS III, provides that it secures the payment of the indebtedness in the original principal amount of \$240,302.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
✓ Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law

POSTED
AT 8:03 o'clock 9 M

JAN 05 2023

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS