

320 Tomlinson St, Sour Lake, TX 77659

FILED FOR RECORD

2024 APR 11 PM 12: 22  
24-006485

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

JOHNNIE BECTON  
COUNTY CLERK  
HARDIN COUNTY, TEXAS  
BY *[Signature]*

**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: 06/04/2024  
Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.  
Place: The area designated by the Commissioners Court of Hardin 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 January 3, 2020 and recorded in the real property records of Hardin County, TX and is recorded under Clerk's Instrument No. 2020-101141 with Luis A. Ramos (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Mid America Mortgage, Inc. mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Luis A. Ramos, securing the payment of the indebtedness in the original amount of \$119,298.00, 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 note vesting-- Nationstar Mortgage LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** BEING A 1.1912 ACRE TRACT OR PARCEL OF LAND SITUATED IN THE STEPHEN JACKSON LEAGUE, ABSTRACT NO. 34, HARDIN COUNTY, TEXAS AND BEING OUT OF AND PART OF THE SARAH GUEDRY 24 ACRE TRACT OUT OF THE SAID STEPHEN JACKSON LEAGUE AND ALSO BEING OUT OF AND PART OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN A DEED FROM THE ESTATE OF MINERVA MOYE TO JOHNNY FRANK ALLEN AND WIFE, LUCILE ALLEN AS RECORDED IN VOLUME 412, PAGE 454, DEED RECORDS, HARDIN COUNTY, TEXAS AND BEING ALL OF THAT CERTAIN CALLED 1.191 ACRE TRACT OF LAND AS DESCRIBED IN A "GENERAL WARRANTY DEED WITH VENDOR'S LIEN IN FAVOR OF THIRD PARTY" FROM ROBERT E. HARBOUR AND DIANNA WEBB HARBOUR TO WILLIAM C. JENNINGS AND CYNTHIA C. JENNINGS AS RECORDED IN VOLUME 1009, PAGE 779, OFFICIAL PUBLIC RECORDS, HARDIN COUNTY, TEXAS, AND BEING ALL OF THAT CERTAIN CALLED 1.1919 ACRE TRACT OF LAND AS DESCRIBED IN A "GENERAL WARRANTY DEED" FROM CYNTHIA C. JENNINGS LONG AND DAVID D. LONG TO DAPHNE LAROCCA AS RECORDED IN INST NO. 2015-55924, OFFICIAL PUBLIC RECORDS, HARDIN COUNTY, TEXAS, SAID 1.1912 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS.

NOTE: ALL BEARINGS ARE BASED ON THE WEST LINE OF THE SAID 1.1919 ACRE LAROCCA TRACT AS NORTH 00 DEGREES 54' 48" WEST AS RECORDED IN THE ABOVE INST NO. 2015-55924, OFFICIAL

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PUBLIC RECORDS, HARDIN COUNTY, TEXAS. ALL SET 5/8" IRON RODS SET WITH A CAP STAMPED "M.W. WHITELEY & ASSOCIATES".

BEGINNING AT A 3/8" IRON ROD FOUND FOR THE SOUTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAID CORNER ALSO BEING THE MOST NORTHERLY NORTHWEST CORNER OF THE REMAINDER OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN A DEED FROM JOHNNY F. ALLEN AND WIFE, LUCILE ALLEN TO GEORGE D. MCNEILL AND WIFE, DORTHA L. MCNEILL AS RECORDED IN VOLUME 635, PAGE 184, DEED RECORDS, HARDIN COUNTY, TEXAS AND SAID CORNER ALSO BEING THE SOUTHEAST CORNER OF THAT CERTAIN CALLED 0.115 ACRE TRACT OF LAND AS DESCRIBED IN A "RIGHT-OF-WAY DEED" FROM ROBERT E. HARBOUR AND DIANNA WEBB HARBOUR TO THE CITY OF SOUR LAKE AS RECORDED IN VOLUME 909, PAGE 196, DEED RECORDS, HARDIN COUNTY, TEXAS AND ALSO BEING THE NORTHEAST CORNER OF THAT CERTAIN CALLED 0.032 ACRE TRACT OF LAND AS DESCRIBED IN A "RIGHT-OF-WAY DEED" FROM GEORGE D. MCNEILL AND DORTHA L. MCNEILL TO THE CITY OF SOUR LAKE AS RECORDED IN VOLUME 909, PAGE 198, DEED RECORDS, HARDIN COUNTY, TEXAS AND ALSO BEING IN THE EAST RIGHT-OF-WAY LINE OF TOMLINSON STREET;

THENCE NORTH 00 DEGREES 54'48" WEST, ALONG AND WITH THE EAST RIGHT-OF-WAY LINE OF TOMLINSON STREET, FOR A DISTANCE OF 172.86 FEET TO A 3/8" IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE NORTHEAST CORNER OF THE SAID 0.115 ACRE CITY OF SOUR LAKE TRACT AND THE SOUTHWEST CORNER OF THE REMAINDER OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN A "SPECIAL WARRANTY DEED" FROM THE ADMINISTRATOR OF VETERAN'S AFFAIRS TO JUDY LOFTIN AS RECORDED IN VOLUME 848, PAGE 467, DEED RECORDS, HARDIN COUNTY, TEXAS AND FURTHERMORE BEING THE SOUTHEAST CORNER OF THAT CERTAIN CALLED 0.08 ACRE TRACT OF LAND AS DESCRIBED IN A "RIGHT-OF-WAY DEED" FROM JUDY LOFTIN TO THE CITY OF SOUR LAKE AS RECORDED IN VOLUME 909, PAGE 194, DEED RECORDS, HARDIN COUNTY, TEXAS;

THENCE NORTH 89 DEGREES 33' 01" EAST, FOR THE BOUNDARY BETWEEN THE TRACT HEREIN DESCRIBED AND THE REMAINDER OF THE SAID LO IN TRACT, FOR A DISTANCE OF 301.14 FEET TO A 5/8" IRON ROD SET FOR CORNER, SAID CORNER BEING THE SOUTHEAST CORNER OF THE REMAINDER OF THE SAID LOFTIN TRACT AND IN THE WEST LINE OF THAT CERTAIN CALLED 2.05 ACRE TRACT OF LAND AS DESCRIBED IN A "SPECIAL WARRANTY DEED" FROM JOYCE LEFTWICH, INDEPENDENT EXECUTRIX OF THE VERMA PERDUE ESTATE, TO THE RADLEY CORPORATION AS RECORDED IN INST NO. 2015-59710, OFFICIAL PUBLIC RECORDS, HARDIN COUNTY, TEXAS AND SAID CORNER BEARS SOUTH 00 DEGREES 28' 30" EAST A DISTANCE OF 125.00 FEET FROM A 4" IRON PIPE FOUND FOR THE NORTHEAST CORNER OF THE REMAINDER OF THE SAID LOFTIN TRACT AND THE NORTHWEST CORNER OF THE SAID 2.05 ACRE THE RADLEY CORPORATION TRACT;

THENCE SOUTH 00 DEGREES 28' 30" EAST, FOR THE BOUNDARY BETWEEN THE TRACT HEREIN DESCRIBED AND THE SAID 2.05 ACRE THE RADLEY CORPORATION TRACT, FOR A DISTANCE OF 172.52 FEET TO A 1/2" IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE NORTHEAST CORNER OF THE REMAINDER OF THE SAID MCNEILL TRACT;

THENCE SOUTH 89 DEGREES 29' 11" WEST, FOR THE BOUNDARY BETWEEN THE TRACT HEREIN DESCRIBED AND THE REMAINDER OF THE SAID MCNEILL TRACT, FOR A DISTANCE OF 299.82 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.1912 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. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Conventional/fha/va/rhs: Lakeview Loan Servicing, Llc Enote Vest  
8950 Cypress Waters Blvd  
Coppell, TX 75019

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Larissa Brito de Senna, Esq or Gabrielle Davis, Esq OR Margie Allen, Kyle Barclay, Tommy Jackson, Keata Smith whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR AUCTION.COM OR Reid Ruple, Kathleen Adkins, Evan Press, Cary Corenblum, Kristopher Holub, Joshua Sanders, Renee Speight, Julian Perrine, Amy Oian, Catrena Ward, Matthew Hansen, Maryna Danielian, Dana Dennen, Tommy Jackson, Ron Harmon, Keata Smith, Margie Allen whose address is 1 Mauchly, Irvine, CA 92618, 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.**

April 9, 2024

Executed on

/s/ Candace Sissac

James E. Albertelli, P.A.  
Candace Sissac, Esq.  
Kirk Schwartz, Esq.  
6565 N MacArthur Drive, Suite 470  
Irving, TX 75039

April 11, 2024

Executed on

Keata Smith

**SUBSTITUTE TRUSTEE**  
Agency Sales & Posting  
Margie Allen, Kyle Barclay, Tommy Jackson, Keata Smith  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is Keata Smith, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 4-11-2024 I filed at the office of the Hardin County Clerk and caused to be posted at the Hardin County courthouse this notice of sale.

Keata Smith  
Declarants Name: Keata Smith  
Date: 4-11-2024