

FILED FOR RECORD

2025 OCT -2 AM 10:10

CONNIE DECTON
COUNTY CLERK
HARDIN COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-15187-TX

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: 11/4/2025
Time: The earliest time the sale will begin is 10:00 AM, or within three (3) hours after that time.
Place: Hardin County Courthouse, Texas, at the following location: 300 West Monroe Street, Kountze, TX 77625 THE COMMISSIONER'S COURTROOM AREA OF 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:

See attached Exhibit 'A'

Commonly known as: 17440 HAMONS RD HULL, TX 77564

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 10/22/2019 and recorded in the office of the County Clerk of Hardin County, Texas, recorded on 10/24/2019 under County Clerk's File No 2019-99114, in Book - and Page - along with Correction Instrument recorded as Instrument No. 2025-154632 and recorded on 7/28/2025, of the Real Property Records of Hardin County, Texas.

Grantor(s):	DAVID MICHAEL HOLLEY A SINGLE MAN
Original Trustee:	MICHAEL BURNS
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Stephanie Hernandez, Tommy Jackson, Tiffany Beggs, Margie Allen, Angie Brooks, Kyle Barclay, Abstractors/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Lois Gilbert, Ed Henderson, Ron Harmon, Kenta Smith, Jeff Benton, Angela Brooks, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG MORTGAGE, INC. DBA CMG FINANCIAL, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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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 but not limited to (1) the promissory note in the original principal amount of \$122,580.00, executed by DAVID MICHAEL HOLLEY A SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG MORTGAGE, INC., DEA CMG FINANCIAL, 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
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5906

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.

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Dated: 10/2/2025

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Stephanie Hernandez, Tommy Jackson, Tiffany Beggs, Margie Allen, Angie Brooks, Kyle Barclay, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Lois Gilbert, Ed Henderson, Ron Harmon, Keata Smith, Jeff Benton, Angelia Brooks, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs

Stephanie Hernandez

c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
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 Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

Exhibit A

TRACT ONE:

BEING 5.91 ACRES OF LAND SITUATED IN THE M.G. WHITE SURVEY, A-492, HARRIS COUNTY, TEXAS, AND BEING A PART OF THE 15.92 ACRES DESCRIBED IN DEED DATED MARCH 14, 2014, FROM STEVEN L. SCOVILLE (JOINED BY KATHERINE SCOVILLE) TO JEROME SAMUEL JOHNSON RECORDED UNDER INSTRUMENT NO. 2018-63378 OF THE HARRIS COUNTY OFFICIAL PUBLIC RECORDS, AND THIS 5.91 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a 3" pipe found marking the Northeast corner of said 15.92 acres and the Northeast corner of the 5.91 acre described as "Tract One" in deed from Steven L. Scoville to Robbie Jo Mitchell recorded under instrument No. 2018-67342 of said Official Public Records, located on the South line of the lands described as "Tract B" in deed to Harvey Earl Taylor and wife, Lois Denise Taylor, recorded in Volume 1165, Page 34 of said Official Public Records, said being the North line of said White Survey and the South line of the Lane Taylor Survey, A-471, said point being the Northwest corner of the herein described 5.91 acre tract;

THENCE S 89 Deg 53' 00" E 230.35 ft. along the North line of said 15.92 acres and the south line of said Taylor "Tract B", same being the common survey line between said White and Taylor Surveys, to a 1/2" iron rod set marking the Northeast corner of the herein described 5.91 acre tract and the Northeast corner of the 12.01 acre tract surveyed the date out of said 15.92 acres;

THENCE S 60 Deg 33' 45" E 804.73 ft. over and across said 15.92 acres, along the common line between the herein described 5.91 acre tract and said 12.01 acre tract, to a 1/2" iron rod set in April, 2016, marking the South common corner between said tracts and an exterior corner of said 15.92 acres, same being the Northwest corner of the 0.345 acre tract (surveyed in April, 2016) described in Deed without Warranty to Jerome Samuel Johnson (undivided 1/4 interest) recorded under instrument No. 2018-63277 of said Official Public Records and also being the Northwest corner of "Tract B" (undivided 1/4 interest) described in deeds recorded under instrument nos. 2018-67341 and No. 2018-67342 of said Official Public Records and the Northeast corner of a 25 ft. wide access easement reserved over and across the herein described 5.91 acre tract, said point being an exterior corner of the herein described 5.91 acre tract;

THENCE S 14 Deg 00' 37" W, along the common line between said 15.92 acres and said 0.345 acres tract, same being the corner of said 25 ft. wide access easement, at 23.89 ft. pass a 1" pipe found marking the West common corner between said 0.345 acre tract and the called 5.832 acres described in Deed of Trust executed by Dennis T. Hunter, Sr. and Charlene Hunter recorded in Volume 1291, Page 309 of said Official Public Records, and continuing along the common line between said 15.92 acres and said called 5.832 acres, at 86.02 ft. pass the terminal point of the South right of way line of said 25 ft. wide access easement and in all a total distance of 87.74 ft. to a 1" pipe found marking the most Southerly Southeast corner of said 15.92 acres and an interior corner of said Hunter called 5.832 acres, said point being the Southwest corner of the herein described 5.91 acre tract;

THENCE S 88 Deg 29' 03" W 205.60 ft. along the common line between said 15.92 acres and said Hunter called 5.832 acres to a 1/2" iron rod set in April, 2016, marking the South common corner between said 15.92 acres and the 5.91 acres described as "Tract One" in deed from Steven L. Scoville to Angie Lee Chandler recorded under instrument No. 2018-67341 of said Official Public Records, said point being the Southwest corner of the herein described 5.91 acre tract;

THENCE N 60 Deg 21' 10" E, along the common line between said 15.92 acres and said Chandler 5.81 acres, at 74.60 ft. pass the South right of way line of said 25 ft. wide access easement and the Southeast corner of a 25 ft. access easement reserved over said Chandler 5.81 acre tract, at 88.60 ft. pass a 1/2" pipe found on line marking the Northwest corner of said 25 ft. access easement reserved over the herein described 5.91 acre tract, and continuing along the common line between said 15.92 acres and said Chandler 5.81, same being the East right of way line of said 25 ft. access easement reserved over said Chandler and Mitchell tracts, at 440.43 ft. pass a 1/2" iron rod set in April 2016, marking the East common corner between said Chandler 5.81 acres and said Mitchell 5.81 acres, and continuing along the common line between said 15.92 acres and said Mitchell 5.81 acres, same being the East right of way line of said 25 ft. wide access easement, to all a total distance of 661.60 ft. to the PLACE OF BEGINNING and containing within these bounds 5.91 acres of land as depicted on a plat accompanying this description.

Bearings for this description are taken on deed calls for the 15.92 acres described in deed to Jerome Samuel Johnson recorded in instrument No. 2018-63378 of the Harris County Official Public Records and for the West Western North line of the called 5.832 acres described in Deed of Trust executed by Dennis T. Hunter, Sr. and Charlene Hunter recorded in Volume 1291, Page 309 of said Harris County Official Public Records.

TRACT 2:

BEING AND UNDIVIDED 1/4TH INTEREST IN AND TO THE FOLLOWING TRACT OF LAND: BEING 0.245 ACRES OF

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LAND SITUATED IN THE M.G. WHITE SURVEY, A-482, HARDIN COUNTY, TEXAS AND BEING AN UNDIVIDED INTEREST IN THE LANDS DESCRIBED AS "TRACT II" IN DEED DATED DECEMBER 18, 1986 FROM M.C. CROOM, JR., JACK P. CROOM AND ARONCE S. CROOM TO BOBBY L. COPELAND AND WIFE, DEBORAH L. COPELAND RECORDED IN THE HARDIN COUNTY OFFICIAL PUBLIC RECORDS AND BEING OWNED BY STEVEN L. SCOWILLE AS PER THE LAST WILL AND TESTAMENT OF DEBORAH LYNN COPELAND RECORDED UNDER INSTRUMENT NO. 2014-01184 OF SAID OFFICIAL PUBLIC RECORDS, AND THIS 0.245 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at 8/2" iron rod and marking the East common corner between said "Tract I" and the said 14.803 acres owned by Steven L. Scowille per said Last Will and Testament of Deborah Lynn Copeland and being described as "Tract I" in deed dated September 25, 1978, from Larry W. Minchew and Arva T. Minchew to Deborah Lynn Copeland recorded in said Hardin county Official Public Records, located in the West margin of F.M. Highway No. 770, said point being the Northwest corner of the herein described 0.245 acre tract and within the margins of Hammock Drive;
THENCE S 29 Deg 42' 03" W 25.26 ft. along the East line of said "Tract I", same being the West margin of said F.M. Highway No. 770, 8/2" iron rod and marking the East common corner between said "Tract I" and the said 5.932 acres described in Deed of Trust executed by Donah T. Hunter, Sr. and Charles Hunter recorded in Volume 1281, Page 309 of said Official Public Records, said point being the Southwest corner of the herein described 0.245 acre tract;
THENCE N 89 Deg 57' 08" W 466.29 ft., along the common line between said "Tract I" and said Hunter called 5.932 acres to a 1" pipe found marking the West common corner between said tracts, across on the most Eastern line of the said 11.58 acres described as "Tract I" in said Croom to Copeland deed, same being the most Eastern right of way line of a 25 ft. wide access easement reserved this date over and across said called 11.58 acres, said point being the Southwest corner of the herein described 0.245 acre tract;
THENCE N 16 Deg 08' 37" E 23.69 ft., along the common line between said "Tract I" and said called 11.58 acres, same being the most Eastern right of way line of said 25 ft. wide access easement, crossing said Hammock Drive, to 8/2" iron rod and marking the North common corner between said tracts and the terminal point of a Northern right of way line of said access easement, located on the South line of said Scowille called 14.803 acres, said point being the Northwest corner of the herein described 0.245 acre tract;
THENCE S 83 Deg 37' 37" E 474.71 ft., along the common line between "Tract I" and said Scowille called 14.803 acres, and near the North margin of said Hammock Drive, to the **PLACE OF BEGINNING** and containing within these bounds 0.245 acres of land.