



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-05653-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: **9/5/2023**
Time: **The earliest time the sale will begin is 1:00 PM**
Place: Houston County Courthouse, Texas, at the following location: 1400 Lubbock Street, Houston, TX 77002 THE EAST SIDE OF THE COURTHOUSE (IF WEATHER IS BAD THE FIRST FLOOR LOBBY OF 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: 125 COUNTY ROAD 3105 CROCKETT, TX 75835

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated **4/20/2018** and recorded in the office of the County Clerk of Houston County, Texas, recorded on **4/23/2018** under County Clerk's File No **1801124**, in Book — and Page — of the Real Property Records of Houston County, Texas.

Grantor(s):	RODERICK H GRAHAM AND GINNIE K MOONEY GRAHAM, HUSBAND AND WIFE
Original Trustee:	BLACK, MANN & GRAHAM L.L.P.
Substitute Trustee:	Auction.com, Ronnie Hubbard, Sharon St. Pierre, Robert LaMont, Sheryl LaMont, David Sims, Allan Johnston, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Marlene Zografos, Paige Bentley, Andrew Farley, Nestor Solutions, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for ENCOMPASS LENDING GROUP, LP, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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

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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 \$125,730.00, executed by RODERICK H GRAHAM AND GINNIE K MOONEY GRAHAM, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for ENCOMPASS LENDING GROUP, LP, 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.

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Dated: 7-20-2023

Auction.com, Ronnie Hubbard, Sharon St. Pierre, Robert LaMont, Sheryl LaMont, David Sims, Allan Johnston, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Marlene Zografos, Paige Bentley, Andrew Farley, Nestor Solutions, LLC

Sharon St. Pierre

c/o Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 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 Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

EXHIBIT 'A'

TRACT 1

BEING 2.002 ACRES OF LAND situated in the John Hagan Survey, Abstract 39, Houston County, Texas and being all of that certain called 2.0 acre tract conveyed to Gerry Kenner as recorded in Instrument No. 043306 of the Official Records of Houston County, Texas. Said 2.002 acres being more particularly described by metes and bounds as follows.

BEGINNING at a 3/4" iron pipe found in the north line of State Highway No. 21 for the southwest corner of said called 2.0 acre tract and the southeast corner of that certain called 1.407 acre tract conveyed to Norman E. Heersink, et ux as recorded in Instrument No 1600082 of the Official Records of Houston County, Texas;

THENCE North 16°53'36" West with the west line of said called 2.0 acre tract and the east line of said called 1.407 acre tract, at a distance of 150.06' passing 1.19' right of a 1/2" iron rod found for the northeast corner of said called 1 407 acre tract and the southeast corner of that certain called 0.941 acre tract conveyed to Kenneth Hammack, et ux as recorded in Volume 677, Page 379 of the Deed Records of Houston County, Texas, and continuing with the west line of said called 2 0 acre tract, the east line of said called 0.941 acre tract, and the east line of the residue of that certain called 33.9 acre tract described as the "Second Tract" in a deed to S C. Maxwell Company as recorded in Volume 668, Page 185 of the Deed Records of Houston County, Texas for a total distance of 346.79 feet to a 1/2" iron rod found for the northwest corner of said called 2.0 acre tract and the southwest corner of that certain called 0 179 acre tract conveyed to Gerry Kenner as recorded in Instrument No. 043307 of the Official Records of Houston County, Texas;

THENCE North 70°17'03" East with the north line of said called 2.0 acre tract and the south line of said called 0.179 acre tract a distance of 293.01 feet to a point in County Road No. 3105 for the northeast corner of said called 2 0 acre tract and the southeast corner of said called 0 179 acre tract, same being in the west line of that certain called 2.00 acre tract conveyed to Kenneth W. Thomas as recorded in Instrument No. 1302961 of the Official Records of Houston County, Texas, from which a 1/2" iron rod found (bent) for reference bears S 70°17'03" W - 29.96';

THENCE South 19°45'41" East with the east line of said called 2.0 acre tract, the west line of said called 2.00 acre tract, and generally with said County Road No. 3105 a distance of 234.95 feet to a point in the north line of said State Highway No. 21 for the southeast corner of said called 2.0 acre tract and the southwest corner of said called 2 00 acre tract, from which a 5/8" iron rod found for reference bears S 50°31'55"W - 31.57',

THENCE South 50°31'55" West with the south line of said called 2.0 acre tract and the north line of said State Highway No 21 a distance of 329.67 feet back to the PLACE OF BEGINNING and containing 2.002 ACRES OF LAND.

TRACT 2

BEING 0.179 ACRES OF LAND situated in the John Hagan Survey, Abstract 39, Houston County, Texas and being all of that certain called 0 179 acre tract conveyed to Gerry Kenner as recorded in Instrument No. 043307 of the Official Records of Houston County, Texas. Said 0.179 acres being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" iron rod found for the southwest corner of said called 0 179 acre tract and the northwest corner of that certain called 2.0 acre tract conveyed to Gerry Kenner as recorded in Instrument No 043306 of the Official Records of Houston County, Texas, same being in the east line of the residue of that certain called 33 9 acre tract described as the "Second Tract" in a deed to S C. Maxwell Company as recorded in Volume 668, Page 185 of the Deed Records of Houston County, Texas;

THENCE North 17°06'00" West with the west line of said called 0 179 acre tract and the east line of the residue of said called 33.9 acre tract a distance of 25.96 feet to a 1/2" iron rod found at a fence corner post for the northwest corner of said called 0 179 acre tract and the southwest corner of that certain tract conveyed to Patricia M. Ferguson as recorded in Instrument No. 1003264 of the Official Records of Houston County, Texas;

THENCE North 69°58'07" East with the north line of said called 0.179 acre tract, the south line of said Ferguson tract, and generally with a 6' wood fence a distance of 291.81 feet to a point in County Road No 3105 for the northeast corner of said called 0 179 acre tract and the southeast corner of said Ferguson tract, same being in the west line of that certain called 2 00 acre tract conveyed to Kenneth W Thomas as recorded in Instrument No. 1302961 of the Official Records of Houston County, Texas, from which a 1/2" iron rod found for reference bears S 69°58'07" W - 29.98';

THENCE South 19°45'41" East with the east line of said called 0 179 acre tract, the west line of said called 2.00 acre tract, and generally with said County Road No. 3105 a distance of 27.54 feet to a point for corner in same for the southeast corner of said called 0 179 acre tract and the northeast corner of said called 2 0 acre tract, from which a 1/2" iron rod found (bent) for reference bears S 70°17'03"W - 29.96';

THENCE South 70°17'03" West with the south line of said called 0 179 acre tract and the north line of said called 2.0 acre tract a distance of 293.01 feet back to the PLACE OF BEGINNING and containing 0.179 ACRES OF LAND.

Note Bearings are based on the west line of that certain called 2 0 acre tract conveyed to Gerry Kenner as recorded in Instrument No 043306 of the Official Records of Houston County, Texas