

**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:** 05/17/2021  
**Grantor(s):** MICHAEL PAUL WERSAL AND VIRGINIA ESTES, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR OPEN MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$132,554.00  
**Recording Information:** Instrument 20211715  
**Property County:** Houston  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 307 N DURRETT DR, CROCKETT, TX 75835

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Wednesday, the 5th day of July, 2023  
**Time of Sale:** 1:00PM or within three hours thereafter.  
**Place of Sale:** AT THE EAST SIDE OF THE COURTHOUSE in Houston County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Houston County Commissioner's Court, at the area most recently designated by the Houston County Commissioner's Court.

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

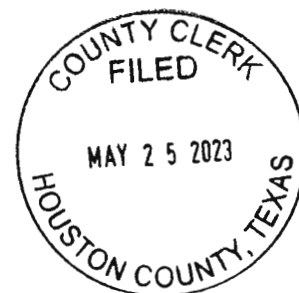
WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Robert LaMont, Sharon St. Pierre, Sheryl LaMont, Allan Johnston or Ronnie Hubbard, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Robert LaMont, Sharon St. Pierre, Sheryl LaMont, Allan Johnston or Ronnie Hubbard, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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 and 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 of the Deed of Trust.



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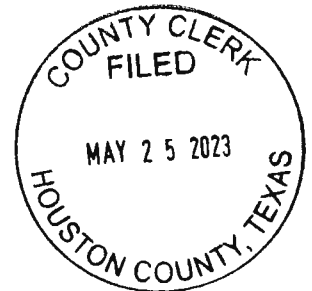
WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Robert LaMont, Sharon St. Pierre, Sheryl LaMont, Allan Johnston or Ronnie Hubbard, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a 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 offered "AS-IS", purchasers 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 interests 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.

**Substitute Trustee(s):** Robert LaMont, Sharon St. Pierre, Sheryl LaMont, Allan Johnston or Ronnie Hubbard, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 425, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am Sharon St. Pierre whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on May 25, 2023 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Houston County Clerk and caused it to be posted at the location directed by the Houston County Commissioners Court.

By: *Sharon St. Pierre*  
Sharon St. Pierre, May 25, 2023

#### Exhibit "A"

ALL OF THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE A.E. GOSSETT SURVEY, ABSTRACT 423, HOUSTON COUNTY, TEXAS AND BEING THE RESIDUE OF A CALLED 5.64 ACRE TRACT DESCRIBED BY DEED RECORDED IN INSTRUMENT NO. 1101883 DEED RECORDS OF HOUSTON COUNTY, TEXAS, AND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS;

BEGINNING AT A SET 1/2" IRON ROD FOR THE SOUTHEAST CORNER OF THIS TRACT AND THE SOUTHEAST CORNER OF THE ABOVE MENTIONED 5.64 ACRE TRACT LOCATED IN THE WEST R.O.W. OF F.M. 229 AND ALSO BEING THE NORTHEAST CORNER OF A CALLED 2 ACRE TRACT OF LAND DESCRIBED BY DEED RECORDED IN INSTRUMENT NO. 1701081;

THENCE S88 DEGREES 07' 31"W 206.58 FEET ALONG THE NORTH LINE OF THE ABOVE MENTIONED 2 ACRE TRACT TO A SET 1/2" IRON ROD FOR AN ANGLE CORNER OF THIS TRACT;

THENCE S70 DEGREES 07' 57"W 32.53 FEET TO A FOUND 1/2" IRON ROD FOR THE SOUTHWEST CORNER OF THIS TRACT AND ALSO BEING THE SOUTHEAST CORNER OF A CALLED 7.823 ACRE TRACT DESCRIBED BY DEED RECORDED IN INSTRUMENT NO. 0702790;

THENCE N08 DEGREES 05' 44"W 448.23 FEET ALONG THE LINE OF DIRECTIONAL CONTROL TO A FOUND 1/2" IRON ROD FOR THE NORTHWEST CORNER OF THIS TRACT AND ALSO BEING AN ELL CORNER OF THE ABOVE MENTIONED 7.823 ACRE TRACT;

THENCE S78 DEGREES 02' 32"E 273.05 FEET GENERALLY ALONG A FENCE TO A SET 1/2" IRON ROD FOR THE NORTHEAST CORNER OF THIS TRACT LOCATED IN THE WEST R.O.W. OF F.M. 229 AND THE BEGINNING OF A CURVE TO THE RIGHT;

THENE WITH SAID CURVE HAVING A DELTA ANGLE OF 12 DEGREES 25' 47", A RADIUS OF 750.00 FEET, A CHORD OF S08 DEGREES 57' 26" E 162.39 FEET FOR A LENGTH OF 162.71 FEET ALONG SAID R.O.W. TO A POINT FOR THE END OF THIS CURVE;

THENCE S 02 DEGREES 49' 23" E 86.36 FEET ALONG SAID R.O.W. TO A POINT FOR AN ANGLE CORNER OF THIS TRACT;

THENCE S 01 DEGREES 39' 54"E 124.87 FEET ALONG SAID R.O.W. TO THE POINT OF BEGINNING AND CONTAINING 2.37 ACRES OF LAND.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254