



Notice of Substitute Trustee Sale

T.S. #: 25-13928

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: 7/1/2025
Time: The sale will begin no earlier than **1:00 PM** or no later than three hours thereafter.
The sale will be completed by no later than **4:00 PM**
Place: **Houston** County Courthouse in **Crockett**, Texas, at the following location: **401 East Houston Avenue, Crockett, Tx 75835 - or in the area designated by the commissioners court. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S 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 LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A"

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 8/25/2022 and is recorded in the office of the County Clerk of Houston County, Texas, under County Clerk's File No 20223082, recorded on 8/30/2022, of the Real Property Records of Houston County, Texas.
Property Address: 14643 FM 1280 CROCKETT TEXAS 75835

Trustor(s):	XAVIER HUNTER	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR NEXERA HOLDING, LLC DBA NEWFI LENDING, ITS SUCCESSORS AND ASSIGNS
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Current Beneficiary:	US Bank Trust National Association, as Trustee for LB-Dwelling Series V Trust	Loan Servicer:	Fay Servicing, LLC
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Current Substituted Trustees:	Auction.com, Sharon St. Pierre, Sheryl LaMont, Robert LaMont, Reid Ruple, Kathleen Adkins, Evan Press, David Sims, Harriett Fletcher, Rick Snoke, Prestige Default Services, LLC
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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 property securing the above referenced loan.

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Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary 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. 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 beneficiary 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.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by XAVIER HUNTER, A Single Man. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

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 \$259,000.00, executed by XAVIER HUNTER, A Single Man, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR NEXERA HOLDING, LLC DBA NEWFI LENDING, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of XAVIER HUNTER, A Single Man to XAVIER HUNTER. US Bank Trust National Association, as Trustee for LB-Dwelling Series V Trust is the current owner and holder of the Obligations and is the beneficiary 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 and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

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

US Bank Trust National Association, as Trustee for LB-Dwelling Series V Trust c/o Fay Servicing, LLC
1601 LBJ Freeway, Suite 150
Farmers Branch, TX 75234
1 (800) 495-7166

Dated: June 9, 2025

Auction.com, Sharon St. Pierre, Sheryl LaMont, Robert LaMont, Reid Ruple, Kathleen Adkins, Evan Press, David Sims, Harriett Fletcher, Rick Snoke, Prestige Default Services, LLC,



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

BEING 4.513 ACRES OF LAND situated in the Edward Albright Survey, Abstract 100, Houston County, Texas, (said survey lying within the original Jose Miguel Musquiz Survey, Abstract 61), and being all of that certain called 5.0 acre tract conveyed to Glyn M. Cook, et al as recorded in Instrument No. 1103293 of the Official Public Records of Houston County, Texas. Said 4.513 acres being more particularly described by metes and bounds as follows:

BEGINNING at a $\frac{1}{4}$ " iron rod found at a 6" wood fence corner post in the south line of Farm to Market Highway No. 1280 for the northwest corner of said called 5.0 acre tract and the northeast corner of that certain called 1.00 acre tract conveyed to James K. Kyle, Jr., et ux as recorded in Instrument No. 051909 of the Official Public Records of Houston County, Texas;

THENCE South $74^{\circ}36'03''$ East with the north line of said called 5.0 acre tract, the south line of said Farm to Market Highway No. 1280, and generally with a fence a distance of 457.03 feet to a point in County Road No. 3170 for the northeast corner of said called 5.0 acre tract, from which a $\frac{1}{4}$ " iron rod with cap (RPLS 5748) set for reference bears N $74^{\circ}36'03''$ W - 10.00';

THENCE South $14^{\circ}41'12''$ West with the west line of said called 5.0 acre tract and with said County Road No. 3170 a distance of 445.37 feet to a point in same for the southeast corner of said called 5.0 acre tract and the most easterly northeast corner of the residue of that certain called 25.000 acre tract conveyed to Roger W. Morgan, et ux as recorded in Instrument No. 012379 of the Official Public Records of Houston County, Texas, from which a $\frac{1}{4}$ " iron rod found for reference at a fence corner bears N $70^{\circ}34'42''$ W - 5.84';

THENCE North $70^{\circ}34'42''$ West with the south line of said called 5.0 acre tract, the most easterly north line of the residue of said called 25.000 acre tract, and generally with a fence a distance of 460.97 feet to a $\frac{1}{4}$ " iron rod found (bent) at a fence corner for the southwest corner of said called 5.0 acre tract and the most easterly northwest corner of the residue of said called 25.000 acre tract, same being an angle break in the east line of that certain called 5.00 acre tract conveyed to James K. Kyle, Jr., et ux as recorded in Instrument No. 1700717 of the Official Public Records of Houston County, Texas;

THENCE North $15^{\circ}09'06''$ East with the west line of said called 5.0 acre Cook tract, the east line of said called 5.00 acre Kyle tract, and generally with a fence a distance of 193.37 feet to a $\frac{1}{4}$ " iron rod with cap (RPLS 1645) found for the northeast corner of said called 5.00 acre Kyle tract and the southeast corner of said called 1.00 acre tract;

THENCE North $14^{\circ}54'18''$ East continuing with the west line of said called 5.0 acre Cook tract, the east line of said called 1.00 acre tract, and generally with a fence a distance of 219.64 feet back to the **PLACE OF BEGINNING** and containing 4.513 ACRES OF LAND.