

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2022-03340

**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: **12/6/2022**  
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:** 210 E PECAN DR CROCKETT, TX 75835

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated **11/20/2013** and recorded in the office of the County Clerk of Houston County, Texas, recorded on **12/4/2013** under County Clerk's File No **1305331**, in Book -- and Page -- of the Real Property Records of Houston County, Texas.

**Grantor(s):** LERA P GEORGE, A SINGLE PERSON  
**Original Trustee:** DON W. LEDBETTER, PLLC.  
**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 Trustee Services, LLC  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for MUSA FINANCIAL, LLC DBA MORTGAGES USA, 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 by not limited to (1) the promissory note in the original principal amount of \$70,306.00, executed by LERA P GEORGE, A SINGLE PERSON, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for MUSA FINANCIAL, LLC DBA MORTGAGES USA, 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: October 27, 2022

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 Trustee Services, LLC



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c/o Nestor Trustee Services, LLC  
2850 Redhill Blvd., Suite 240  
Santa Ana, CA 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 Trustee Services, LLC  
2850 Redhill Avenue, Suite 240  
Santa Ana, California 92705

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**EXHIBIT A**

0.572 ACRE OUT OF- AND A PART OF THE A.E. GOSSETT SURVEY, A-423, CITY OF CROCKETT, HOUSTON COUNTY, TEXAS, AND BEING LOT 10, OF THE LEGORY ADDITION, AN UNRECORDED SUBDIVISION AND BEING THE SAME LAND DESCRIBED IN A DEED TO BENEFICIAL FINANCIAL 1 INC., SUB. TTEE, RECORDED IN DOC.NO. 132551 OF THE OFFICIAL RECORDS OF - HOUSTON COUNTY, WHICH 0.572 ACRE MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING ON A FOUND 12 INCH GALVANIZED SPIKE FOUND FOR THE SOUTH, SOUTH WEST CORNER OF THIS LOT AND BEING AT THE INTERSECTION OF THE NORTH WEST LINE OF PECAN DRIVE, AND THE SOUTH EAST CORNER OF OLIVE STREET;

THENCE N 22 DEG. 06 MIN. 57 SEC. W, 187.24 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER IN THE NORTH EAST LINE OF SAID OLIVE STREET, AND BEING THE NOW- OR FORMERLY ROXANNE TERRY CALLED 0.31 ACRE LOT I, OF THE PINEVIEW ADDITION, RECORDED IN VOL. 1, PAGE 107 OF THE HOUSTON COUNTY PLAT RECORDS;

THENCE N 60 DEG. 56 MIN. 07 SEC. E, 122.05 FEET TO A 1/2 INCH IRON ROD FOUND FOR THE EAST, SOUTH EAST CORNER OF THE SAID CALLED 0.3 F ACRE LOT, RECORDED IN DOC. NO. 066205 OF THE OFFICIAL RECORDS OF HOUSTON COUNTY AND BRING- IN A SOUTH WEST LINE OF THE NOW OR FORMERLY JACK QUINN CALLED 0.98 ACRE TRACT, RECORDED IN VOL. 1006, PAGE 545 OF THE OFFICIAL RECORDS OF HOUSTON COUNTY;

THENCE S 19 DEG. 14 MIN. 27 SEC. E, 71.76 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, SAME BEING THE SOUTH WEST CORNER OF THE SAID CALLED 0.98 ACRE TRACT;

THENCE N 67 DEG. 54 MIN 56 SEC. E, 12.63 FEET TO AN AI INCH IRON PIPE FOUND FOR CORNER, SAME BEING IN THE SOUTH EAST LINE OF SAID CALLED 0.98 ACRE TRACT, AND BEING THE WEST, NORTH WEST CORNER OF THE NOW OR FORMERLY ROBERT E. AND MARTHA KRAMER CALLED 0.90 ACRE LOT, RECORDED IN DOC. NO. 021877 OF THE OFFICIAL RECORDS OF - HOUSTON COUNTY,

THENCE S 19 DEG. 09 MIN. 44 SEC. E, 138.70 FEET TO 1/2 INCH IRON ROD SET FOR CORNER, SAME BEING THE SOUTH, SOUTH WEST CORNER OF THE SAID CALLED 0.90 ACRE TRACT, AND BEING IN THE NORTH WEST LINE OF SAID PECAN DRIVE;

THENCE ALONG WITH AND NEAR THE NORTH WEST LINE OF SAID PECAN DRIVE AS FOLLOWS; S 68 DEG. 42 MIN. 30 SEC. W, 65.79 FEET AND S 75 DEG. 04 MIN. 59 SEC. W, 57.71 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.572 ACRES OF LAND MORE OR LESS.

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CERTIFICATE OF POSTING

My name is Sharon St. Pierre, and my address is P.O. Box 1694 Jacksonville TX 75766. I declare under penalty of perjury that on October 27, 2022 I filed at the office of the Houston County Clerk and caused to be posted at the Houston County courthouse this notice of sale.

Sharon St. Pierre

Declarants Name: Sharon St. Pierre

Date: October 27, 2022