

Notice of Foreclosure Sale

November 30, 2022

FILED

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HOUSTON COUNTY CLERK

Deed of Trust ("Deed of Trust"):

Dated: June 23, 2008

Grantor: Wymona S. Jackson

Trustee: Michael Gary Orlando

Lender: Vanderbilt Mortgage and Finance, Inc.

Recorded in: Instrument No. 0803251 of the real property records of Houston County, Texas

Legal Description: See Exhibit A

In addition to manufactured home more particularly described by Serial No. SSETX11256

Secures: Promissory Note ("Note") in the original principal amount of \$53,533.81, executed by Wymona S. Jackson ("Borrower") and payable to the order of Lender

Substitute Trustees: Craig C. Lesok, Sheryl LaMont, Robert LaMont, Harriett Fletcher, Sharon St. Pierre

Substitute Trustees' Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date: Tuesday, January 3, 2023

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 P.M. and not later than three hours thereafter.

Place: At the eastside of the Houston County Courthouse, unless inclement weather, the 1st floor lobby of the Houston County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court



Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Vanderbilt Mortgage and Finance, Inc.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Vanderbilt Mortgage and Finance, Inc., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Vanderbilt Mortgage and Finance, Inc.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Vanderbilt Mortgage and Finance, Inc.'s rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Vanderbilt Mortgage and Finance, Inc. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Vanderbilt Mortgage and Finance, Inc. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

/s/ Craig C. Lesok

Craig C. Lesok
Attorney for Mortgagee
SBOT No. 24027446

Sharon St. Pierre Dec. 12, 2022

Craig C. Lesok, Sheryl LaMont, Robert LaMont,
Harriett Fletcher, Sharon St. Pierre
226 Bailey Ave, Ste 101
Fort Worth, TX 76107
Telephone (817) 882-9991
Telecopier (817) 882-9993
E-mail: craig@lesoklaw.com

PROPERTY DESCRIPTION

BEING all that certain tract or parcel of land lying and situated in Houston County, Texas, out of the JOHN HANSEN SURVEY, ABSTRACT NO. 39 and being all that certain called 1.584 acre tract conveyed to Wymona S. Jackson, et al in Document # 0801778 of the Image Records of Houston County, Texas, to which reference is hereby made for all purposes and being more particularly described by metes and bounds as follows, to-wit:

BEGINNING at the Southwest corner of the aforesaid referred to 1.584 acre tract and the Northwest corner of a called 1.00 acre tract conveyed to Bobby J. Easley in Document # 0000000004680 of the said Image Records, in the approximate centerline of CR 3105, from which point a $\frac{1}{4}$ " iron pin found for reference bears S 70° 03' 43" W 2.45 feet and another $\frac{1}{4}$ " iron pin found for reference bears N 70° 03' 43" E 27.86 feet;

THENCE, along the West boundary line of the said 1.584 acre tract and along the said centerline, N 19° 52' 39" W at 162.38 feet the Northwest corner of the said 1.584 acre tract;

THENCE, along the common boundary line of the said 1.584 acre tract and the residue of a called 3.168 acre tract conveyed to Jerry Glen Dice in Document # 083969 of the said Image Records, N 70° 11' 14" E, at 30.21 feet pass on line a $\frac{1}{4}$ " iron pin set for reference, at 237.75 feet a $\frac{1}{4}$ " iron pin set for the Northeast corner of the said 1.584 acre tract;

THENCE along the East boundary line of the said 1.584 acre tract the following two (2) courses:

1. S 22° 03' 31" E at 189.92 feet a $\frac{1}{4}$ " iron pin set for an angle corner of the said 1.584 acre tract;
2. S 23° 57' 44" E at 106.27 feet a $\frac{1}{4}$ " iron pin found for the Southeast corner of the said 1.584 acre tract and the Northeast corner of the said 1.00 acre tract;

THENCE, along the common boundary line of the said 1.584 acre tract and the said 1.00 acre tract; S 70° 03' 43" W at 217.26 feet the **POINT AND PLACE OF BEGINNING** and containing 1.585 acres of land, more or less, of which 0.151 acre lies within CR 3105
The bearings for this tract are based on the East boundary line of the said 3.168 acre tract.