

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

AT 12:40 FILED O'CLOCK P M

NOV 12 2024

T.S. #: 2024-11192-TX

Jennifer Denton
COUNTY CLERK, CORYELL CO., TEXAS

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: 1/7/2025
Time: The earliest time the sale will begin is 10:00 AM, or within three (3) hours after that time.
Place: Coryell County Courthouse, Texas, at the following location: 620 East Main Street Gateville, TX 76528 NORTH DOOR/STEPS/PORCH THE NORTH ENTRANCE TO THE 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: 702 S MAIN ST COPPERAS COVE, TX 76522

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 11/28/2022 and recorded in the office of the County Clerk of Coryell County, Texas, recorded on 11/30/2022 under County Clerk's File No 359350, in Book -- and Page -- of the Real Property Records of Goryell-County, Texas.

- Grantor(s): Isaiah Adkins and Shayla Adkins, husband and wife
Original Trustee: Black, Mann & Graham, LLP
Substitute Trustee: Nestor Solutions, LLC, Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Kory Morgan, Denise Morgan, Ed Henderson, Jamie Dworsky, Angela Cooper, Jeff Benton
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Plaza Home Mortgage Inc., a Corporation, 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 authorized to collect the debt and to administer any resulting foreclosure of the referenced 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, 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 \$284,900.00, executed by Isaiah Adkins and Shayla Adkins, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Plaza Home Mortgage Inc., a Corporation, 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
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

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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.

Dated: 11/11/24

Nestor Solutions, LLC, Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Kory Morgan, Denise Morgan, Ed Henderson, Jamie Dworsky, Angela Cooper, Jeff Benton

Donna Stockman

c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
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
214 5th Street, Suite 205
Huntington Beach, California 92648

Field Notes for a 0.272 acre tract of land in Coryell County, Texas, being part of the James George Survey, Abstract No. 389, the land herein being part of Lot 1, Block 9, R.T. Elliot Addition to the City of Copperas Cove, Texas being of record in Volume 45, Page 621, Deed Records of Coryell County, Texas, (D.R.C.C.T.) same being of a called 0.273 acres tract of land conveyed in a Warranty Deed with Vendor's Lien dated November 4, 2021 to SUR Homes LLC, described of record in Document No. 345589, Official Records of Coryell County, Texas, (O.P.R.C.C.T.), said 0.272 acres tract being more particularly described as follows;

Beginning at a 1" iron pipe found being the southeast corner of said 0.273 acres tract, also being on the west right-of-way line of South Main Street, and being the northeast corner of a called 0.198 acres tract of land conveyed to Christian Alberto Giraldo, being described in Document No. 3422078, D.R.C.C.T., for the southeast corner of this tract;

Thence North 74 degrees 00 minutes 30 seconds West, 124.96 feet (Deed North 72 degrees 32 minutes 59 seconds West-125.00') with the south line of said 0.273 acres tract and the north line of said 0.198 acres tract, to a 1" iron pipe found being the southwest corner of said 0.273 acres tract, also being in the east line of that certain tract called the south 45' of Lot 2 & then north 30' of Lot 3, Block 9, being conveyed to Mrs. Albert W. Fankel of record in Volume 257, page 286, D.R.C.C.T. and being the northwest corner of said 0.198 acres tract, for the southwest corner of this tract;

Thence North 17 degrees 26 minutes 47 seconds East, 95.00 feet (Deed North 19 degrees 00 minutes 00 seconds East-95.00), with the west line of said 0.273 acres tract and the east line of said of Fankel tract, to a 1/2" iron found being the northwest corner of said 0.283 acres tract, also being in the south right-of-way line of West Clements Avenue, and being the northeast corner of that certain called the North 80' of Lot 2, Block 9, being conveyed to Theresa Renee McMillian of record in Document No. 281306, O.P.R.C.C.T., for the northwest corner of this tract;

Thence South 74 degrees 00 minutes 30 seconds East, 124.96 feet (Deed South 72 degrees 32 minutes 59 seconds East-125.00') with the north line of said 0.273 acre tract and the south right-of-way line of said W. Clements Avenue, to an "X" in concrete set being the northeast corner of said 0.273 acres tract, at the intersection of said W. Clements Avenue and S. Main Street, for the northeast corner of this tract;

Thence South 17 degrees 26 minutes 47 seconds West, 95.00 feet (Deed South 19 degrees 00 minutes 00 seconds West-95.00'), with the east line of said 0.273 acres tract and along the west right-of-way line of said S. Main Street, to the Point of Beginning and containing a 0.272 acres tract of land.

Commonly known as: 702 South Main Street, Copperas Cove, TX 76522 in the County of Coryell