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DEC 12 2024

Jennifer T. Denton  
COUNTY CLERK, CORYELL CO., TEXAS

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

R 2068

T.S. #: 2024-11194-TX

**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: 2/4/2025  
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: 5855 FM 182 GATESVILLE, TX 76528

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 5/27/2022 and recorded in the office of the County Clerk of Coryell County, Texas, recorded on 5/27/2022 under County Clerk's File No 352865, in Book -- and Page -- along with Correction Instrument recorded 10/15/2024 as Instrument No. 377313, of the Real Property Records of Coryell County, Texas.

Grantor(s): Andrew Bozeman, single man  
Original Trustee: Scott R. Valby  
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 Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns  
Current Mortgagee: Freedom Mortgage Corporation  
Mortgage Servicer: Freedom Mortgage Corporation

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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 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 \$300,440.00, executed by Andrew Bozeman, single man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, 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:

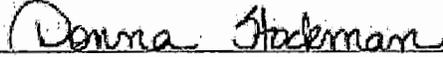
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

**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: 12/12-24

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



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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

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**EXHIBIT 'A'**

All that certain tract or parcel of land located in Coryell County, Texas out of the Thomas W. Marshall Survey Abstract No. 688 and being all of a so-called 5.00 acres tract of land conveyed to Klayton Latham by deed recorded in the Deed Records of Coryell County, Texas, Document No. 270844 and being more particularly described by metes and bounds as follows; to wit:

**BEGINNING** at a 3/8" dia. capped iron pin found for the northeast corner of said Latham Tract in the west right of way line of Farm to Market Highway 182, same being the southeast corner of a so-called 5.00 acres tract of land conveyed to Elmer H. Mayberry Jr., by deed recorded in the (D.R.C.C.T.) Document No. 260059. From which a 2" dia. pipe fence corner post bears N70-22-00W 4.70'.

**THENCE** South 15 deg. 54 min. 59 sec. West along the un-fenced east line of said Latham Tract and the west right of way line of said FM 182, a distance of 289.57 feet (deed call S16-06W- 290.0') to a 3/8" dia. capped iron pin found for the southeast corner of said Latham Tract, same being the northeast corner of a so-called 5.394 acres tract of land conveyed to Murray C. Ralph III, etux, by deed recorded in the (D.R.C.C.T.) Document No. 254417.

**THENCE** North 72 deg. 54 min. 17 sec. West along the un-fenced south line of said Latham Tract and the north line of said Ralph Tract, a distance of 750.88 feet (deed call N72-53-05W 751.3') to a 3/8" dia. capped iron pin found in a fence for the southwest corner of said Latham Tract, the northwest corner of said Ralph Tract and also being in the east line of a so-called 23.741 acres tract of land conveyed to Gary D. McLaughlin etux, by deed recorded in the (D.R.C.C.T.) Document No. 170623.

**THENCE** North 15 deg. 55 min. 31 sec. East along the fenced east line of said McLaughlin Tract and the west line of said Latham Tract, a distance of 289.71 feet (Latham deed call N16-06E 290.0') to a 3/8" dia. capped iron pin found in said fence for the northwest corner of said Latham Tract, same being the southwest corner of said Mayberry Tract.

**THENCE** South 72 deg. 53 min. 39 sec. East along the un-fenced north line of said Latham Tract and the south line of said Mayberry Tract, at 535.46 feet pass 2.27' southwest of a 7" dia. pipe fence corner, continuing same course and count along the southwest side of a fence, in all a distance of 750.83 feet (deed call S72-53-05E 851.3') to the **PLACE OF BEGINNING** and containing 4.992 acres of land.