

AT 2:45 FILED O'CLOCK P M

MAY 13 2025

Janifer Newton
COUNTY CLERK, CORYELL CO., TEXAS

NOTICE OF FORECLOSURE SALE
AND
APPOINTMENT OF 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.

Deed of Trust:

Dated: August 26, 2021 (on or about)
Grantor: Veterans Buy America, LLC
Trustee: Fontaine D. Laughlin
Current Lender: Black Label Capital, LLC, and American Century Life Insurance Company
Recorded in: Instrument No. 342518 recorded on August 30, 2021 in the official public deed records of Coryell County, Texas.

Legal Description: Field notes describing 0.16-acres of land, in the E. Norton Survey, Abstract Number 782, Coryell County, Texas Also being the land conveyed to James T. and Brenda Faubion, recorded under Instrument 125584, in the Deed Records of Coryell County, Texas. Said 0.16-acre tract shown oil the attached Plat and being more particularly described by metes and bounds, as follows:

Beginning at a 1/2" diameter iron rod set with cap (LETH #3879) at the Northwest corner of said. Faubion tract, the Northeast corner of a called first tract conveyed to Jimmie E. Ferguson and Margo Ferguson, recorded under Instrument Number 132732, in the Deed Records of Coryell County, Texas, and being in the South line of Bridge Street, from, which a 1/2" diameter iron pipe found at the Northeast corner of said Ferguson tract bears North 83° 24' 00" West, 58.00 feet, for the Northwest corner of the herein described tract of land;

Thence, South 83° 24' 00" East, 70.00 feet (bearing basis - deed call), with the North line of said Faubion tract and the South line of said Bridge Street to a 1/2" diameter iron rod set with cap (LETH #3879) in the West line of Elms Street (unimproved street) per Plat of Elms Addition to the City of Gatesville, Texas, recorded in Volume 1, Page 17, in the Plat Records of

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Coryell County, Texas, for the Northeast corner of the herein described tract of land;

Thence, South 00° 18' 00" West, 100.00 feet, with the East line of said Faubion tract and the West line of said Elms Street to a 1/2" diameter iron rod set with cap (LETH #3879) in the North line of Lot 1, Block 1, of said Elms Addition, and being the Northeast corner of a tract of land conveyed to H.I. Franks and wife, Lillian Franks, recorded in Volume 200, Page 149, in the Deed Records of Coryell County, Texas, for the Southeast corner of the herein described tract of land;

Thence, North 83° 24' 00" West, 70.00 feet, with the South line of said Faubion tract, the North line of said Lot 1, and the North line of said Franks tract, to a 1/2" diameter iron rod set with cap (LETH #3879) at the Northwest corner of said tract, the Southeast corner of said Ferguson first tract and being the Northeast corner of a called second tract conveyed to Jimmie E. Ferguson and Margo Ferguson, recorded under Instrument Number 132732, in the Deed Records of Coryell County, Texas, for the Southwest corner of herein described tract of land;

Thence, North 00° 18' 00" East, 100.00 feet, with the West line of said Faubion tract and the East line of said Ferguson first tract to the point of beginning and containing 0.16-acres of land, more or less.

More commonly known as: 2512 Bridge Street, Gatesville, TX 76528

Foreclosure Sale:

- Date: **Tuesday, June 3, 2025**
- Time: The sale of the Property will be held between the hours of 10:00 A.M. and 1:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter.
- Place: The area located at the **north entrance to the Coryell County Courthouse at 620 E Main St, 3rd Floor, Gatesville, TX 76528**, or in the area otherwise designated by the Commissioner's Court pursuant to §51.002 of the Texas Property Code as amended.
- 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 Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.
- Substitute Trustee: Taylor J. Monroe, Donna Stockman, David Stockman, Guy Wiggs, Michelle Schwartz, Janet Pinder, Brandy Bacon, Angela Cooper, Jeff Benton or Jamie Dworsk.

Default has occurred in the payment of the promissory note secured by the Deed of Trust, and in the performance of the obligations set forth in the Deed of Trust. Because of that default, Lender, the owner and holder of said promissory note and Deed of Trust, 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 Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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 Lender 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 Lender. 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 51.009 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.

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.

Dated: May 12, 2025

Respectfully submitted,



Taylor J. Monroe, Managing Attorney
The Monroe Law Firm, PLLC
SBN: 24117670
tmonroe@monroeelitlaw.com
5700 Tennyson Parkway, Ste. 300
Plano, Texas 75024
(972) 619-3588
www.monroeelitlaw.com