

FILED FOR RECORD  
IN MY OFFICE  
AT 8:30 O'CLOCK a M

BOBBIE DAVIS  
COUNTY CLERK, PANOLA COUNTY, TEXAS  
BY: [Signature] DEPUTY

211 E WILLIAMS STREET  
CARTHAGE, TX 75633

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### NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

**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.**

**1. Date, Time, and Place of Sale.**

Date: September 03, 2019

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE STEPS ON THE EAST SIDE OF THE PANOLA COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale. Cash.**

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 15, 2007 and recorded in Document VOLUME 1383, PAGE 315 real property records of PANOLA County, Texas, with FRANCES V CALLOWAY, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by FRANCES V CALLOWAY, securing the payment of the indebtednesses in the original principal amount of \$76,269.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NEWREZ LLC, F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

**6. Mortgage Servicer Information.** 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 lien securing the Property referenced above. NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC d/b/a SHELLPOINT MORTGAGE SERVICING, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC d/b/a SHELLPOINT MORTGAGE SERVICING  
55 BEATTIE PLACE  
MAILSTOP 015  
GREENVILLE, SC 29601



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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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead SHERYL LAMONT, ROBERT LAMONT, RONNIE HUBBARD, SHARON ST. PIERRE, ALLAN JOHNSTON, RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, SHAWN SCHILLER, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, RONDA TYLER, MERYL OLSEN, CAROL HAMPTON, TERRI WORLEY, SUE SPASIC OR LISA DELONG whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Shawnika Harris

**Certificate of Posting**

My name is T. Worley, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 8-1-19 I filed at the office of the PANOLA County Clerk and caused to be posted at the PANOLA County courthouse this notice of sale.

Declarants Name: T. Worley  
Date: 8-1-19

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PANOLA

**EXHIBIT "A"**

ALL THAT CERTAIN 0.55 ACRE LOT, TRACT OR PARCEL OF LAND LOCATED IN THE GEORGE GOODWIN SURVEY A-224, CITY OF CARTHAGE IN PANOLA COUNTY, TEXAS. SAID TRACT BEING LOT 1, AND PART OF LOT 2, C. C. WILLIAMS ADDITION, RECORDED IN CABINET A, SLIDE 1B, PLAT RECORDS OF PANOLA COUNTY, TEXAS. SAID TRACT ALSO BEING ALL OF THE TRACT OF LAND CONVEYED FROM PHILIP R. POOL AND WIFE CAROLYN POOL TO RAYMOND R.B. MILLS AND WIFE DOREENE MILLS, AND RECORDED IN VOL. 561, PAGE 145, DEED RECORDS OF PANOLA COUNTY, TEXAS, (DROPCT) AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 2 1/2" IRON PIPE, FOUND FOR CORNER AT THE INTERSECTION OF THE NORTH R.O.W. OF WILLIAMS STREET, AND THE EAST R.O.W. OF N. LIVE OAKS STREET. SAID CORNER BEING THE SWC OF THIS TRACT, AND SWC OF SAID LOT 1;

THENCE N14 DEG 26'35"W, WITH THE COMMON WEST LINE OF LOT 1, AND THE EAST R.O.W. OF N. LIVE OAK STREET, 75.17 FEET (CALLED 72.0 FEET), TO A 1/2" IRON ROD WITH J. ROBERTS PLASTIC CAP, SET FOR CORNER. SAID CORNER BEING THE MOST WESTERLY NWC OF THIS TRACT, THE MOST WESTERLY NWC OF LOT 1, AND THE SWC OF LOT 13;

THENCE WITH THE COMMON LINES BETWEEN LOT 1 AND LOT 13 THE FOLLOWING COURSES AND DISTANCES

- 1) N80 DEG 04'26"E, 146.76 FEET, TO A 3" IRON FENCE CORNER POST, FOUND FOR CORNER;
- 2) N07 DEG 05'13"W, 100 05 FEET, TO A 2 1/2" IRON POST, FOUND FOR CORNER. SAID CORNER BEING THE MOST NORTHERLY NWC OF THIS TRACT, THE MOST NORTHERLY NWC OF LOT 1, THE NEC OF LOT 13, AND ON THE SOUTH LINE OF BLOCK 6 OF MAGNOLIA ADDITION, RECORDED IN VOL. 189, PAGE 652, (DROPCT);

THENCE N81 DEG 15'49"E, WITH THE COMMON SOUTH LINE OF SAID BLOCK 6, AND THE NORTH LINE OF LOT 1 AND THEN LOT 2, 78 12 FEET (CALLED 77.50 FEET), TO A 1" IRON PIPE, FOUND FOR THE NEC OF THIS TRACT;

THENCE S06 DEG 49'21"E, ACROSS LOT 2, 173.21 FEET (CALLED 171.0 FEET), TO A 3/4 IRON SUCKER ROD BESIDES 1 1/2" IRON PIPE, FOUND FOR THE SEC OF THIS TRACT ON THE COMMON SOUTH LINE OF LOT 2, AND THE NORTH R.O.W. OF WILLIAMS STREET;

THENCE S80 DEG 00'00"W (BASE BEARING), WITH THE COMMON NORTH R.O.W. OF WILLIAMS STREET, AND THE SOUTH LINE OF LOT 2 AND THEN LOT 1, 214 53 FEET TO THE PLACE OF BEGINNING CONTAINING 0.55 ACRES MORE OR LESS.