

FILED FOR RECORD
IN MY OFFICE
AT 4⁰⁰ O'CLOCK P M

FEB 16 2017

RECORDING REQUESTED BY:

BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS
BY G. White DEPUTY

WHEN RECORDED MAIL TO:

Sheryl LaMont, Robert LaMont, David Sims, Aurora Campos, Jonathan Harrison, Markcos Pineda, Ramiro Cuevas, Kristie Alvarez, Julian Perrine, Matt Hansen, Chris Demarest, Patrick Zwiers, Kristopher Holub, Frederick Britton
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX0700068-14-1S

APN 00444-00860-00000-000000

TO No 140190820-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on July 30, 2012, RICKY L LITTLE AND TIFFANY L LITTLE, HUSBAND AND WIFE AS COMMUNITY PROPERTY as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of Steve Holmes Law Firm, P.C. as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for R.H. LENDING, INC., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$131,559.00, payable to the order of First Guaranty Mortgage Corporation as current Beneficiary, which Deed of Trust recorded on August 3, 2012 as Document No. 168526 in Book 1683, on Page 526 and that said Deed of Trust was modified by Modification Agreement and recorded December 14, 2012 as Instrument Number 171293 in Book 1702, on Page 707 in Panola County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**.

APN 00444-00860-00000-000000

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Sheryl LaMont, Robert LaMont, David Sims, Aurora Campos, Jonathan Harrison, Markcos Pineda, Ramiro Cuevas, Kristie Alvarez, Julian Perrine, Matt Hansen, Chris Demarest, Patrick Zwiers, Kristopher Holub, Frederick Britton or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and First Guaranty Mortgage Corporation, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, May 2, 2017 at 10:00 AM, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Panola County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE STEPS OF THE COURTHOUSE, SUCH STEPS BEING LOCATED ON THE EAST SIDE OF THE COURTHOUSE, Panola County**



4609953



TS No TX07000066-14-1S

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TO No 140190620-TX-RWI

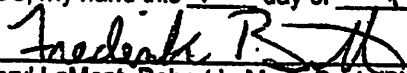
Courthouse, 110 S. Sycamore, Cathage, TX 75633.

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

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and 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 in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 10th day of February, 2017.


By: Sheryl LaMont, Robert LaMont, David Sims, Aurora Campos, Jonathan Harrison, Markcos Pineda, Ramiro Cuevas, Kristie Alvarez, Julian Perrine, Matt Hansen, Chris Demarest, Patrick Zwiers, Kristopher Holub, Frederick Britton
Substitute Trustee(s)

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.

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX07000066-14-1S

APN 00444-00860-00000-000000

TO No 140180620-TX-RWI

EXHIBIT "A"

PLEASE SEE ATTACHED EXHIBIT "A"

EXHIBIT "A" - LEGAL DESCRIPTION

BEING ALL THAT CERTAIN 2.016 ACRE TRACT OF LAND SITUATED IN THE J. E. MYRICK SURVEY, ABSTRACT NO. 444 PANOLA COUNTY, TEXAS, BEING ALL OF THAT CERTAIN TRACT OF LAND DESCRIBED AS CONTAINING 2.016 ACRES (A.K.A. TRACT 17) AS CONVEYED OZELL COOPER BY THE DECREE CONFIRMING REPORT OF COMMISSIONERS AND VESTING OF TITLE AS RECORDED ON THE 26th DAY OF JULY, 2010 IN VOLUME 1576, PAGE 220 OF THE OFFICIAL PUBLIC RECORDS (O.P.R.) OF PANOLA COUNTY, TEXAS, AND THE SAID 2.016 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at the nail found for the northeast corner of said Cooper 2.016 acre tract; being the northwest corner of the Armarie Cooper Smith 2.016 acre tract (a.k.a. Tract 18) as recorded in volume 1576, page 220 (O.P.R.), being situated in C.R. 337, being situated in the south boundary line of the Jack Hodges 164 acre tract as recorded in volume 973, page 460 (O.P.R.);

THENCE along the east boundary line of said Cooper 2.016 acre tract (tract 17) with the west boundary line said Smith 2.016 acre tract S 00° 03' 10" E, at 30.00 feet passing the 1/2 inch iron rod found with cap marked Cox R.P.L.S. 4970 (typical) for reference on the smith margin of said C.R. 337, continuing for an overall distance of 538.20 feet to the 1/2 inch iron rod with cap marked Cox set for the southeast corner of said Cooper 2.016 acre tract, being the southwest corner of said Smith 2.016 acre tract, being situated in the north boundary line of the Jacquelyn Williams Taylor 2.547 acre tract (a.k.a. tract 5) as recorded in volume 1576 page 220 (O.P.R.);

THENCE along the south boundary line of said Cooper 2.016 acre tract with the north boundary line said Taylor 2.547 acre tract S 89° 44' 51" W, at 133.25 feet passing the 1/2 inch iron rod with cap marked Cox found for reference on the east boundary line of the sixty feet (60') wide access easement (a.k.a. easement B) as recorded in volume 1576, page 220 (O.P.R.) and continuing on for an overall distance of 163.25 feet to the 1/2 inch iron rod with cap marked Cox found for the southwest corner of said Cooper 2.016 acre tract, being the northwest corner of said Taylor 2.547 acre tract, being situated on the centerline of said 60' wide access easement, being situated in the east boundary line of the Charles Castine 5.097 acre tract (a.k.a. tract 1) as recorded in volume 1576, page 220 (O.P.R.), being situated in the center of said 60' wide access easement;

THENCE along the west boundary line of said Cooper 2.016 acre tract with the east boundary line said Castine 5.097 acre tract and along the center of said 60' wide access easement N 00° 03' 10" W, at 184.24 feet passing the northeast corner of said Castine 5.097 acre tract, being the southwest corner of the Arthur Williams, Jr. 2.653 acre tract (a.k.a. tract 4) as recorded in volume 1576, page 220 (O.P.R.), continuing on and at 508.20 feet passing the 1/2 inch iron rod with cap marked Cox found for reference on the south margin of said C.R. 337, continuing for an overall distance of 538.20 feet to the nail found for the northwest corner of said Cooper 2.016 acre tract, being the northeast corner of said Williams 2.653 acre tract, being situated in the south boundary line of said Hodges 164 acre tract, being situated in said C.R. 337, being the terminal north end of the centerline of said 60' wide access easement;

THENCE with said C.R. 337 along the north boundary line of said Cooper 2.016 acre tract with the south boundary line of said Hodges 164 acre tract N 89° 44' 51" E, at 30.00 feet passing the nail found for the northeast corner of said 60' wide access easement and continuing on for an overall distance of 163.25 feet to the POINT OF BEGINNING and containing 2.016 acres of land of which 0.11 acres are situated within the margins of said C.R. 337. Bearings herein oriented to geodetic north and said Cooper 2.016 acre tract deed calls.

NOTE: COMPANY DOES NOT REPRESENT THAT THE ABOVE ACREAGE AND/OR SQUARE FOOTAGE CALCULATIONS ARE CORRECT.