

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 1/30/2014	Grantor(s)/Mortgagor(s): REBECCA CARIKER AND SUZANNE CARIKER
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: 1764 Page: 482 Instrument No: 180904	Property County: PANOLA
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 11/4/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Panola County Courthouse, 110 S. Sycamore, Cathage, TX 75633 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Sheryl LaMont, Terri Worley, Lisa DeLong, Christine Wheelless, Sharon St. Pierre, Phillip Hawkins, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Auction.com LLC, Kevin Key or Jay Jacobs, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. 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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 8/21/2025

Dated: August 28, 2025

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

FILED FOR RECORD
IN MY OFFICE
AT 3:20 O'CLOCK P M

AUG 28 2025
BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS
BY [Signature] DEPUTY

Sheryl LaMont
Printed Name:

[Signature]
Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number: TX-22-95750-POS
Loan Type: FHA

Posted by Heather Golden, August 28, 2025.

All that certain lot or parcel of land, a part of the ADOLPHUS MOORMAN Survey, Abstract No. 427, Panola County, Texas, and being all of Lot No. 14 and the North half of Lot No. 13 of Block No. 92-B of the College Circle Addition to the City of Carthage, Texas, per plat recorded in Vol. 302, Page 620 of the Deed Records of Panola County, Texas, and being that same parcel of land described in a deed from Georgia Scott Pierce to John K. Cain and Janice B. Cain, Trustees for the J. K. and J. B. Cain Living Trust, dated May 1, 1997, recorded in Vol. 1003, Page 141 of the Official Public Records of Panola County, Texas, and the said subject lot or parcel of land is more particularly described as follows:

BEGINNING at the Northwest corner of the said Lot No. 14 of Block No. 92-B, a $\frac{1}{2}$ -inch iron rod found for a Point of Beginning in the South Right-of-Way line of West Holland Street;

THENCE North $77^{\circ} 38' 43''$ East with the South Right-of-Way line of West Holland Street a distance of 127.26 feet to a $\frac{1}{2}$ -inch iron rod set for a corner at its intersection with the West Right-of-Way line of College Circle;

THENCE in a Southeasterly direction with the West Right-of-Way line of College Circle along a curve to the right a distance of 117.75 feet (said curve has a central angle of $24^{\circ} 10' 56''$, a radius of 279.00 feet, and a long chord which bears South $18^{\circ} 38' 11''$ East a distance of 116.88 feet) to a $\frac{1}{2}$ -inch iron rod set for a corner;

THENCE South $79^{\circ} 00' 13''$ West with the South boundary line of the subject lot a distance of 162.65 feet to a $\frac{1}{2}$ -inch iron pipe found for its Southwest corner in the West boundary line of the said College Circle Addition;

THENCE North $1^{\circ} 00' 00''$ West with the said West boundary line and the West line of the said Block No. 92-B a distance of 114.57 feet to the Point of Beginning, containing a total area of 17,052 square feet.