

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
4/21/2014

**Grantor(s)/Mortgagor(s):**  
BARABARA A SKINNER, AN UNMARRIED WOMAN

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR BANK OF AMERICA, N.A., ITS SUCCESSORS AND ASSIGNS

**Current Beneficiary/Mortgagee:**  
Federal Home Loan Corporation, as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2020-1

**Recorded in:**  
**Volume:** 1779  
**Page:** 237  
**Instrument No:** 183165

**Property County:**  
PANOLA

FILED FOR RECORD  
IN MY OFFICE  
AT 2:31 O'CLOCK 8 M    

**Mortgage Servicer:**  
Specialized Loan Servicing, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
6200 S. Quebec St.,  
Greenwood Village, CO 80111

**AUG 14 2023**

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

**Legal Description:** LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

**Date of Sale:** 9/5/2023

**Earliest Time Sale Will Begin:** 10am

**Place of Sale of Property:** THE STEPS OF THE PANOLA COUNTY COURTHOUSE. SUCH STEPS BEING LOCATED ON THE EAST SIDE OF THE PANOLA COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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.

**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.**

[Signature]  
Terri Worley, Lisa DeLong, Robert LaMont, Sheryl LaMont,  
Ronnie Hubbard, Sharon St. Pierre, Allan Johnston  
or Thuy Frazier Posted August 14, 2023.  
or Cindy Mendoza  
or Catherine Allen-Rea  
or Cole Patton, Substitute Trustee  
McCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

**MH File Number:** TX-21-78924-HE  
**Loan Type:** Conventional Residential

**TX-21-78924-HE**

**Legal Description  
Exhibit "A"**

**ALL THAT CERTAIN LOT OR PARCEL OF LAND, A PART OF THE ADOLPHUS MOORMAN SURVEY, ABSTRACT NO. 427, PANOLA COUNTY, TEXAS, BEING A PART OF LOT NOS 2 AND 3 OF BLOCK NO. 112-G OF THE BEL-AIRE SUBDIVISION - SECTION II, PER PLAT RECORDED IN VOL. 424, PAGE 588 OF THE DEED RECORDS OF PANOLA COUNTY, TEXAS, AND BEING THAT SAME LOT DESCRIBED IN A DEED FROM C. E. MITCHAMORE, JR., ET UX, LILLIAN MITCHAMORE, TO E. W. BOATMAN AND WIFE, LELMA JANE BOATMAN, DATED MAY 9, 1972, RECORDED IN VOL. 545, PAGE 264 OF THE SAID PANOLA COUNTY DEED RECORDS, AND THE SAID SUBJECT LOT OR PARCEL OF LAND IS MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**BEGINNING AT THE SOUTHEAST CORNER OF THE SUBJECT LOT, A 1/4-INCH IRON ROD FOUND FOR A CORNER AND POINT OF BEGINNING IN THE NORTH RIGHT-OF-WAY LINE OF ROSEWOOD DRIVE, SAME BEING THE SOUTHWEST CORNER OF THAT CERTAIN LOT DESCRIBED IN A DEED FROM LOVELL E. KELLEY TO CHESTER L. MILLS, ET UX, DATED AUGUST 22, 1970, RECORDED IN VOL. 529, PAGE 609 OF THE SAID DEED RECORD;**

**THENCE SOUTH 89 DEGREES 25' 40" WEST WITH THE SAID NORTH RIGHT-OF-WAY LINE A DISTANCE OF 104.19 FEET TO A 1/2-INCH IRON ROD FOUND FOR THE SOUTHWEST CORNER OF THE SUBJECT LOT, SAME BEING THE SOUTHEAST CORNER OF THAT CERTAIN LOT DESCRIBED IN A DEED FROM RAYMOND E. CARROLL, ET UX, TO W. F. BROOKS, ET UX, DATED OCTOBER 30, 1971, RECORDED IN VOL. 540, PAGE 104 OF THE SAID DEED RECORDS;**

**THENCE NORTH 9 DEGREES 26' 19" WEST WITH THE EAST BOUNDARY LINE OF THE SAID BROOKE LOT A DISTANCE OF 142.11 FEET TO A 1/2-INCH IRON ROD FOUND FOR ITS NORTHEAST CORNER, SAME BEING THE NORTHWEST CORNER OF THE SUBJECT LOT;**

**THENCE NORTH 80 DEGREES 22' 10" EAST WITH THE NORTH BOUNDARY LINE OF THE SUBJECT LOT A DISTANCE OF 103.82 FEET TO A 1/2-INCH IRON ROD SET FOR ITS NORTHEAST CORNER, SAME BEING THE NORTHWEST CORNER OF THE AFOREMENTIONED MILLS LOT;**

**THENCE SOUTH 9 DEGREES 35' 11" EAST WITH THE EAST BOUNDARY LINE OF THE SUBJECT LOT A DISTANCE OF 142.21 FEET TO THE POINT OF BEGINNING, CONTAINING A TOTAL AREA OF 14.788 SQUARE FEET.**