

NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date: 06/25/2021
Grantor(s): CARA NANETTE SHELLY AND CHARLES SHELLY, WIFE AND HUSBAND,
JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS
NOMINEE FOR QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$194,484.00
Recording Information: Book 2148 Page 237 Instrument 234604
Property County: Panola
Property: (See Attached Exhibit "A")
Reported Address: 134 COUNTY ROAD 3062, BECKVILLE, TX 75631-8628

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
Mortgage Servicer: Rocket Mortgage, LLC
Current Beneficiary: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
Mortgage Servicer Address: 1050 Woodward Ave., Detroit, MI 48226

SALE INFORMATION:

Date of Sale: Tuesday, the 6th day of January, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: AT THE STEPS OF THE COURTHOUSE, SUCH STEPS BEING LOCATED ON THE EAST SIDE OF THE COURTHOUSE in Panola County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Panola County Commissioner's Court, at the area most recently designated by the Panola County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Sheryl LaMont, Terri Worley, Lisa DeLong, Christine Wheelless, Sharon St. Pierre, Phillip Hawkins, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, , Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Sheryl LaMont, Terri Worley, Lisa DeLong, Christine Wheelless, Sharon St. Pierre, Phillip Hawkins, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, , Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED FOR RECORD
IN MY OFFICE
AT 11:15 O'CLOCK A M

NOV 20 2025

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

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Sheryl LaMont, Terri Worley, Lisa DeLong, Christine Wheelless, Sharon St Pierre, Phillip Hawkins, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, , Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Kara Riley whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on November 20, 2025 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Panola County Clerk and caused it to be posted at the location directed by the Panola County Commissioners Court.

By: Kara Riley
Kara Riley

Exhibit "A"

BEING 14.043 ACRES OF LAND SITUATED IN THE ANTOINE DUBOISE SURVEY, A-159, PANOLA COUNTY, TEXAS, AND BEING PART OF A 40 ACRES TRACT OF LAND DESCRIBED AS TRACT NO.1 IN A PARTITION DEED DATED SEPTEMBER 4, 1968, RECORDED IN VOL. 509, PG. 572, OF THE DEED RECORDS, PANOLA COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND DESCRIBED IN DEED FROM FV REO I, LLC, TO STACEY NIEMAN FLEMING, RECORDED IN VOL. 1638, PG. 139, OF THE OFFICIAL PUBLIC RECORDS, PANOLA COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A CAPPED (ALL CAPS IN THIS DESCRIPTION ARE IMPRINTED "RPLS 4445" UNLESS OTHERWISE NOTED) 3/8" STEEL REBAR FOUND FOR THIS SW CORNER, FROM WHICH A 6" WOOD FENCE CORNER POST (FENCE RUNS GENERALLY NORTH AND EAST) BEARS N 21 DEG 31' 46" W, 11.78 FEET;

THENCE: N 18 DEG 19' 45" E, ACROSS THE SAID 40 ACRES TRACT, 797.31 FEET, TO A CAPPED 3/8" STEEL REBAR FOUND FOR ANGLE POINT IN THIS WEST LINE;

THENCE: N 17 DEG 43' 05" E, AT 183.88 FEET PASSING A CAPPED 3/8" STEEL REBAR FOUND FOR REFERENCE ON THE SOUTH SIDE OF COUNTY ROAD 3062 (CR 3062), AND CONTINUING FOR A TOTAL DISTANCE OF 203.88 FEET, TO A RAILROAD SPIKE SET IN THE CENTERLINE OF CR 3062 FOR THE NW CORNER OF THIS TRACT;

THENCE: WITH THE SAID CENTERLINE OF CR 3062, THE FOLLOWING FOUR COURSES AND DISTANCES.

- 1) ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 426.72 FEET, AN ARC LENGTH OF 85.32 FEET, AND A CHORD WHICH BEARS S 70 DEG 19' 56" E, 85.18 FEET, TO A RAILROAD SPIKE FOUND AT THE END OF SAID CURVE;
- 2) S 75 DEG 25' 15" E, 186.50 FEET, TO A RAILROAD SPIKE FOUND AT THE BEGINNING OF A CURVE;
- 3) ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 177.58 FEET, AN ARC LENGTH OF 155.02 FEET, AND A CHORD WHICH BEARS S 50 DEG 24' 46" E, 150.14 FEET, TO A RAILROAD SPIKE FOUND AT THE END OF SAID CURVE;
- 4) S 25 DEG 24' 17" E, WITH SAID CENTERLINE, 68.54 FEET, TO A RAILROAD SPIKE FOUND FOR CORNER;

THENCE: S 16 DEG 40' 18" E, 40.11 FEET, TO A 1-1/2" STEEL PIPE FOUND ON THE WEST SIDE OF CR 3062 FOR CORNER;

THENCE: S 06 DEG 51' 19" E, ACROSS THE SAID 40 ACRES TRACT, GENERALLY ALONG A FENCE, AT 799.27 FEET PASSING A 1-1/2" STEEL PIPE FOUND AT THE BASE OF A FENCE CORNER POST AND CONTINUING FOR A TOTAL DISTANCE OF 861.35 FEET, TO A CAPPED 3/8" STEEL REBAR FOUND FOR THE SE CORNER OF THIS TRACT, FROM WHICH A FOUND 1/2" STEEL REBAR BEARS S 14 DEG 12' 31" W, 9.86 FEET;

THENCE: N 78 DEG 05' 06" W, 853.51 FEET, TO THE POINT OF BEGINNING AND CONTAINING 14.043 ACRES OF LAND.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254