

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
5/18/2017

Grantor(s)/Mortgagor(s):
ERICA C CHESSER, A SINGLE WOMAN

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
Guild Mortgage Company LLC

FILED FOR RECORD
IN MY OFFICE
AT 1044 O'CLOCK A M

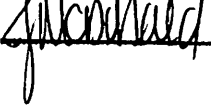
Recorded in:
Volume: 1919
Page: 368
Instrument No: 202014

Property County:
PANOLA

MAR 02 2023

Mortgage Servicer:
Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
5887 Copley Drive,
San Diego, CA 92111

BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS
BY  DEPUTY

Legal Description: BEING 0.190 ACRE OF LAND SITUATED IN THE GEORGE GOODWIN SURVEY, A-224, PANOLA COUNTY, TEXAS, AND BEING ALL OF LOT 23 OF THE KELLY SUBDIVISION OF BLOCK 54, AN ADDITION TO THE CITY OF CARTHAGE, AS SHOWN BY PLAT OF SAME RECORDED IN VOL. 425, PAGE 276, OF THE DEEP RECORDS, PANOLA COUNTY, TEXAS (DRPCT), AND BEING THE SAME TRACT OF LAND DESCRIBED IN DEED FROM SARAH F. DE LOS SANTOS TO ALAN SCARBOROUGH, RECORDED IN VOL. 1862; PG. 499, OF THE OFFICIAL PUBLIC RECORDS, PANOLA COUNTY, TEXAS (OPRPT) AND BEING MORE PARTICULARLY DESCRIBED IN APPENDIX A

Date of Sale: 4/4/2023

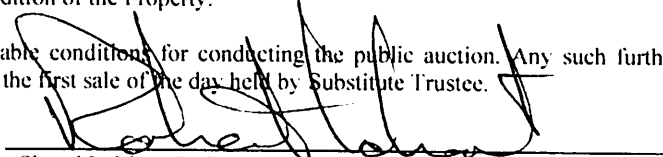
Earliest Time Sale Will Begin: 10:00:00 AM

Place of Sale of Property: 110 S. Sycamore, Carthage, Panola, TX. 75633 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.

Sheryl LaMont, Robert LaMont, Ronnie Hubbard, Sharon St. Pierre, Allan Johnston, Terri Worley, Lisa DeLong, Ramiro Cuevas, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com Posted March 02, 2023
or Thuy Frazier
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-23-96561-POS
Loan Type: FHA

TX-23-96561-POS

EXHIBIT "A"

Being 0.190 acre of land situated in the George Goodwin Survey, A-224, Panola County, Texas, and being all of Lot 23 of the Kelley Subdivision of Block 54, an addition to the City of Carthage, as shown by plat of same recorded in Vol. 425, Pg. 276, of the Deed Records, Panola County, Texas (DRPCT), and being the same tract of land described in deed from Sarah F. De Los Santos to Alan Scarborough, recorded in Vol. 1862; Pg. 499, of the Official Public Records, Panola County, Texas (OPRPCT), and being more particularly described as follows:

BEGINNING at a 3/8" steel rebar found in the north line of Lot 22, said Block 54, for the SW Corner of said Lot 23 and being the SW Corner of this tract;

THENCE: S 69 deg 12' 18" W, with said north line of Lot 22, 115.13 feet, to a 3/4" steel pipe found in the east right-of-way (ROW) line of Rawls Street for the NW Corner of Lot 22, same being the SW Corner of Lot 23 and the SW Corner of this tract;

THENCE: N 14 deg 08' 30" W (bearing basis per Vol. 1894, Pg. 237) with said ROW line, 79.26 feet, to a capped (Austin) 1/2" steel rebar found for the SW Corner of Lot 24, said Block 54, for the NW Corner of said Lot 23, a 0.197 acre tract of land described in deed to Joseph R. Holder and Jonathan G. Holder, recorded in Vol. 1894, Pg. 237, OPRPCT, and being the NW Corner of this tract;

THENCE: N 76 deg 08' 03" E, with the south line of said Lot 24, 114.40 feet, to a capped (Austin) 1/2" steel rebar found in the west line of Lot 1, said Block 54, for the SE Corner of Lot 24, same being the NE Corner of said Lot 23 and the NE Corner of this tract;

THENCE: S 14 deg 06' 06" E, with said west line of Lot 1, 65.36 feet, to the POINT OF BEGINNING and containing 0.190 acre of land.