

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
10/13/2016

**Grantor(s)/Mortgagor(s):**  
JAMIE C. BERGERON AND CARYN BERGERON ,  
HUSBAND AND WIFE

**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 9:50 O'CLOCK P M.

**Recorded in:**  
**Volume:** OR 1900  
**Page:** 383  
**Instrument No:** 199584

**Property County:**  
PANOLA

**SFP 08 2022**

**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, TEX.  
BY [Signature] DEPUT

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

**Date of Sale:** 10/4/2022

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

**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.

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]  
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, Terri Worley or Lisa DeLong, Sharon St. Pierre or Allan Johnston 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  
**Posted September 08, 2022.**

BEING 0.403 ACRE OF LAND, IN THE CITY OF CARTHAGE, PANOLA COUNTY, TEXAS, BEING PART OF THE G. GOODWIN SURVEY, A-224, AND BEING ALL OF LOT 12 AND PART OF LOT 13, NCB 246 (ORIGINALLY BLOCK NO. 2), BEVERLY ADDITION, ACCORDING TO PLAT RECORDED IN VOLUME 2, PAGE 369, PLAT RECORDS, PANOLA COUNTY, TEXAS, AND BEING THAT CERTAIN TRACT OF LAND DESCRIBED IN A WARRANTY DEED WITH VENDOR'S LIEN FROM BETH ANN THOMAS BROWN TO VINSON T. MURPHY AND WIFE, SHIRLEY WILLIAMS MURPHY, DATED AUGUST 6, 2014, AS RECORDED IN VOLUME 1790, PAGE 767, OFFICIAL PUBLIC RECORDS, PANOLA COUNTY, TEXAS, AND THIS 0.403 ACRE TRACT OF LAND BEING DESCRIBED BY METES AND BOUNDS PER A SURVEY MADE ON THE GROUND BY SHAWN BILLINGS, RPLS 5688, ON DECEMBER 7, 2016, AS FOLLOWS (DISTANCES ARE EXPRESSED IN US SURVEY FEET AS MEASURED HORIZONTALLY ALONG THE SURFACE OF THE EARTH): BEGINNING AT A 1/2 IRON ROD SET WITH ALUMINUM ID CAP STAMPED "SHAWN BILLINGS-RPLS 5688" FOR THIS NORTHWEST CORNER, THE SAME BEING THE NORTHWEST CORNER OF LOT 12, NCB 246, AND NORTHEAST CORNER OF LOT 11, NCB 246, BEVERLY ADDITION, AND BEING IN THE SOUTH LINE OF BEVERLY DRIVE ("BEVERLY DRIVE" PER RECORD PLAT), HAVING GEODETIC COORDINATES OF NORTH LATITUDE 32 DEGREES 9 MINUTES 53.7620

SECONDS AND WEST, LONGITUDE 94 DEGREES 20 MINUTES 53.8186 SECONDS, WITNESS A 1 INCH IRON PIPE FOUND FOR THE NORTHWEST CORNER OF LOT 10, NCB 246, BEVERLY ADDITION, BEARING S 79 DEGREES 27 MINUTES 04 SECONDS W, 154.98 FEET, ALSO WITNESS A CHAIN LINK FENCE CORNER BEARING S 10 DEGREES W, 1.4 FEET; THENCE N 80 DEGREES 52 MINUTES 53 SECONDS E WITH THIS NORTH LINE, THE NORTH LINE OF LOT 12 AND SOUTH LINE OF BEVERLY DRIVE, A DISTANCE OF 90.02 FEET TO A 1/2 INCH IRON ROD SET WITH ALUMINUM ID CAP STAMPED "SHAWN BILLINGS-RPLS 5688" FOR THIS NORTHEAST CORNER AND NORTHEAST CORNER OF LOT 12, AT A SHARP BEND IN BEVERLY DRIVE, AND THIS CORNER HAVING GEODETIC COORDINATES OF NORTH LATITUDE 32 DEGREES 09 MINUTES 53.9031 SECONDS AND WEST LONGITUDE 94 DEGREES 20 MINUTES 52.7#46 SECONDS; THENCE S 15 DEGREES 02 MINUTES 14 SECONDS E WITH THIS EAST LINE, THE EAST LINE OF LOT 12 AND WEST LINE OF BEVERLY DRIVE, A DISTANCE OF 130.43 FEET TO A 1/2 INCH IRON ROD SET WITH ALUMINUM ID CAP STAMPED "SHAWN BILLINGS-RPLS 5688" FOR THE SOUTHEAST CORNER OF LOT 12 AND NORTHEAST CORNER OF LOT 13, NCB 246, BEVERLY ADDITION, FOR AN ANGLE CORNER IN THIS EAST LINE, HAVING GEODETIC COORDINATES OF NORTH LATITUDE 32 DEGREES 09 MINUTES 52.6567 SECONDS AND WEST LONGITUDE 94 DEGREES 20 MINUTES 52.3910 SECONDS"; THENCE SOUTH 28 DEGREES 01 MINUTES 47 SECONDS E CONTINUING WITH THIS EAST LINE, THE EAST LINE OF LOT 13 AND WEST LINE OF BEVERLY DRIVE A DISTANCE OF 26.87 FEET TO A 1 INCH IRON PIPE FOUND (BENT) FOR THIS SOUTHEAST CORNER, THE SAME BEING THE NORTHEAST CORNER OF A PARCEL OF LAND DESCRIBED IN A DEED TO BRADLEY CHARLES GILLIS AS RECORDED IN VOLUME 901, PAGE 274, DEED RECORDS, PANOLA COUNTY, TEXAS, WITNESS A 3/8 INCH IRON ROD FOUND WITH RED PLASTIC ID CAP STAMPED "RPLS 4445" FOR THE SOUTHEAST CORNER OF LOT 13 AND NORTHEAST CORNER OF LOT 14, NCB 246 BEVERLY ADDITION, BEARING S 28 DEGREES 01 MINUTES 47 SECONDS E, 47.37 FEET, AND THIS SOUTHEAST CORNER HAVING GEODETIC COORDINATES OF NORTH LATITUDE 32 DEGREES 09 MINUTES 52.4219 SECONDS AND WEST LONGITUDE 94 DEGREES 20 MINUTES 52.2442 SECONDS; THENCE S 70 DEGREES 11 MINUTES 48 SECONDS W WITH THIS SOUTH LINE AND NORTH LINE OF GILLIS TRACT, ACROSS LOT 13, AT 129.23 FEET PASSING A CHAIN LINK FENCE CORNER POST FOUND FOR REFERENCE, AND CONTINUING AN ADDITIONAL DISTANCE OF 0.32 FOOT, FOR A TOTAL DISTANCE OF 129.55 FEET TO A POINT FOR THIS SOUTHWEST CORNER IN THE WEST LINE OF LOT 13 AND EAST LINE OF LOT 9, NCB 246, BEVERLY ADDITION, HAVING GEODETIC COORDINATES OF NORTH LATITUDE 32 DEGREES 09 MINUTES 51.9876 SECONDS AND WEST LONGITUDE 94 DEGREES 20 MINUTES 53.6621 SECONDS, WITNESS A 1-1/2 INCH IRON PIPE FOUND FOR THE SOUTHEAST CORNER OF LOT 13, BEARING S 06 DEGREES 25 MINUTES 45 SECONDS E, 21.49 FEET; THENCE N 06 DEGREES 25 MINUTES 45 SECONDS W WITH THIS WEST LINE, THE WEST LINE OF LOT 13 AND THE EAST LINE OF LOT 9, A DISTANCE OF 49.01 FEET TO A 1/2 INCH IRON ROD FOUND FOR THE NORTHWEST CORNER OF LOT 13 AND NORTHEAST CORNER OF LOT 9, IN THE SOUTH LINE OF LOT 11, HAVING GEODETIC COORDINATES OF 32 DEGREES 09 MINUTES 52.4696 SECONDS AND WEST LONGITUDE OF 94 DEGREES 20 MINUTES 53.7259 SECONDS THENCE N 77 DEGREES 23 MINUTES 31 SECONDS E WITH THE NORTH LINE OF LOT 13 AND SOUTH LINE OF LOT 11, A DISTANCE OF 6.71 FEET TO A 1-1/2 INCH IRON PIPE FOUND FOR THE SOUTHEAST CORNER OF LOT 11 AND SOUTHWEST CORNER OF LOT 12, HAVING GEODETIC

EXHIBIT "A"

**COORDINATES OF NORTH LATITUDE 32 DEGREES 09 MINUTES 52.4841 SECONDS AND WEST LONGITUDE 94 DEGREES 20 MINUTES 53.6497 SECONDS; THENCE N 06 DEGREES 24 MINUTES 54 SECONDS W WITH THIS WEST LINE AND WEST LINE OF LOT 12 AND EAST LINE OF LOT 11. A DISTANCE OF 129.96 FEET RETURNING TO THE POINT OF BEGINNING AND CONTAINING 0.483 ACRE OF LAND. (SEE PLAT ALSO)**