

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 2/14/2020	Grantor(s)/Mortgagor(s): ELIZABETH MILLER, 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
Recorded in: Volume: 2066 Page: 451 Instrument No: 223001	Property County: PANOLA
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
Date of Sale: 8/5/2025	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.

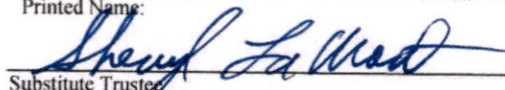
Dated: 6/18/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Dated: June 26, 2025


Sheryl LaMont
Printed Name:



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

FILED FOR RECORD
IN MY OFFICE
AT 1200 P M
O'CLOCK

JUN 26 2025

BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS
BY  DEPUTY

MH File Number: TX-25-109733-POS
Loan Type: FHA

EXHIBIT A

A 0.972-ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE GEORGE GOODWIN SURVEY, ABSTRACT NO. 224 PANOLA COUNTY, TEXAS, AND CALLED LOT 4, BLOCK 43, CITY OF CARTHAGE, AND RECORDED IN VOLUME 3, PAGE 396, OF THE PLAT RECORDS, PANOLA COUNTY, TEXAS, SAME TRACT OF LAND SET OUT IN VOLUME 1675 PAGE 127 OF THE OFFICIAL RECORDS PANOLA COUNTY, TEXAS AND BEING MORE FULLY DESCRIBED AS FOLLOWS:

Beginning at a 1/2-inch iron rod set in the north line of West Americus Street the southwest corner of Lot 3 as set out in Volume 1817 Page 43 of the Deed Records, and the southeast corner hereof;

Thence S 80°00'00"W (bearing basis) along the north line of West Americus Street a distance of 105.00 feet to a 1/2-inch iron rod found for the southwest corner hereof;

Thence N 15°31'54"W along the east line of Lot 5, the east line of Lot 2 and the west line of Lot 4 a distance of 405.09 feet to a 1/2-inch iron rod set for the northwest corner hereof;

Thence N 80°00'00"E a distance of 105.00 feet to a 1/2-inch iron rod found for the northeast corner hereof;

Thence S 15°31'54"E with the common line of Lot 3 and Lot 4 a distance of 405.09 feet to the Point of Beginning, having an area of 42336.36 square feet, 0.972 acres.