

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 6/26/2006	Grantor(s)/Mortgagor(s): JACKIE R. SMITH, JR. AND WIFE, LARHONDA SMITH
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR HOME FUNDS DIRECT, A DIVISION OF ACCREDITED HOME LENDERS, INC., A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-8, Home Equity Pass-Through Certificates, Series 2006-8, U.S. Bank National Association as Trustee
Recorded in: Volume: 1334 Page: 1 Instrument No: 113041	Property County: PANOLA
Mortgage Servicer: NewRez LLC, d/b/a Shellpoint Mortgage Servicing is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 75 Beattie Place, SUITE 300, GREENVILLE, SC 29601
Date of Sale: 1/6/2026	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.	

FILED FOR RECORD
IN MY OFFICE

AT 10:43 O'CLOCK A M

NOV 13 2025

BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS

BY [Signature] DEPUTY

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, Heather Golden, Jabria Foy, Kara Riley Christine Wheelless, 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.

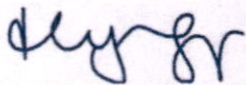
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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.

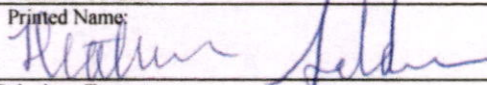
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 11/12/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for NewRez LLC, d/b/a Shellpoint Mortgage Servicing

Dated: November 13, 2025

Heather Golden
Printed Name:

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

MH File Number: TX-19-74809-HE
Loan Type: Conventional Residential

EXHIBIT "A"

ALL THAT CERTAIN 1.00 ACRE TRACT OR PARCEL OF LAND, MORE OR LESS, BEING A PART OF THE HARRISON DAVIS SURVEY, ABSTRACT NO. 157, PANOLA COUNTY, TEXAS AND OUT OF A CALLED 30 ACRE TRACT DESCRIBED IN VOLUME 146, PAGE 605, OF PANOLA COUNTY DEED RECORDS, AND SAID 1.00 SUBJECT TRACT BEING THE SAME LAND DESCRIBED IN THE DEED FROM VINCENT N. SMITH AND WIFE SHARON SMITH TO JACKIE R. SMITH, JR. AND WIFE, ANITA SMITH, EXECUTED OCTOBER 16, 1992, RECORDED IN VOLUME 908, PAGE 485, DEED RECORDS, PANOLA COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON SPIKE IN THE CENTERLINE OF AN OIL-TOPPED COUNTY ROAD, SAME BEING THE SOUTHWEST CORNER OF A 1.00 ACRE TRACT CALLED #4, ALSO BEING NORTH 48 DEGREES 18 MINUTES WEST 848.6 FEET FROM THE SOUTH CORNER OF SAID 30 ACRE TRACT, WHICH BEARS A 1/2 INCH IRON PIPE NORTH 41 DEGREES 42 MIN EAST 20.0 FEET

THENCE WITH THE WEST BOUNDARY LINE OF SAID LOT # 4, NORTH 41 DEGREES 42 MINUTES EAST 484 FEET TO A 3/8 IN IRON ROD SET ATE THE NORTHWEST CORNER OF SAID LOT 4;

THENCE NORTH 48 DEGREES 18 MINUTES, WEST 90.00 FEET TO A 1/2 INCH IRON PIPE;

THENCE SOUTH 41 DEGREES 42 MINUTES WEST 484 FEET TO AN IRON SPIKE IN THE CENTERLINE OF SAID WHENCE BEARS A 1/2 INCH IRON PIPE NORTH 41 DEGREES 42 MINUTES EAST 20.0 FEET

THENCE WITH THE CENTERLINE OF SAID ROAD SOUTH 48 DEGREES 18 MINUTES EAST 90.0 FEET TO THE BEGINNING AND CONTAINING 1.00 ACRES OF LAND, MORE OR LESS.