

6462 Fm 31 S, Carthage, TX 75633

25 MAY 22 2025

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS

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.

1. Date, Time, and Place of Sale.

Date: 07/01/2025

Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Panola County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 11/28/2017 and recorded in the real property records of Panola County, TX and is recorded under Clerk's File/Instrument Number 205474, Book 1943, Page 295, with Michael G. Owens and Joy Owen (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Guld Mortgage Company, a California Corporation mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Michael G. Owens and Joy Owen, securing the payment of the indebtedness in the original amount of \$186,880.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Guild Mortgage Company, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. ALL THAT CERTAIN 30.59 ACRE LOT, TRACT OR PARCEL OF LAND LOCATED IN THE W.H. COCKRELL SURVEY, A-146, PANOLA COUNTY, TEXAS. SAID TRACT BEING ALL OF A CALLED 30.578 ACRE TRACT OF LAND CONVEYED FROM DEBRA WILLIS CONNER TO MARVIN BRUCE MAY, RECORDED IN VOL. 1761, PAGE 307, OFFICIAL PUBLIC RECORDS OF PANOLA COUNTY, TEXAS (OPROPCT), AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE APPROXIMATE CENTERLINE OF FM 31 SOUTH, FROM WHICH A FOUND 1/2" IRON ROD WITH D. AUSTIN PLASTIC CAP BEARS N86 DEGREES 50' 23" W, 55.86 FEET, SAID POINT BEING THE MOST DESCRIBED IN VOL. 1547, PAGE 326 (OPROPCT);

THENCE S41 DEGREES 37' 28"E, WITH THE APPROXIMATE CENTERLINE OF FM 31 SOUTH, 585.05 FEET, TO A POINT FOR CORNER. SAID POINT BEING THE MOST EASTERLY NEC OF THIS TRACT, AND THE NWC OF A CALLED 3.031 ACRE KELLY ARNOLD WALKER TRACT DESCRIBED IN VOL. 1674, PAGE 55 (OPROPCT);

THENCE S01 DEGREES 56' 57"E, WITH THE WEST LINE OF SAID WALKER TRACT, AT 62.53 FEET PASSING A 1/2" IRON ROD WITH D. AUSTIN PLASTIC CAP FOUND FOR REFERENCE, AND CONTINUING A TOTAL DISTANCE OF 560.07 FEET, TO A 1" IRON PIPE, FOUND FOR CORNER AT A "T-POST", AND A 4" WOOD POST. SAID CORNER BEING THE SEC OF THIS TRACT, THE SWC OF SAID

WALKER TRACT, AND ON THE NORTH LINE OF A CALLED 135.25 ACRE "TRACT 20" TIMBERSTAR NACOGDOCHES, I LP TRACT DESCRIBED IN VOL. 1348, PAGE 1 (OPROPCT). SAID CORNER ALSO BEING ON THE COMMON SOUTH LINE OF SAID COCKRELL SURVEY AND THE NORTH LINE OF THE J.W. GALLOWAY SURVEY, A-262;

THENCE WITH THE NORTH AND EAST LINE OF SAID TIMBERSTAR TRACT, AND WITH SAID COMMON SURVEY LINES THE FOLLOWING COURSES AND DISTANCES:

1) S88 DEGREES 45' 10"W, 1,619.75 FEET, TO A CONCRETE MONUMENT, FOUND FOR CORNER;

2) N03 DEGREES 22' 16"W, 372.30 FEET, TO A 1/2" IRON ROD WITH J. ROBERTS PLASTIC CAP SET FOR CORNER, FROM WHICH A FOUND 4" WOOD FENCE CORNER POST BEARS N64 DEGREES 23' 32"E, 3.36 FEET. SAID IRON ROD CORNER BEING THE SWC OF A CALLED 6.472 ACRE "TRACT TWO" JAMES M. WELCH TRACT DESCRIBED IN VOL. 1690, PAGE 534 (OPROPCT);

THENCE WITH THE SOUTH AND EAST LINE OF SAID WELCH TRACT THE FOLLOWING COURSES AND DISTANCES:

1) N87 DEGREES 01' 38"E, 398.91 FEET, TO A 1/2" IRON ROD WITH D. AUSTIN PLASTIC CAP, FOUND FOR CORNER AT A "T-POST";

2) N02 DEGREES 15' 56"W, 688.15 FEET, TO A 1/2" IRON ROD WITH D. AUSTIN PLASTIC CAP, FOUND FOR CORNER AT A "T-POST", SAID CORNER BEING THE MOST NORTHERLY NWC OF THIS TRACT, THE NEC OF SAID WELCH 6.472 ACRE TRACT, THE SEC OF A CALLED 3.000 ACRE "TRACT ONE" JAMES M WELCH TRACT DESCRIBED IN VOL 1690, PAGE 534 (OPROPCT), AND THE MOST SOUTHERLY SWC OF SAID WILBANKS TRACT;

THENCE S86 DEGREES 50' 23"E, WITH THE SOUTH LINE OF SAID WILBANKS TRACT, 863.74 FEET, TO THE PLACE OF BEGINNING CONTAINING 30.59 ACRES MORE OR LESS, OF WHICH APPROXIMATELY 0.57 ACRE LINES IN SAID ROAD.

NOTE: ALL BEARING IN THIS SURVEY BASED ON GEODETIC NORTH, FROM GPS OBSERVATIONS (OPUS SOULTION).

PLAT ACCOMPANIES THIS DESCRIPTION:

I, JACKIE ROBERTS, REGISTERED PROFESSIONAL LAND SURVEYOR NO. 5015, DO HEREBY CERTIFY THAT THESE FIELD NOTES WERE PREPARED FROM AN ACTUAL SURVEY MADE ON THE GROUND, UNDER MY SUPERVISION, DURING THE MONTH OF NOVEMBER, 2017.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Guild Mortgage Company, LLC, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Guild Mortgage Company, LLC
5887 Copley Dr.
San Diego, CA 92111



SUBSTITUTE TRUSTEE

Sheryl LaMont, Harriett Fletcher, Sharon St. Pierre,
OR, Christine Wheelless, Phillip Hawkins, Kevin Key
or Jay Jacobs OR AUCTION.COM OR Kirk
Schwartz, Esq. or Carson Emmons, Esq. c/o
Albertelli Law
6565 N MacArthur Blvd, Suite 470
Irving, TX 75039

CERTIFICATE OF POSTING

My name is Sheryl LaMont, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on May 22, 2025 I filed at the office of the Panola County Clerk and caused to be posted at the Panola County courthouse this notice of sale.

Declarants Name: Sheryl LaMont
Date: May 22, 2025