

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/17/2020	Grantor(s)/Mortgagor(s): MALLORY NICHOLS, A SINGLE PERSON AND JULIE HOLDER, A SINGLE PERSON
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR VANDERBILT MORTGAGE AND FINANCE, INC. DBA SILVERTON MORTGAGE, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: U.S. BANK NATIONAL ASSOCIATION
Recorded in: Volume: OR 2076 Page: 715 Instrument No: 224354	Property County: PANOLA
Mortgage Servicer: U.S. Bank National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 2800 Tamarack Road, Owensboro, KY 42301
Date of Sale: 1/7/2025	Earliest Time Sale Will Begin: 10:00 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.	

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, Robert LaMont, Ronnie Hubbard, Sharon St. Pierre, Allan Johnston, Terri Worley, Lisa DeLong, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Meryl Olsen, Aurora Campos, Auction.com, Christine Wheelless, Terri Worley or Lisa DeLong, 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.

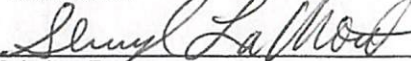
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(i): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 11/7/2024

Dated: November 12, 2024



Sheryl LaMont
Printed Name:



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for U.S. Bank National Association

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075

FILED FOR RECORD
IN MY OFFICE
AT 12:37 O'CLOCK P M

NOV 12 2024

BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS
BY p. woodard DEPUTY

MH File Number: TX-24-105114-POS
Loan Type: Conventional Residential

EXHIBIT "A"

2.029 acres of land situated in the James Reel Survey, A-564, Panola County, the same being a called 2.03 acres conveyed to Alejandro Infante et ux by an instrument recorded in Volume 1501, Page 11, Panola County Deed Records, (PCDR), Panola County, Texas, lying northwest of State Highway 43 East and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" iron rod found for the southeast corner, the same being a common corner of the residue of a called 27.75 acre tract conveyed to Victor James Killen by an instrument recorded in Volume 1137, Page 526, PCDR, the same being in the west right of way of State Highway 43 East;

THENCE S 46°18'27" W, 233.73' along an existing chain linked fence to a 3/8" iron rod found, the same being a common corner of said Killen tract, the same being in the west right of way of State Highway 43 East;

THENCE N 36°48'34" W, 127.40' along an existing chain link fence to a bent iron sucker rod found;

THENCE N 34°47'16" W, along an existing wire fence 214.54' to a 1/2" iron rod with a yellow "Southern Survey" cap set;

THENCE N 55°38'29" E, along an existing wire fence 289.52' to a 1/2" iron rod found;

THENCE S 38°50'39" E, along an existing chain link fence 303.45' to the PLACE OF BEGINNING and containing 2.029 acres of land.