

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 4/17/2020	<b>Grantor(s)/Mortgagor(s):</b> MALLORY NICHOLS, A SINGLE PERSON AND JULIE HOLDER, A SINGLE PERSON
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR VANDERBILT MORTGAGE AND FINANCE, INC. DBA SILVERTON MORTGAGE, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Select Portfolio Servicing, Inc.
<b>Recorded in:</b> <b>Volume:</b> OR 2076 <b>Page:</b> 715 <b>Instrument No:</b> 224354	<b>Property County:</b> PANOLA
<b>Mortgage Servicer:</b> Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3217 S. Decker Lake Dr., Salt Lake City, UT 84119
<b>Date of Sale:</b> 9/2/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> 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(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: 8/7/2025



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Select Portfolio Servicing, Inc.

Dated: August 11, 2025

Sheryl LaMont

Printed Name:

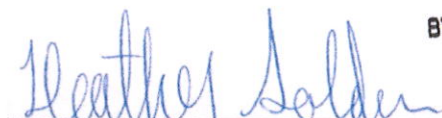
Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

**FILED FOR RECORD  
IN MY OFFICE**

AT 10<sup>22</sup> O'CLOCK A M

**AUG 11 2025**

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



Posted by Heather Golden, August 11, 2025.

**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 ½" 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 ½" iron rod with a yellow "Southern Survey" cap set;**

**THENCE N 55°38'29" E, along an existing wire fence 289.52' to a ½" 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.**