

FILED FOR RECORD
IN MY OFFICE
AT 1:50 O'CLOCK P M

MAY 29 2025

305 Bernard St, Carthage, TX 75633

25-003466
BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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 10:00 Am – 1:00 PM and beginning not earlier than 10:00 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 4/18/2022 and recorded in the real property records of Panola County, TX and is recorded under Clerk's File/Instrument Number 241535 with Joel Truman Murray and Breanna Murray (grantor(s)) and Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Guild Mortgage Company, a California Limited Liability Company mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Joel Truman Murray and Breanna Murray, securing the payment of the indebtedness in the original amount of \$290,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Guild Mortgage Corporation is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. ALL THAT CERTAIN 0.881 ACRES TRACT LOCATED IN THE GEORGE GOODWIN SURVEY, A-224, CITY OF CARTHAGE, PANOLA COUNTY, TEXAS; SAID TRACT BEING ALL OF LOTS 5 AND 5A, BLOCK 11 OF THE CITY PLAT AS RECORDED IN VOLUME 3 PAGE 396 OF THE PLAT RECORDS OF PANOLA COUNTY, TEXAS; SAID TRACT ALSO BEING ALL THE TRACTS CONVEYED TO JACS OF ALL TRADES, LLC BY DEED RECORDED IN VOLUME 1837 PAGE 722 OF THE OFFICIAL PUBLIC RECORDS OF PANOLA COUNTY, TEXAS (OPRPCT);

SAID 0.881 ACRES TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND AT A T-POST FOR THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED 0.881 ACRES TRACT; SAID CORNER ALSO BEING THE SOUTHWEST CORNER OF A CALLED 3.56 ACRES TRACT (TRACT #4) CONVEYED TO ADRIAN AND RITA LEDDA LIVING TRUST BY DEED RECORDED IN VOLUME 2005 PAGE 172 (OPRPCT); SAID CORNER ALSO BEING IN THE NORTH BOUNDARY OF A CALLED 7 ACRES TRACT CONVEYED TO ADRIAN AND RITA LEDDA LIVING TRUST BY DEED RECORDED IN VOLUME 2005 PAGE 163 (OPRPCT);

THENCE SOUTH 77 DEGREES 38'55" WEST FOR A DISTANCE OF 199.85 FEET TO A 1/2" IRON ROD FOUND AT A FENCE CORNER POST FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED 0.881 ACRES TRACT; SAID CORNER ALSO BEING THE SOUTHEAST CORNER OF A CALLED 0.22

ACRES TRACT (TRACT #3) CONVEYED TO ADRIAN AND RITA LEDDA LIVING TRUST BY DEED
RECORDED IN VOLUME 2005 PAGE 172 (OPRPCT);


THENCE NORTH 12 DEGREES 50'52" WEST FOR A DISTANCE OF 191.73 FEET TO A 1/2" IRON ROD
FOUND AT A T-POST IN THE SOUTH RIGHT-OF-WAY OF BERNARD STREET (50' R.O.W.) FOR THE
NORTHWEST CORNER OF THE HEREIN DESCRIBED 0.881 ACRES TRACT; SAID CORNER ALSO BEING
THE NORTHEAST CORNER OF SAID 0.22 ACRES TRACT,

THENCE ALONG THE SOUTH RIGHT-OF-WAY OF BERNARD STREET NORTH 77 DEGREES 28'40"
EAST FOR A DISTANCE OF 199.70 FEET TO A 1/2" IRON ROD FOUND AT A T-POST AT THE END OF
BERNARD STREET FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED 0.881 ACRES
TRACT; SAID CORNER ALSO BEING IN THE WEST BOUNDARY OF SAID 3.56 ACRES TRACT;

THENCE SOUTH 12 DEGREES 53'34" EAST FOR A DISTANCE OF 192.32 FEET TO THE POINT OF
BEGINNING AND CONTAINING IN AREA 0.881 ACRES OF LAND.

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 Corporation
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. or Justin
Ritchie, 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 29, 2035 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 29, 2035