


LIMESTONE COUNTY Kerrie Cobb 200 West State Street Suite 102 Groesbeck, TX 76642 Phone: (254)729-5504	DOCUMENT #: FC-2019-0003 RECORDED DATE: 12/12/2019 01:27:27 PM 	
OFFICIAL RECORDING COVER PAGE		Page 1 of 4
Document Type: FORECLOSURE Transaction Reference: Document Reference:	Transaction #: 823875 - 1 Doc(s) Document Page Count: 3 Operator Id: Olga	
RETURN TO: () MOLLY MCCOSLIN S	SUBMITTED BY: MOLLY MCCOSLIN S	
<p>DOCUMENT # : FC-2019-0003 RECORDED DATE: 12/12/2019 01:27:27 PM</p> <p>I hereby certify that this document was filed on the date and time stamped hereon by me and was duly recorded in the named records of Limestone County.</p> <div style="display: flex; align-items: center;">  <div style="text-align: center;">  Kerrie Cobb Limestone County Clerk </div> </div>		

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19-374988

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: August 16, 2011	Original Mortgagor/Grantor: SHARON LARUE JOHNSON JAMES AND LARRY JAMES
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR NEW DAY FINANCIAL, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: REVERSE MORTGAGE SOLUTIONS, INC.
Recorded in: Volume: 1376 Page: 304 Instrument No: N/A	Property County: LIMESTONE
Mortgage Servicer: Reverse Mortgage Solutions, Inc	Mortgage Servicer's Address: 14405 Walters Rd. Suite 200, Houston, TX 77014

* 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 § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

Secures:Note in the original principal amount of \$214,500.00, executed by LARRY JAMES; SHARON JAMES and payable to the order of Lender.

Property Address/Mailing Address: 236 LCR 498, MEXIA, TX 76667

Legal Description of Property to be Sold: BEING ALL OF THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN THE E. C. MITCHELL SURVEY ABSTRACT NO. 372 LIMESTONE COUNTY, TEXAS AND BEING A CALLED 1.5 ACRE TRACT OF LAND AS DESCRIBED IN DEED TO LARRY JAMES RECORDED IN VOLUME 1040 PAGE 301 OF THE DEED RECORDS OF LIMESTONE COUNTY, TEXAS. SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT FOR THE NORTHEASTERLY CORNER OF THE SAID JAMES TRACT, THE NORTHWESTERLY CORNER OF A CALLED 0.50 ACRE TRACT OF LAND AS DESCRIBED IN DEED TO LUDMILLA SELLERS TRUST RECORDED IN VOLUME 1281, PAGE 292 OF THE DEED RECORDS OF LIMESTONE COUNTY, TEXAS, AND IN THE APPROXIMATE CENTERLINE OF LIMESTONE COUNTY ROAD 498 FROM WHICH A 5/8" IRON ROD SET BEARS S 00° 25' 12" W, 25.00 FEET;

THENCE S 00° 25' 12"W, ALONG THE EASTERLY LINE OF THE SAID JAMES TRACT AND THE WESTERLY LINE OF THE SAID LUDMILLA SELLERS TRUST TRACT 420.00 FEET TO A 5/8" IRON ROD SET AT THE SOUTHEASTERLY CORNER OF THE SAID JAMES TRACT, THE SOUTHWESTERLY CORNER OF THE SAID LUDMILLA SELLERS TRUST TRACT, AND IN THE NORTHERLY LINE OF A CALLED 5.702 ACRE TRACT OF LAND AS DESCRIBED IN DEED TO JERRY L MCGEE AND WIFE, PATRICIA J. MCGEE RECORDED IN VOLUME 829, PAGE 901 OF THE DEED RECORDS OF LIMESTONE COUNTY, TEXAS;

THENCE, WEST, ALONG THE COMMON LINE OF THE SAID JAMES TRACT AND THE SAID MCGEE TRACT 157.50 FEET TO A 5/8" IRON ROD SET AT THE SOUTHWESTERLY CORNER OF THE SAID JAMES TRACT AND THE SOUTHEASTERLY CORNER OF A CALLED 1 ACRE TRACT OF LAND AS DESCRIBED IN DEED TO LELA KIRSCH RECORDED IN VOLUME 1226, PAGE 734 OF THE DEED



RECORDS OF LIMESTONE COUNTY, TEXAS;

THENCE, N 00° 25' 12" E, ALONG THE COMMON LINE OF THE SAID JAMES TRACT AND THE SAID JAMES TRACT AND THE SASID KIRSCH TRACT 420.00 FEET TO A POINT AT THE NORTHWESTERLY CORNER OF THE SAID JAMES TRACT, THE NORTHEASTERLY CORNER OF THE SAID KIRSCH TRACT, AND IN THE APPROXIMATE CENTERLINE OF SAID LIMESTONE COUNTY ROAD NO. 498 FROM WHICH A 5/8" IRON ROD SET BEARS S 00° 25' 12" W. 25.00 FEET;

THENCE, EAST, WITH SAID LIMESTONE COUNTY ROAD NO. 498 END ALONG THE NORTHERLY LINE OF THE SAID JAMES TRACT 157.50 FEET TO THE POINT OF BEGINNING END CONTAINING 1.51 ACRES OF LAND MORE OR LESS.

Date of Sale: February 04, 2020	Earliest time Sale will begin: 11:00 AM
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Place of sale of Property: THE FRONT DOOR OF THE COURTHOUSE, 200 WEST STATE STREET

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *REVERSE MORTGAGE SOLUTIONS, INC.*, the owner and holder of the Note, has requested Lori Garner, Mollie McCoslin, Robert LaMont, Sharon St. Pierre, Sheryl LaMont, David Sims, Allan Johnston, Ronnie Hubbard, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *REVERSE MORTGAGE SOLUTIONS, INC.* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Lori Garner, Mollie McCoslin, Robert LaMont, Sharon St. Pierre, Sheryl LaMont, David Sims, Allan Johnston, Ronnie Hubbard, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Lori Garner, Mollie McCoslin, Robert LaMont, Sharon St. Pierre, Sheryl LaMont, David Sims, Allan Johnston, Ronnie Hubbard, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.**



/s/Cheyenne Zokaie

Cheyenne Zokaie

Attorney for Reverse Mortgage Solutions, Inc

State Bar No.: 24092003

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RAS CRANE, LLC / Attorney for Mortgagee

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