

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/26/2019	Grantor(s)/Mortgagor(s): MICHAEL CROSBY AND NICOLE CROSBY, HUBAND AND WIFE.
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR TJC MORTGAGE INC.. ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Citibank, N.A., as trustee for CMLTI Asset Trust
Recorded in: Volume: N/A Page: N/A Instrument No: 161279-2019	Property County: LAMAR
Mortgage Servicer: Fay Servicing, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1601 LBJ Freeway, Farmers Branch, TX 75234
Date of Sale: 1/6/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: THE EAST FOYER, JUST INSIDE THE FIRST FLOOR EAST ENTRANCE TO THE LAMAR COUNTY COURTHOUSE AT 119 NORTH MAIN STREET, PARIS, LAMAR COUNTY. 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, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher or Sheryl LaMont, 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: 11/14/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Fay Servicing, LLC

Dated: 11/20/2025

Christine Wheelless

Printed Name:

Christine Wheelless

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

MH File Number: TX-25-110288-POS
Loan Type: Conventional Residential

RECEIVED BY
LAMAR COUNTY CLERKS OFFICE
ON THIS THE 20th DAY OF Nov, 2025

Exhibit "A"

Situated about 17.7 miles North 53° West from the City of Paris, in the County of Lamar, State of Texas, a part of the Bennett T. Logan Survey #531 and being part of a called 8 acre tract conveyed to Sherry Moore by deed recorded in Doc.# 123104-2015 of the Official Public Records of said County and State.

Beginning at a 3/8" (IIF 5699) capped iron pin set in the West boundary line of the 8 acre tract and the East boundary line of the residue of a called 47 acre Tract Two conveyed to Kenneth N. Sanders, Jr. by deed recorded in Vol. 1782, Page 44 of the Official Public Records of said County and State and being in the North boundary line of Farm Market Highway 197.

Thence along the West boundary line of the 8 acre tract and the East boundary line of the 47 acre tract and along a fence as follows: N 00°06'31" E a distance of 224.90' to the Southeast corner of a called 30.71 acre tract conveyed to Jessica Scholl by deed recorded in Doc.# 155174-2018 of said Official Public Records from which a wood post found bears South 76°30'24" East a distance of 1.72'; N 00°06'31" E a distance of 562.60' to the Northwest corner of the 8 acre tract from which a fence corner post found at a Westerly Southwest corner of a called 104 residue Third Tract conveyed to J. Loyd Thompson et ux by deed recorded in Vol. 724, Page 133 of said Real Property Records;

Thence S 88°24'29" E along a fence a distance of 423.91' to a fence corner post found at the Northeast corner of the 8 acre tract;

Thence S 00°29'54" W along the East boundary line of the 8 acre tract and along a fence and passing a fence corner post found at a distance of 778.61' and continuing on for a total distance of 783.26' to the North boundary line of said Farm Market Highway 197;

Thence along the North boundary line of said Farm Market Highway 197 as follows: N 88°58'54" W a distance of 383.81' to a concrete highway marker found; along a curve to the left with an arc length of 34.68', with a radius of 11499.16', with a chord bearing of N 88°51'37" W, with a chord length of 34.68' to the point of beginning and containing 7.59 acres of land.