

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Harriett Fletcher, Ronnie Hubbard,
Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Kevin
Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX06000088-23-1 APN 55761 / 20270-000-008-00100 TO No 250228633-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on December 5, 2014, PATRICIA A MURRAY, AN UNMARRIED WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of KATHERINE MILLER as Trustee, NAVY FEDERAL CREDIT UNION as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$92,900.00, payable to the order of NAVY FEDERAL CREDIT UNION as current Beneficiary, which Deed of Trust recorded on December 5, 2014 as Document No. 120711-2014 in Lamar County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"). to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 55761 / 20270-000-008-00100

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and NAVY FEDERAL CREDIT UNION, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

RECEIVED BY
LAMAR COUNTY CLERKS OFFICE
ON THIS THE 15th DAY OF May, 2025

TS No TX06000088-23-1

APN 55761 / 20270-000-008-00100

TO No 250228633-TX-RWI

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, September 2, 2025 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Lamar County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **119 North Main, Paris TX 75460; THE EAST FOYER, JUST INSIDE THE FIRST FLOOR EAST ENTRANCE TO THE LAMAR COUNTY COURTHOUSE** or if the preceding area is no longer the designated area at the area most recently designated by the County Commissioner Court.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and NAVY FEDERAL CREDIT UNION's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and NAVY FEDERAL CREDIT UNION's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 1st day of May, 2025

Kevin Key

By: Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Sharon St. Pierre,
Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins
Substitute Trustee(s)

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.

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

EXHIBIT "A"

SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF PARIS, LAMAR COUNTY, TEXAS, A PART OF THE ENOCH CROW SURVEY, ABSTRACT 208, AND BEING LOT 8, BLOCK B, OF EAST SUBURBAN ESTATES AS SHOWN BY PLAT RECORDED IN ENVELOPE 172-A OF THE LAMAR COUNTY PLAT RECORDS, SAID LOT 8 HAVING BEEN CONVEYED TO JESSE LEON FLEMING AND DARLA FLEMING BY DEED RECORDED AS LAMAR COUNTY DOCUMENT NO. 086263-2011, AND BEING FURTHER DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN FOUND IN THE EAST BOUNDARY LINE OF MOCKINGBIRD DRIVE AT THE NORTHWEST CORNER OF SAID LOT 8 AND AT THE SOUTHWEST CORNER OF LOT 9, BLOCK B;

THENCE SOUTH 87° 52' 43" EAST WITH THE PARTIALLY FENCED NORTH LINE OF LOT 8 AND SOUTH LINE OF SAID LOT 9 A DISTANCE OF 149.67 FEET TO A POST FOUND AT THE NORTHEAST CORNER OF LOT 8, THE SOUTHEAST CORNER OF LOT 9, AND THE NORTHWEST CORNER OF LOT 11, BLOCK B;

THENCE SOUTH 01° 27' 56" WEST WITH AN ESTABLISHED FENCE ALONG THE EAST LINE OF LOT 8 AND THE WEST LINE OF SAID LOT 11 A DISTANCE OF 98.93 FEET TO A POST FOUND AT THE SOUTHEAST CORNER OF LOT 8, THE, SOUTHWEST CORNER OF LOT 11, AND THE NORTHEAST CORNER OF LOT 7, BLOCK B;

THENCE NORTH 88° 18' 47" WEST WITH THE SOUTH LINE OF LOT 8 AND THE NORTH LINE OF SAID LOT 7 A DISTANCE OF 149.28 FEET TO A POINT CHISELED IN A CONCRETE DRIVE FOR THE SOUTHWEST CORNER OF LOT 8 AND THE NORTHWEST CORNER OF LOT 7;

THENCE NORTH 01° 15' 00" EAST (BEARING PER PLAT OF EAST SUBURBAN ESTATES, ENV. 172-A, LAMAR CO. PLAT RECORDS) WITH THE EAST BOUNDARY LINE OF MOCKINGBIRD DRIVE A DISTANCE OF 100.07 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 0.341 ACRE OF LAND.