



VG-1443-2023-2300554

Freestone
County
Renee Reynolds
Freestone County
Clerk

Instrument Number: 2300554

Foreclosure Posting

NOTICE OF FORECLOSURE

Recorded On: February 14, 2023 03:32 PM

Number of Pages: 4

" Examined and Charged as Follows: "

Total Recording: \$8.00

***** THIS PAGE IS PART OF THE INSTRUMENT *****

Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY because of color or race is invalid and unenforceable under federal law.

File Information:

Document Number: 2300554
Receipt Number: 20230214000048
Recorded Date/Time: February 14, 2023 03:32 PM
User: Dawn M
Station: CCLERK02

Record and Return To:

MOLLIE MCCOSLIN



STATE OF TEXAS
COUNTY OF FREESTONE

I hereby certify that this Instrument was FILED In the File Number sequence on the date/time printed hereon, and was duly RECORDED in the Official Records of Freestone County, Texas.

Renee Reynolds
Freestone County Clerk
Freestone County, TX

Renee Reynolds

Notice of [Substitute] Trustee 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: 04/04/2023

Time: The sale will begin at 11:00 AM or not later than three hours after that time

Place: Freestone County, Texas at the following location: **THE FRONT STEPS OF THE COURTHOUSE (SOUTH ENTRANCE) OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 458 Anderson Lane, Fairfield, TX 75840

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part 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 express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 11/23/2005 and recorded 12/02/2005 in Book OR 01343, Page 00266, Document 05008281, real property records of Freestone County, Texas, with **PATRICK L. WILLIAMS AND SPOUSE, MELINDA L. WILLIAMS** grantor(s) and **NOVASTAR MORTGAGE, INC.** as Lender, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue, Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **PATRICK L. WILLIAMS AND SPOUSE, MELINDA L. WILLIAMS**, securing the payment of the indebtedness in the original principal amount of **\$76,950.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **The Bank of New York Mellon, f/k/a The Bank of New York** as successor in interest to **JPMorgan Chase Bank, N.A.** as Trustee for **NovaStar Mortgage Funding Trust, Series 2005-4, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-4** is the current mortgagee of the note and deed of trust or contract lien.



Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

BEING LOTS EIGHTEEN (18) AND TWENTY-ONE (21) OF THE ANDERSON ADDITION TO THE CITY OF FAIRFIELD, FREESTONE COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAID ADDITION AS RECORDED IN VOL. 1, PG. 59, PLAT RECORDS OF FREESTONE COUNTY, TEXAS AND CABINET A, ENVELOPES 30A AND 30B, PLAT RECORDS OF FREESTONE COUNTY, TEXAS. ALSO, FIVE (5) FEET IMMEDIATELY JOINING LOT TWENTY-ONE (21) ON THE SOUTH AND PARALLEL TO THE SOUTH LINE OF LOT TWENTY- ONE (21) AND PERPENDICULAR TO THE EAST AND WEST LINES OF LOT TWENTY-ONE (21).

8. 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 §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation
PO BOX 24605
West Palm Beach, FL 33416-4605
Phone: 877-744-2506**

Notice of [Substitute] Trustee Sale

9. 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 the 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.


Date: February 10, 2023



Monique Patzer, Trustee Sale Assistant

C/O Power Default Services, Inc.
2300 Lakeview Parkway, Suite 756
Alpharetta, GA 30009
Telephone: 855-427-2204
Fax: 866-960-8298

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 2-14-2023 I filed this Notice of Foreclosure Sale at the office of the Freestone County Clerk and caused it to be posted at the location directed by the Freestone County Commissioners Court.

