

\*VG-1443-2025-2500388\*

**Freestone  
County  
Renee Gregory  
Freestone County  
Clerk**

**Instrument Number: 2500388**

Foreclosure Posting

**NOTICE OF FORECLOSURE**

Recorded On: January 30, 2025 01:42 PM

Number of Pages: 9

**" 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: 2500388  
Receipt Number: 20250130000016  
Recorded Date/Time: January 30, 2025 01:42 PM  
User: Jennifer F  
Station: CCLERK02

**Record and Return To:**

MOLLY MCCOSLIN  
501 E MAIN STREET  
WORTHAM TX 76693



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 Gregory  
Freestone County Clerk  
Freestone County, TX

*Renee Reynolds*

## NOTICE OF TRUSTEE'S SALE

**DEED OF TRUST INFORMATION:**

<b>Grantor(s)</b>	Dorothy Ruth Ward	<b>Deed of Trust Date</b>	October 30, 2006
<b>Original Mortgagee</b>	Financial Freedom Senior Funding Corporation, a subsidiary of Indy Mac Bank, F.S.B.	<b>Original Principal</b>	\$145,500.00
<b>Recording Information</b>	Instrument #: 06007763 Book #: 01380 Page #: 0873 in Freestone County, Texas	<b>Original Trustee</b>	Robert K. Fowler, Brown, Fowler & Alsup
<b>Property Address</b>	105 County Road 538, Fairfield, TX 75840	<b>Property County</b>	Freestone

**MORTGAGE SERVICER INFORMATION:**

<b>Current Mortgagee</b>	Seattle Bank	<b>Mortgage Servicer</b>	PHH Mortgage Corporation
<b>Current Beneficiary</b>	Seattle Bank	<b>Mortgage Servicer Address</b>	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

**SALE INFORMATION:**

<b>Date of Sale</b>	03/04/2025
<b>Time of Sale</b>	11:00 AM or no later than 3 hours thereafter
<b>Place of Sale</b>	The front steps at the South entrance of the Courthouse in Freestone County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Freestone County Commissioner's Court.
<b>Substitute Trustees</b>	Mollie McCoslin, Robert LaMont, Sharon St. Pierre, Sheryl LaMont, Allan Johnston, Ronnie Hubbard, Lori Garner, Christine Wheelless, Kevin Key, Jay Jacobs, Selim Taherzadeh, or Michael Linke, any to act
<b>Substitute Trustees' Address</b>	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

**PROPERTY INFORMATION:**

**Legal Description as per the Deed of Trust:**  
**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING 1.00 ACRE SITUATED ON THE B. F. LYNN SURVEY, ABSTRACT 386, FREESTONE COUNTY, TEXAS IN CONFLICT WITH THE M. PALAICUS GRANT, ABSTRACT 20, FREESTONE COUNTY, TEXAS AND BEING A PORTION OF A TRACT OF LAND CALLED 15.055 ACRES IN CONTRACT, RECORDED IN VOLUME 440, PAGE 338, DEED RECORDS FREESTONE COUNTY, TEXAS.**  
**CONTRACTED BY JOHNNY DALE WARD AND WIFE DOROTHY R. WARD SAID 1.00 ACRE TRACT DESCRIBED TO WIT.**  
**BEGINNING AT A 1/2" IRON ROD SET FOR CORNER IN THE SOUTH MARGIN OF A 40 FOOT WIDE PUBLIC ROAD AND IN THE NORTH FENCE LINE OF THE SAID 15.055 ACRE TRACT FROM WHENCE A IRON PIN FOUND FOR THE NORTHWEST CORNER OF SAID 15.055 ACRE TRACT BEARS NORTH 89 DEGREES 59' 22" WEST, 189.35 FEET;**  
**THENCE SOUTH 89 DEGREES 59' 22" EAST, 128.12 FEET WITH THE SOUTH MARGIN OF SAID ROAD TO A 1/2" IRON ROD SET IN FENCE FOR CORNER;**  
**THENCE SOUTH 0 DEGREES 00' 38" WEST, 340.0 FEET TO A 1/2" IRON ROD SET FOR CORNER FROM WHENCE MARKED I THE FOLLOWING WITNESS TREES; A 14" POST OAK, S 27 DEGREES 52' E, 6.3 FEET AND A 10" POST OAK, S 79 DEGREES 19' W, 9.5 FEET;**  
**THENCE NORTH 89 DEGREES 59' 22" WEST, 128.12 FEET TO A 1/2" IRON ROD SET FOR CORNER FROM WHENCE A 10" CEDAR MARKED X BEARS SOUTH 86 DEGREES 10' EAST, 29.5 FEET;**  
**THENCE NORTH 0 DEGREES 00' 38" EAST, 340.0 FEET TO THE POINT OF BEGINNING, CONTAINING 1.00 ACRE OF LAND.**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**FILED FOR RECORD**

At 1:40 o'clock P M

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 281-01042

JAN 30 2024

PAGE 1

RENEE GREGORY  
 Clerk County Court, Freestone County, Texas  
 By [Signature]

## NOTICE OF TRUSTEE'S SALE

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Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary 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 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Assert and protect your rights as a member of the armed forces of the United States. If you 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.**

**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.**

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## NOTICE OF TRUSTEE'S SALE

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Dated January 24, 2025.



/s/ Selim H. Taherzadeh

Selim H. Taherzadeh  
15851 N. Dallas Parkway, Suite 410  
Addison, TX 75001  
(469) 729-6800

Return to: TAHERZADEH, PLLC  
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001



(b) The obligation secured by the lien sought to be foreclosed is in default.

(c) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

IT IS THEREFORE ORDERED that:

1. Seattle Bank, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 105 County Road 538, Fairfield, TX 75840 and legal description as described in the Real Property Records of Freestone County, Texas as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING 1.00 ACRE SITUATED ON THE B. F. LYNN SURVEY, ABSTRACT 386, FREESTONE COUNTY, TEXAS IN CONFLICT WITH THE M. PALAICUS GRANT, ABSTRACT 20, FREESTONE COUNTY, TEXAS AND BEING A PORTION OF A TRACT OF LAND CALLED 15.055 ACRES IN CONTRACT, RECORDED IN VOLUME 440, PAGE 338, DEED RECORDS FREESTONE COUNTY, TEXAS.

CONTRACTED BY JOHNNY DALE WARD AND WIFE DOROTHY R. WARD SAID 1.00 ACRE TRACT DESCRIBED TO WIT.

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THENCE NORTH 89 DEGREES 59' 22" WEST, 128.12 FEET TO A 1/2" IRON ROD SET FOR CORNER FROM WHENCE A 10" CEDAR MARKED X BEARS SOUTH 86 DEGREES 10' EAST, 29.5 FEET;

THENCE NORTH 0 DEGREES 00' 38" EAST, 340.0 FEET TO THE POINT OF BEGINNING, CONTAINING 1.00 ACRE OF LAND.

2. The name and last known address of each Respondent subject to the order are:

Dorothy Ruth Ward  
105 County Road 538  
Fairfield, TX 75840

3. The recording or indexing information of each lien to be foreclosed is as follows:

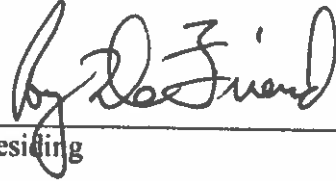
Instrument #: 06007763 Book #: 01380 Page #: 0873 in the Real Property Records of Freestone County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the Trustee or Substitute Trustee's Foreclosure Deed in accordance with TRCP 736.12.

5. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale.

6. Notice of Foreclosure Sale must be mailed to respondent's counsel by certified mail if a respondent is represented by counsel.

Signed, this 23<sup>d</sup> day of January, 2025.



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Judge Presiding



Approved as to form by:

By: /s/ Scott H. Crist

- Selim H. Taherzadeh  
Texas Bar No. 24046944  
st@taherzlaw.com
- Jeremiah B. Hayes  
Texas Bar No. 24048532  
jh@taherzlaw.com
- Scott H. Crist  
Texas Bar No. 24057814  
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15851 N Dallas Parkway, Ste 410  
Addison, TX 75001  
Telephone: (469) 729-6800  
Facsimile: (469) 828-2772  
**ATTORNEYS FOR PETITIONER**