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FILED
NICOLE TANNER, COUNTY CLERK
HILL COUNTY, TEXAS

2023 MAY 18 PM 12:50

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

RTS 1132
T.S. #: 2023-05448-TX

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 7/5/2023
Time: The earliest time the sale will begin is 11:00 AM
Place: Hill County Courthouse, Texas, at the following location: 1 North Waco Street, Hillsboro, TX 76645 EAST DOOR OF THE HILL COUNTY COURTHOUSE
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

Property To Be Sold - The property to be sold is described as follows:

SEE ATTACHED EXHIBIT 'A'

Commonly known as: 915 E FRANKLIN ST HILLSBORO, TX 76645

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 10/21/2021 and recorded in the office of the County Clerk of Hill County, Texas, recorded on 10/22/2021 under County Clerk's File No 00127892, in Book 2141 and Page 464 of the Real Property Records of Hill County, Texas.

Grantor(s): Travis Smith and Cassandra Smith, husband and wife
Original Trustee: Black, Mann & Graham, L.L.P.
Substitute Trustee: Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kam Cook, David Teel, Margot Foster, Lori Garner, Brandy Bacon, Jamie Dworsky, Nestor Trustee Services, LLC
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Company, its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

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 referenced property securing the above referenced loan.

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Terms of 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 mortgagee 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

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 prior 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. 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 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of 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.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$341,880.00, executed by Travis Smith and Cassandra Smith, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Company, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037
Phone: 855-690-5900

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

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Dated: **MAY 18 2023**

Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kam Cook, David Teel, Margot Foster, Lori Garner, Brandy Bacon, Jamie Dworsky, Nestor Trustee Services, LLC



c/o Nestor Solutions, LLC
2850 Redhill Blvd., Suite 240
Santa Ana, CA 92705
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

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EXHIBIT 'A'

All that certain lot, tract or parcel of land lying and situated in the J. A Hanley Survey, Abstract No. 403, in the City of Hillsboro, Hill County, Texas, being the same tract of land described in the deed from Ora Mae Scott to Robert Kyle Cowan and wife, Susan D'ette Cowan, recorded in Volume 529, Page 1000, of the Deed Records of Hill County, Texas, and that certain 0.01 acre tract described in the deed from Kent A. Leech and wife, Kimberly C. Leech to Robert Kyle Cowan and wife, Susan D'Ette Cowan, in the Hill County Clerk Instrument No. 005361, dated June 08, 2007, and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" iron rod set at a corner that bears East a distance of 509.82 feet from a 1/2" iron rod found at the Intersection of the north right-of-way line of East Franklin Street and the east right-of-way line of Corporation Street, said corner being the southeast corner of a 8-foot wide save and except tract described in the deed to H. A. Mahaffey from John E. Clarke et ux Elnora Clarke, dated May 1, 1930, recorded in Volume 249, Page 649, of the Deed Records of Hill County Texas, the southwest corner of this tract;

THENCE North 00 degrees 03 minutes 10 seconds East a distance of 160.00 feet to a 1/2" iron rod set at a corner, at the northeast corner of said 8-foot wide save and except tract, the northwest corner of this tract;

THENCE East at 50.24 feet, passing a 1/2" iron rod set, in all a distance of 94.00 feet to a 1/2" iron rod set at a corner, the northeast corner of this tract;

THENCE South 00 degrees 03 minutes 10 seconds West a distance of 160.00 feet to a 1/2" iron rod found at a corner in the north right-of-way of said East Franklin Street, the southeast corner of this tract;

THENCE WEST along the north right-of-way line of said East Franklin Street a distance of 94.00 feet, to the point of beginning and containing 0.35 acre of land