

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2022-01719

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: 7/5/2022
Time: The earliest time the sale will begin is 1:00 PM
Place: Jones County Courthouse, Texas, at the following location: Jones County Courthouse, 100 Courthouse Square, Anson, TX 79501
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: 21 TWIN COUNTY RD MERKEL, TX 79536

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated 5/21/2012 and recorded in the office of the County Clerk of Jones County, Texas, recorded on 5/24/2012 under County Clerk's File No 121483, in Book 354 and Page 690 of the Real Property Records of Jones County, Texas.

Grantor(s): MICHAEL L GUTHRIE and WHITNEY GUTHRIE, HUSBAND AND WIFE
Original Trustee: Steve Holmes Law Firm, P.C.
Substitute Trustee: Auction.com, Terry Browder, Laura Browder, Jamie Osborne, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Marsha Monroe, James Decker, Nick Arrott, Ed Henderson, Nestor Trustee Services, LLC, L. Keller Mackie, Michael Zientz
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for R.H Lending, Inc., its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

POSTED NOTICE
DATE 5/20/22 TIME 9:47 AM
LeeAnn Jennings
JONES COUNTY CLERK, JONES CO., TX
BY: Anil Lozano

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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.

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 but not limited to (1) the promissory note in the original principal amount of \$60,915.00, executed by MICHAEL L GUTHRIE and WHITNEY GUTHRIE, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for R.H Lending, Inc., 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: 5/19/2022

Auction.com, Terry Browder, Laura Browder, Jamie Osborne, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Marsha Monroe, James Decker, Nick Arrott, Ed Henderson, Nestor Trustee Services, LLC, L. Keller Mackie, Michael Zientz

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

For sale information visit: <https://www.auction.com> or Contact (800) 280-2832.

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

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

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EXHIBIT A

BEING Lots 52 and 53, Block C, Mountain View Estates, Jones County, Texas, as shown by Plat Cabinet 1, Slide 275, Plat Records, Jones County, Texas, and being more particularly described as follows:

BEGINNING at a recovered 1/2" rebar on the West line of Twin County road at the Northeast corner of said Lot 53, same being the Southeast corner of Lot 54;

THENCE S 14° 02' E 199.84' with the West line of said Twin County Road to a point for the Southeast corner of Lot 52 from which a found 3/8" rebar with a cap bears N 75° 46' 05" E 0.16';

THENCE S 75° 46' 05" W 354.44' to a recovered 1/2" rebar at the Southwest corner of said Lot 52, same being the Northwest corner of Lot 51;

THENCE N 14° 04' 37" W 199.84' to a point for the Northwest corner of said Lot 53 same being the Southwest corner of Lot 54 from which a found 1/2" rebar bears S 4° 42' 10" E 0.14';

THENCE N 75° 46' 05" E 354.6' to the point of beginning.

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CERTIFICATE OF POSTING

My name is _____, and my address is _____. I
declare under penalty of perjury that on _____ I filed at the office of
the Jones County Clerk and caused to be posted at the Jones County courthouse this notice of sale.

Declarants Name: _____

Date: _____