

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S 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.

DEED OF TRUST INFORMATION:

Date: 12/10/2021
Grantor(s): LOIS T BELL, A SINGLE WOMAN, AND RONALD G WILLIAMS, A SINGLE MAN
Original Mortgage: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$108,007.00
Recording Information: Instrument 2021-5793
Property County: Milam
Property: (See Attached Exhibit "A")
Reported Address: 701 E MICHALK ST, THORNDALE, TX 76577-9565

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 4th day of March, 2025
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: THE EAST DOOR OF THE MILAM COUNTY COURTHOUSE AT 107 WEST MAIN STREET IN CAMERON in Milam County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Milam County Commissioner's Court, at the area most recently designated by the Milam County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Pete Florez, Zachary Florez, Orlando Rosas, Florence Rosas, Enrique Florez, Kristopher Holub, Aarti Patel, Kathleen Adkins, Violet Nunez, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Pete Florez, Zachary Florez, Orlando Rosas, Florence Rosas, Enrique Florez, Kristopher Holub, Aarti Patel, Kathleen Adkins, Violet Nunez, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

Filed 20th day of Dec
in 2024, At 3:14 M.
By Jodi Morgan
JODI MORGAN
County Clerk, Milam County, Texas
Deputy

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Pete Florez, Zachary Florez, Orlando Rosas, Florence Rosas, Enrique Florez, Kristopher Holub, Aarti Patel, Kathleen Adkins, Violet Nunez, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Pete Florez whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 12-30-24 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Milam County Clerk and caused it to be posted at the location directed by the Milam County Commissioners Court.

By: _____

Exhibit "A"

BEING 0.418 OF AN ACRE OF LAND, BEING THE SOUTHWEST QUARTER OF BLOCK 18, MRS. MARY MICHALK FIRST AND SECOND ADDITIONS AS SHOWN ON THE PLAT RECORDED IN CABINET A, SLIDE 91-B, AND THE UMLANG ADDITION, AS SHOWN ON THE PLAT RECORDED IN CABINET A, SLIDE 31-D, PLAT RECORDS MILAM COUNTY, TEXAS, DESCRIBED IN A DEED TO FREDDIE GENE WUENSCHKE AND CAROL JANE WUENSCHKE, RECORDED IN VOLUME 857, PAGE 437, OFFICIAL RECORDS MILAM COUNTY, TEXAS, SAID 0.418 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND AT THE INTERSECTION OF NORTH RIGHT-OF-WAY LINE OF EAST MICHALK STREET (80' ROW) AND EAST RIGHT-OF-WAY LINE OF CHARLES STREET (40' ROW), AT THE SOUTHWEST CORNER OF SAID BLOCK 18, FOR THE SOUTHWEST CORNER HEREOF;

THENCE NORTH 16 DEGREES 34' 53" WEST ALONG THE WEST PROPERTY LINE OF THE WUENSCHKE TRACT, THE WEST LINE OF SAID BLOCK 18, BEING ALSO THE EAST RIGHT-OF-WAY LINE OF CHARLES STREET, A DISTANCE OF 134.96 FEET (RECORD NORTH 16 DEGREES WEST, 135 FEET), TO A 1/2 INCH IRON ROD FOUND AT THE NORTHWEST CORNER OF THE WUENSCHKE TRACT, BEING ALSO THE SOUTHWEST CORNER OF A TRACT DESCRIBED IN A DEED TO LUTRICIA DARNELL CAFFEY, DIVORCED, RECORDED IN VOLUME 640, PAGE 746, OFFICIAL RECORDS MILAM COUNTY, TEXAS, FOR THE NORTHWEST CORNER HEREOF;

THENCE NORTH 74 DEGREES 46' 52" EAST, ALONG THE NORTH PROPERTY LINE OF THE WUENSCHKE TRACT, BEING ALSO THE SOUTH PROPERTY LINE OF THE CAFFEY TRACT, A DISTANCE OF 137.10 FEET (RECORD NORTH 74 DEGREES EAST, 135 FEET) TO A 1/2 INCH IRON ROD FOUND AT THE NORTHEAST CORNER OF THE WUENSCHKE TRACT, THE SOUTHEAST CORNER OF THE CAFFEY TRACT, BEING THE SOUTHWEST CORNER OF A TRACT DESCRIBED IN A DEED TO RENE DON JUAN RECORDED IN DOCUMENT NO. 2020 3708, OFFICIAL RECORDS MILAM COUNTY, TEXAS, BEING ALSO THE NORTHWEST CORNER OF A TRACT DESCRIBED IN A DEED TO PAMELA YOUNG, RECORDED IN VOLUME 1340, PAGE 276, OFFICIAL RECORDS MILAM COUNTY, TEXAS, FOR THE NORTHEAST CORNER HEREOF;

THENCE SOUTH 16 DEGREES 01' 16" EAST, ALONG THE EAST PROPERTY LINE OF THE WUENSCHKE TRACT, BEING ALSO THE WEST PROPERTY LINE OF THE YOUNG TRACT AND A TRACT OWNED BY HOWARD BUCHANAN ESTATE, NO RECORDS FOUND, A DISTANCE OF 133.09 FEET (RECORD SOUTH 16 DEGREES EAST, 135 FEET) TO A 1/2 INCH IRON ROD SET, WITH PLASTIC CAP MARKED "TXRPLS 5579", IN THE NORTH RIGHT-OF-WAY LINE OF EAST MICHALK STREET, AT THE SOUTHEAST CORNER OF THE WUENSCHKE TRACT, BEING ALSO THE SOUTHWEST CORNER OF THE BUCHANAN TRACT, FOR THE SOUTHEAST CORNER HEREOF, FROM WHICH A 1/2 INCH IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID BLOCK 18, BEARS NORTH 74 DEGREES 00' 00" EAST, A DISTANCE OF 135.11 FEET (RECORD NORTH 16 DEGREES EAST, 135 FEET);

THENCE SOUTH 74 DEGREES 00' 00" WEST (RECORD BEARING) ALONG THE SOUTH BOUNDARY LINE OF THE WUENSCHKE TRACT, THE SOUTH LINE OF SAID BLOCK 18, BEING THE NORTH RIGHT-OF-WAY LINE OF EAST MICHALK STREET, A DISTANCE OF 135.76 FEET (RECORD SOUTH 74 DEGREES WEST, 135 FEET), TO THE POINT OF BEGINNING, CONTAINING 0.418 ACRES OF LAND;

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254