### FILED FOR RECORD HOPKINS COUNTY, TEXAS

# 2019 OCT 24 P 4: 18

210 SPRING CREEK CIR SULPHUR SPRINGS, TX 75482

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NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

BY\_\_\_ 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:

December 03, 2019

Time:

The sale will begin at 10:00 AM or not later than three hours after that time.

Place:

THE SOUTHWEST ENTRANCE DOOR TO THE FIRST FLOOR OF THE HOPKINS COUNTY

COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the

county commissioners.

- 2. Terms of Sale. Cash.
- 3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated March 06, 2018 and recorded in Document CLERK'S FILE NO. 2018-1440 real property records of HOPKINS County, Texas, with STEPHAN XAVIER SNOW LLOYD, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by STEPHAN XAVIER SNOW LLOYD, securing the payment of the indebtednesses in the original principal amount of \$128,250.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. SUNTRUST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.
- 5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.
- The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a 6. Mortgage Servicer Information. 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. SUNTRUST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address

c/o SUNTRUST BANK 1001 SEMMES AVENUE MAIL CODE RVW 3014 RICHMOND, VA 23224

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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.

The undersigned as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed DARLA BOETTCHER, RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, SHAWN SCHILLER, PATRICK ZWIERS, JAMI HUTTON, DANA KAMIN, LISA BRUNO, RONDA TYLER, HARRIETT FLETCHER, ROBERT LAMONT, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON OR SHANNAH WALKER, AL DAVIS, KEVIN MCCARTHY, MURPHY HOWLE, BEATRICE CARRILLO whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

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Certificate of Po	sting
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My name is <u>Shim here book</u>, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on <u>10-24-2019</u> I filed at the office of the HOPKINS County Clerk and caused to be posted at the HOPKINS County courthouse this notice of sale.

Declarants Name;

Date: 10-24-19

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**HOPKINS** 

## EXHIBIT "A"

#### TRACT ONE:

ALL THAT CERTAIN 2.00 ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE J.S. BOWEN SURVEY, ABSTRACT NO. 119, HOPKINS COUNTY, TEXAS, AND BEING ALL OF THE SAME LAND AS A CALLED 2.00 ACRE TRACT DESCRIBED AS TRACT ONE IN A GENERAL WARRANTY DEED WITH VENDOR'S LIEN FROM CLIFTON M. CARPENTER AKA CLIFTON MICHAEL CARPENTER AND JILL E. CARPENTER AKA JILL ELIZABETH CARPENTER AND JOYCE M. CARPENTER TO KYLE D. POLK AND WIFE, CASEY L. POLK AS RECORDED IN VOLUME 931, PAGE 658, OFFICIAL PUBLIC RECORDS, HOPKINS COUNTY, TEXAS, (O.P.R.H.C.T.), SAID 2.00 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

BEGINNING AT A 1/2 INCH IRON ROD WITH YELLOW CAP STAMPED "BEASLEY" FOUND AT THE SOUTHEAST CORNER OF SAID 2,00 ACRES TRACT AND THE SOUTHWEST CORNER OF LOT 6 OF THE SPRING CREEK ADDITION AS RECORDED IN VOLUME 6, PAGE 101, PLAT RECORDS, HOPKINS COUNTY, TEXAS, (P.R.H.C.T.), AND ON THE NORTH LINE OF A CALLED 31-1/4 ACRE TRACT DESCRIBED AS SECOND TRACT IN DEED TO JAMES L POTTS AND WIFE, TANSY K. POTTS AS RECORDED IN VOLUME 295, PAGE 813, REAL PROPERTY RECORDS, HOPKINS COUNTY, TEXAS, (R.P.R.H.C.T.), FOR A CORNER;

THENCE SOUTH 88 DEGREES 30 MINUTES 26 SECONDS WEST (REFERENCE BEARING- BEING RECITED AS NORTH 90 DEGREES 00 MINUTES WEST A DISTANCE OF 150.04 FEET IN SAID VOLUME 6, PAGE 101, P.R.H.C.T.) ALONG THE SOUTH LINE OF SAID 2.00 ACRE TRACT AND THE NORTH LINE OF SAID 31-1/4 ACRE TRACT A DISTANCE OF 150.37 FEET TO A 1/2 INCH IRON ROD WITH YELLOW CAP STAMPED "BEASLEY" FOUND AT THE SOUTHWEST CORNER OF SAID 2.00 ACRE TRACT AND THE SOUTHEAST CORNER OF LOT 4 OF SAID SPRING CREEK ADDITION FOR A CORNER;

THENCE NORTH 01 DEGREES 48 MINUTES 55 SECONDS WEST ALONG THE WEST LINE OF SAID 2.00 ACRE TRACT AND THE EAST LINE OF SAID LOT 4 A DISTANCE OF 594.69 FEET TO A POINT AT THE NORTHWEST CORNER OF SAID 2.00 ACRE TRACT AND THE NORTHEAST CORNER OF SAID LOT 4 AND ON THE SOUTH LINE OF LOT 25 OF SAID SPRING CREEK ADDITION AND ON THE CENTERLINE OF SPRING CREEK CIRCLE (POSTED CR 2342), A CALLED 60' ACCESS AND UTILITY EASEMENT PER PLAT OR SAID SPRING CREEK ADDITION FOR A CORNER, SAID POINT BEARS NORTH 01 DEGREES 48 MINUTES 55 SECONDS WEST A DISTANCE OF 29.97 FEET FROM A 1/2 INCH IRON ROD WITH YELLOW CAP STAMPED "BEASLEY" FOUND FOR A REFERENCE:

THENCE NORTH 83 DEGREES 21 MINUTES 21 SECONDS EAST ALONG THE NORTH LINE OF SAID 2.00 ACRE TRACT AND THE SOUTH LINE OF SAID LOT 25 AND ALONG THE CENTERLINE OF SAID SPRING CREEK CIRCLE A DISTANCE OF 139.76 FEET TO A POINT AT THE NORTHEAST CORNER OF SAID 2.00 ACRE TRACT AND THE NORTHWEST CORNER OF SAID LOT 6 FOR A CORNER;

THENCE SOUTH 02 DEGREES 49 MINUTES 50 SECONDS EAST ALONG THE EAST LINE OF SAID 2.00 ACRE TRACT AND THE WEST LINE OF SAID LOT 6 PASSING A 1/2 INCH-IRON ROD WITH YELLOW CAP STAMPED "BEASLEY" FOUND AT A DISTANCE OF 29.96 FEET FOR A REFERENCE AND CONTINUING A TOTAL DISTANCE OF 607.40 FEET TO THE POINT OF BEGINNING AND CONTAINING 2.00 ACRES OF LAND, MORE OR LESS, ALSO BEING KNOWN AS LOT 5 OF SAID SPRING CREEK ADDITION AND ALSO BEING KNOWN AS 210 SPRING CREEK CIRCLE, SULPHER SPRINGS, TEXAS.

#### TRACT TWO: 60' ACCESS AND UTILITY EASEMENT:

BEING 60 FEET IN WIDTH ACCESS AND UTILITY EASEMENT AND BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE J.S. BOWEN SURVEY, ABSTRACT NO. 119, HOPKINS COUNTY, TEXAS, AND BEING PART OF A CALLED 44 ACRE TRACT DESCRIBED IN A DEED FROM JANIE OWENS AND TRAVIS L. OWENS TO DAVID M. OWENS AND WIFE, EMMA L OWENS AS RECORDED IN VOLUME 350, PAGE 10, HOPKINS COUNTY DEED RECORDS, AND THE CENTERLINE OF SAID EASEMENT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT FOR A CORNER, FROM WHICH POINT THE SOUTHEAST CORNER OF SAID 44 ACRE TRACT BEARS S 01 DEGREES 21 MINUTES 10 SECONDS EAST A DISTANCE OF 607.39 FEET AN NORTH 90 DEGREES 00 MINUTES

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00 SECONDS EAST A DISTANCE OF 517.66 FEET, FOR A REFERENCE;

THENCE SOUTH 84 DEGREES 50 MINUTES 55 SECONDS WEST A DISTANCE OF 283.07 FEET TO A POINT AT THE BEGINNING OF A CURVE TO THE LEFT, FOR A CORNER;

THENCE ALONG SAID CURVE HAVING A RADIUS OF 629.71 FEET, AN ARC LENGTH OF 120.03 FEET, BEING SUBTENDED BY A CHORD OF SOUTH 77 DEGREES 48 MINUTES 55 SECONDS WEST A DISTANCE OF 119.84 FEET TO A POINT AT THE END OF SAID CURVE, FOR A CORNER;

THENCE SOUTH 75 DEGREES 04 MINUTES 39 SECONDS WEST A DISTANCE OF 158.40 FEET TO A POINT AT THE BEGINNING OF A CURVE TO THE RIGHT, FOR A CORNER;

THENCE ALONG SAID CURVE HAVING A RADIUS OF 526.64 FEET, AN ARC LENGTH OF 142.06 FEET, BEING SUBTENDED BY A CHORD OF SOUTH 80 DEGREES 38 MINUTES 48 SECONDS WEST A DISTANCE OF 141.63 FEET TO A POINT AT THE END OF SAID CURVE, FOR A CORNER;

THENCE SOUTH 88 DEGREES 57 MINUTES 47 SECONDS WEST A DISTANCE OF 115.53 FEET TO A POINT, FOR A CORNER;

THENCE NORTH 89 DEGREES 53 MINUTES 33 SECONDS WEST A DISTANCE OF 321.81 FEET TO A POINT ON THE CENTERLINE OF COUNTY ROAD NO. 2322 FOR THE PONT OF TERMINATION OF SAID 60 FEET IN WIDTH ACCESS AND UTILITY EASEMENT.

BEING MORE PARTICULARLY DESCRIBED IN THE CERTAIN CORRECTION WARRANTY DEED WITH VENDOR'S LIEN EXECUTED BY PUBLIC RECORDS, HOPKINS COUNTY, TEXAS.

#### TRACT THREE:

ALL THAT CERTAIN 2.73 ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE J.S. BOWEN SURVEY, ABSTRACT NO. 119, HOPKINS COUNTY, TEXAS, AND BEING ALL OF THE SAME LAND DESCRIBED AS TRACT THREE IN A GENERAL WARRANTY DEED WITH VENDOR'S LIEN FROM CLIFTON M. CARPENTER AKA CLIFTON MICHAEL CARPENTER AND JILL E. CARPENTER AKA JILL ELIZABETH CARPENTER AND JOYCE M. CARPENTER TO KYLE D. POLK AND WIFE, CASEY L. POLK AS RECORDED IN VOLUME 931, PAGE 658, OFFICIAL PUBLIC RECORDS, HOPKINS COUNTY, TEXAS, AND BEING LOT 6 OF THE SPRING CREEK ADDITION ACCORDING TO THE PLAT THEREOF AS RECORDED IN VOLUME 6, PAGE 101, PLAT RECORDS, HOPKINS COUNTY, TEXAS.