

23-169360

Notice of Substitute Trustee's Sale **FILED FOR RECORD**

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

By Debra Deputy

Deed of Trust Date: March 26, 2015	Original Mortgagor/Grantor: GINGER WOMACK
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR URBAN FINANCIAL OF AMERICA, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: FINANCE OF AMERICA REVERSE LLC
Recorded in: Volume: 656 Page: 902	Property County: MARION
Instrument No: N/A	Mortgage Servicer's Address: 3900 Capital City Blvd Lansing, MI 48906

* 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 property securing the above referenced loan.

Secures: Note in the original principal amount of \$155,250.00, executed by GINGER WOMACK and payable to the order of Lender.

Property Address/Mailing Address: 1179 LOCK MOUNTAIN ROAD, AVINGER, TX 75630

Legal Description of Property to be Sold: BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND AND BEING BETTER DESCRIBED AS LOT 21, OF THE LOCK MOUNTAIN ADDITION, 0.215 OF AN ACRE, TO THE CITY OF AVINGER, MARION COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION, AS THE SAME APPEARS OF RECORD IN VOLUME 1, PAGE. 117, AND CABINET A, SLIDE 117, OF THE PLAT RECORDS OF MARION COUNTY, TEXAS.

Date of Sale: May 07, 2024 **Earliest time Sale will begin:** 10:00 AM

Place of sale of Property: THE AUSTIN STREET COURTHOUSE DOOR OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY COD

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *FINANCE OF AMERICA REVERSE LLC*, the owner and holder of the Note, has requested Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Sharon St. Pierre or Allan Johnston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *FINANCE OF AMERICA REVERSE LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Sharon St. Pierre or Allan Johnston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Sharon St. Pierre or Allan Johnston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagee, the Mortgagee, or the Mortgagee's attorney.

A handwritten signature in black ink, appearing to read 'Sheryl LaMont', is written over a horizontal line.

SUBSTITUTE TRUSTEE

Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Sharon St. Pierre or Allan Johnston, Trustee Posted March 28, 2024,

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:
(470)321-7112