

FILED FOR RECORD

2025 OCT 14 PM 1:04

242 CLUB PARK CT
EAST TAWAKONI, TX 75472

MANDY CARTER
COUNTY CLERK
RAINS COUNTY, TX
FATIGUE, CLERK'S OFFICE
m terpena

00000010582534

NOTICE OF [SUBSTITUTE] 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.

1. Date, Time, and Place of Sale.

Date: November 04, 2025
Time: The sale will begin at 1:00 PM or not later than three hours after that time.
Place: THE WEST SIDE OF THE RAINS 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 January 24, 2022 and recorded in Document INSTRUMENT NO. 2022-0309 real property records of RAINS County, Texas, with JESSIE JAMES TAYLOR, AN UNMARRIED MAN, AND NASTASSIA C RUFFINO, AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by JESSIE JAMES TAYLOR, AN UNMARRIED MAN, AND NASTASSIA C RUFFINO, AN UNMARRIED WOMAN, securing the payment of the indebtedness in the original principal amount of \$137,175.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC 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.

6. Mortgage Servicer Information. 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 lien securing the Property referenced above. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452



NTSS0000010582534

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 hereby remove the original trustee and all successor substitute trustees and appoints in their stead SUE SPASIC, ZORAN W. SPASIC, ROBERT LAMONT, SHERYL LAMONT, HARRIET FLETCHER, RONNIE HUBBARD, SHARON ST. PIERRE OR ALLAN JOHNSTON 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.

 
Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the RAINS County Clerk and caused to be posted at the RAINS County courthouse this notice of sale.

Declarant's Name: _____

Date: _____

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RAINS

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN MARGARET TOLLETT LEAGUE SURVEY, ABSTRACT NO. 229, CITY OF EAST TAWAKONI, RAINS COUNTY, TEXAS, AND BEING KNOWN AS LOT 5 AND LOT 6 OF WHISPERING OAKS CLUB PARK ADDITION, AN ADDITION TO RAINS COUNTY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 140, PAGE 524 OF THE DEED RECORDS OF RAINS COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 3/8" IRON ROD FOUND FOR CORNER IN THE EAST RIGHT OF WAY OF OAK LEAF TRAIL AT THE SOUTHWEST CORNER LOT 6 AND THE NORTHWEST CORNER OF LOT 7;

THENCE NORTH (BASES OF BEARING) WITH THE SAID EAST RIGHT OF WAY, A DISTANCE OF 74.99 FEET TO A 3/8" IRON ROD FOUND FOR CORNER AT THE NORTHWEST CORNER OF LOT 6, AND THE SOUTHWEST CORNER OF LOT 5, SAID POINT ALSO BEING AT THE BEGINNING OF A CURVE TO THE LEFT;

THENCE IN A NORTHWEST DIRECTION WITH THE EAST LINE OF OAK LEAF TRAIL AND WITH SAID CURVE HAVING A CENTRAL ANGLE OF 08 DEG. 43 MIN. 44 SEC., A RADIUS OF 328.20 FEET, A CHORD BEARING OF N. 04 DEG. 21 MIN. 52 SEC. W., A CHORD DISTANCE OF 49.91 FEET, AND AN ARC LENGTH OF 50.00 FEET TO A 1/2" IRON ROD WITH PLASTIC CAP STAMPED "STOVALL & ASSOC." FOR CORNER AT THE NORTHWEST CORNER OF LOT 5, AND THE SOUTHWEST CORNER OF LOT 4;

THENCE N. 66 DEG. 17 MIN. 55 SEC. E. WITH THE NORTH LINE OF LOT 5 AND LOT 4 A DISTANCE OF 185.69 FEET TO A 1/2" IRON ROD FOUND WITH PLASTIC CAP STAMPED STOVALL & ASSOC FOR CORNER IN THE WEST RIGHT OF WAY OF CLUB PARK COURT AND AT THE NORTHEAST CORNER OF SAID LOT 5, AND AT THE SOUTHEAST CORNER OF LOT 4, ALSO BEING AT THE BEGINNING OF A NONTANGENT CURVE TO THE LEFT;

THENCE IN A SOUTHEASTERLY DIRECTION ALONG SAID RIGHT OF WAY AND NON-TANGENT CURVE TO THE LEFT HAVING A CENTRAL ANGEL OF 26 DEG. 44 MIN. 18 SEC., A RADIUS OF 150.00 FEET, A CHORD BEARING OF S. 08 DEG. 48 MIN. 02 SEC. E., A CHORD DISTANCE OF 69.37 FEET AND ARC LENGTH OF 70.00 FEET TO A 3/8" IRON ROD FOUND FOR CORNER AT THE SOUTHEAST CORNER OF LOT 5, AND AT THE NORTHEAST CORNER OF LOT 6, SAID POINT ALSO BEING AT THE BEGINNING OF A CURVE TO THE RIGHT;

THENCE IN A SOUTHWESTERLY DIRECTION ALONG SAID RIGHT OF WAY AND ALONG CURVE TO RIGHT HAVING CENTRAL ANGLE OF 52 DEG. 25 MIN. 28 SEC. A RADIUS OF 50.00 FEET A CHORD BEARING S 04 DEG. 02 MIN. 03 SEC. W., A CHORD DISTANCE OF 44.16 FEET AND AN ARC DISTANCE OF 45.73 FEET TO A 3/8 IRON ROD FOUND FOR CORNER AT THE SOUTHWEST CORNER OF LOT 6 AND AT THE NORTHEAST OF LOT 7;

THENCE S. 63 DEG. 27 MIN. 23 SEC. W. WITH THE SOUTH LINE OF LOT 6 AND THE NORTH LINE OF LOT 7 A DISTANCE OF 195.23 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.48 ACRES OF LAND.

2025 OCT 23 PM 2:09

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Property:

The Property to be sold is described as follows:

RAYNY SAWYER
CITY OF COTTLE
COTTLE, TX
BY *elutch*

See Exhibit "A"

Security Instrument:

Deed of Trust dated April 12, 2023 and recorded on April 13, 2023 at Instrument Number 2023-0763 in the real property records of RAINS County, Texas, which contains a power of sale.

Sale Information:

December 2, 2025, at 1:00 PM, or not later than three hours thereafter, at At the EAST most side of the Rains County Courthouse 167 East Quitman street or at the area most recently designated by the County Commissioner's Court. or as designated by the County Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured:

The Deed of Trust executed by RAYMOND D WOOD secures the repayment of a Note dated April 12, 2023 in the amount of \$318,338.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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.



4856013

ServiceLink

Mary Company

De Cubas & Lewis, P.C.
Mary Company, Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310

Heather Golden

Substitute Trustee(s): Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Jabria Foy, Heather Golden, Kara Riley, Agency Sales and Posting LLC

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

I, Heather Golden, declare under penalty of perjury that on the 23rd day of October, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of RAINS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

Heather Golden
Heather Golden

EXHIBIT "A"

Being a 2.67 acre tract or parcel of land situated in the F. L. Smith Survey, Abstract No. 207, Rains County, Texas, and being all of that certain called 1.986 acre tract of land conveyed from Genevieve Golden, Independent Executrix et al to Genevieve Golden, by General Warranty Deed, as recorded in File# 2017-0162, Official Public Records, Rains County, Texas and being part of the remainder of that certain called 232.911 acre tract of land, described as Tract One, conveyed from Gerald Golden to Genevieve Golden, by Special Warranty Deed with Encumbrance for Owelty of Partition, as recorded in Volume 551, Page 710, Official Public Records, Rains County, Texas, (Bearings are based on NAD 83 (2011), Texas North Central 4202, as observed by GPS. Area and distances shown hereon are at grid), and being more particularly described by metes and bounds as follows:

BEGINNING at a 3/8 inch iron rod found at the Southeast corner of said 1.986 acre tract and an ell corner of a 5.000 acre tract of land, described as Tract Two, conveyed to Genevieve Golden, by deed recorded in Volume 551, Page 710, Official Public Records, Rains County, Texas, from said point, a 1/2 inch iron rod found for witness bears North 60 Degrees 51 Minutes 21 Seconds East, a distance of 0.14 feet;

THENCE South 88 degrees 56 minutes 12 seconds West, along the South line of said 1.986 acre tract and a North line of said 5.000 acre tract, passing at 199.07 feet a 3/8 inch iron rod found at the Southwest corner of said 1.986 acre tract, at the most Westerly Northwest corner of said 5.000 acre tract, and in an East line of said 232.911 acre tract, continuing over and across said 232.911 acre tract in all a total distance of 287.46 feet to a 1/2" iron rod set capped (By-Line) for corner in a West line of the remainder of said 232.911 acre tract and in the East line of a called 19.242 acre tract of land conveyed to Dean Family Care, L.L.C., by deed as recorded in Volume 563, Page 437, Official Public Records, Rains County, Texas, from said point, a 1/2 inch iron rod found bears South 09 degrees 04 minutes 27 seconds West, a distance of 260.43 feet;

THENCE with the common line of the remainder of said 232.911 acre tract and said 19.242 acre tract, the following courses and distances:

North 09 degrees 04 minutes 27 seconds East, a distance of 111.21 feet to a 1/2 inch iron rod found;

North 02 degrees 03 minutes 54 seconds East, a distance of 324.94 feet to a point at the most Northerly Northwest corner of the remainder of said 232.911 acre tract, at the Northeast corner of said 19.242 acre tract, in the South line of a called 9.649 acre tract of land conveyed to William Campbell, et al, by deed as recorded in File #2017-1310, Official Public Records, Rains County, Texas, and at or near the centerline of County Road 1605, from said point, a 3/8 inch iron rod found for witness to a Northeast corner of said 232.911 acre tract and to the Northwest corner of said 1.986 acre tract bears South 70 degrees 34 minutes 47 seconds East, a distance of 62.68 feet;

THENCE North 89 degrees 03 minutes 14 seconds East, with a North line of said 232.911 acre tract, with the North line of said 1.986 acre tract, with the South line of said 9.649 acre tract, with the South line of the remainder of a called 47.9 acre tract of land conveyed to William Campbell, et al, by deed as recorded in File #2015-1159, Official Public Records, Rains County, Texas, and generally along the centerline of County Road 1605, a distance of 258.65 feet to a point at the Northeast corner of said 1.986 acre tract and at the most Northerly Northwest corner of said 5.000 acre tract;

THENCE South 00 degrees 03 minutes 36 seconds West, along the East line of said 1.986 acre tract and with a West line of said 5.000 acre tract, passing at a distance of 22.08 feet a 3/8 inch iron rod found for witness, continuing in all a total distance of 433.48 feet to the POINT OF BEGINNING and CONTAINING 116,215 square feet or 2.67 acres of land.

The above Field Notes were prepared from an actual on the ground survey, made under the direction and supervision of TINA BALLARD, R.P.L.S. #6746, dated March 16, 2023, and revised on March 17, 2023.

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-36331

FILED FOR RECORD

2025 OCT 23 PM 2:09

MANDY SAWYER
COUNTY CLERK
RAINS COUNTY TEXAS
BY *elitch*

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 9/15/2021, Austin Cassell and Sarah Cassell, husband and Wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Robertson Anschutz Vettters, LLC, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$306,900.00, payable to the order of United Wholesale Mortgage, LLC, which Deed of Trust is Recorded on 9/21/2021 as Volume , Book 2021, Page 2795, in Rains County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

See attached exhibit "A" attached hereto and made a part hereof

Commonly known as: **1767 RS COUNTY ROAD 1610 LONE OAK, TX 75453**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Jabria Foy, Heather Golden, Kara Riley, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services LLC, Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **1/6/2026 at 1:00 PM**, or no later than three (3) hours after such time, in **Rains** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **At the EAST most side of the Rains County Courthouse 167 East Quitman street or at the area most recently designated by the County Commissioner's Court.**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



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ServiceLink

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

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.

WITNESS, my hand this 10/17/2025

Kavannah Dobson

By: Kavannah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

WITNESS, my hand this October 23, 2025.

Heather Golden

By: Substitute Trustee(s)
Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre,
Jabria Foy, Heather Golden, Kara Riley
, Auction.com, LLC, Agency Sales and Posting
LLC, Xome Inc., Tejas Corporate Services LLC,
Dustin George
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

EXHIBIT "A"

All that certain lot, tract or parcel of land situated in the Archibald Anderson Survey, Abstract No. 6, Rains County, Texas, and being known as that tract of land described in a Deed to Christian Soldiers Ministry Church of God as recorded in Doc. No. 2021-1558 of the Official Public Records of Rains County, Texas, and being more particularly described as follows:

BEGINNING at a point for corner near the centerline of RS County Road 1610 at the Northwest corner of the Subject tract;

THENCE N. 88 deg. 35 min. 49 sec. E. along said road, a distance of 487.39 feet to a point for corner near the centerline of said road and at the Northeast corner of the Subject tract;

THENCE S. 00 deg. 38 min. 05 sec. E. with the East line of the Subject tract, passing a 1/2" iron rod with cap stamped "Beasley" found at a distance of 16.29 feet and continuing for a total distance of 474.78 feet to a 1/2" iron rod with cap stamped "Beasley" found for corner at a tree at the Southeast corner of the Subject tract;

THENCE S. 88 deg. 40 min. 24 sec. W. with the South line of the Subject tract, a distance of 487.38 feet to a 1/2" iron rod with cap stamped "Beasley" found for corner at the Southwest corner of the Subject tract;

THENCE N. 00 deg. 38 min. 05 sec. W. with the West line of the Subject tract, passing a 1/2" iron rod with cap stamped "Beasley" found at a distance of 462.60 feet and continuing for a total distance of 474.13 feet to the POINT OF BEGINNING and containing 5.308 acres of land more or less.