

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: 01/19/2023
Grantor(s): VICTORIA FAYE LUND AND CALEB THOMAS LUND, WIFE AND HUSBAND
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$163,975.00
Recording Information: Instrument 2023-0356
Property County: Rains
Property: (See Attached Exhibit "A")
Reported Address: 221 PRIVATE RD 7703, EMORY, TX 75440

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 7th day of October, 2025
Time of Sale: 1:00PM or within three hours thereafter.
Place of Sale: At the West most side of the Rains County Courthouse 167 East Quitman street in Rains County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Rains County Commissioner's Court, at the area most recently designated by the Rains 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 Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Patrick Zwiars, Darla Boettcher, Lisa Bruno, Tonya Washington, Misty McMillan, Auction.com LLC, 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. Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Patrick Zwiars, Darla Boettcher, Lisa Bruno, Tonya Washington, Misty McMillan, Auction.com LLC, 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.

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2025 AUG 21 AM 11:52
M. Thompson

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): Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Tonya Washington, Misty McMillan, Auction.com LLC, 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 Jabria Foy whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on August 21, 2025 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Rains County Clerk and caused it to be posted at the location directed by the Rains County Commissioners Court.

By: 

Jabria Foy

Exhibit "A"

ALL THAT LOT OF PARCEL LOCATED AT 221 RS PRIVATE ROAD 7703, IN RAINS COUNTY, TEXAS, LOTS NO. 384, 385, 386, AND 387 OF SECTION 1, STEAMBOAT SHORES SUBDIVISION, AN ADDITION TO RAINS COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4, PAGE 11 OF THE PLAT RECORDS OF RAINS COUNTY, TEXAS.

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